This challenge instructed us to use machine learning and train our machine using loan risk. We were given a CSV dataset to use to help us train our data. We had to train the A.I to improve the accuracy in regards to high risk and low risk loans.

* The first model predicted low risk near perfectly but had some issues with high risk
* The second model was nearly the same as the first but had a slightly worse time predicting high risk
* The only source of improvement I would see this model needs is its high risk prediciton

Throughout my time running it the model did well with both high and low risk loans although there was a significant difference between the high and low loans showing that the model did better with low risk prediction as opposed to high risk prediction. I would recommend the model due to its good accuracy, the lowest I’ve seen or that I can recall was .85 which is still significantly good.