**The Brief:**

**Consumer Financial Complaints Analytics Challenge**  
Step into the role of a data analyst at the **Consumer Financial Protection Bureau (CFPB)**, a U.S. government agency ensuring fairness and accountability in the financial sector.

The CFPB collects complaints from consumers across the United States regarding financial products and services. Each complaint is tracked from submission through company response.

You’ve been provided with a dataset of consumer complaints spanning multiple **financial categories, locations, and companies**. Your mission is to create an analytical report that identifies **patterns in complaints**, **evaluates company responses**, and **highlights areas of concern** for regulators and consumers.

**Questions to guide your analysis:**

* **When do complaints rise or fall over time?**
* **Which states and regions are hotspots?**
* **Which products and sub-products drive the most complaints?**
* **Which issues and sub-issues are most common or most severe?**
* **How fast, and how timely are company responses to complaints?**
* **Which companies show the highest complaint rates relative to market share?**
* **Do company traits (size tier, reputation, enforcement history) correlate with outcomes?**
* **Do submission channels differ in response speed or outcomes?**

**✨ Note: These questions are just starting points. You’re encouraged to explore the data in your own way and share any unexpected findings that could help Nova Bank lend more responsibly.**

Your insights could help regulators strengthen consumer protection policies, support journalists in highlighting financial fairness issues, and provide consumers with more transparency about financial institutions.