

Prosper Loan Data Communication

by Felicia Demulling

Investigation Overview

Prosper Loan has collected over 110,000 loan data information with 81 different variables which included the loan amount, borrower rate (or interest rate), current loan status, borrower income, and many others. The loan information is spread throughout the United States. Here we will be focusing on the correlation between loan status, credit score and occupation.

Dataset Overview

In this presentation, I will showcase the following:

- The majority of the 110,000 borrowers have between a 700 and 725 credit score and have roughly a 15% interest rate.*
- There is a direct correlation between whether people will pay for their loan and their credit score.*
- The majority of borrowers were computer programmers, , executives, teachers and administrative assistants whereas the people who borrowed the most money were judges, pharmacists, and doctors.*

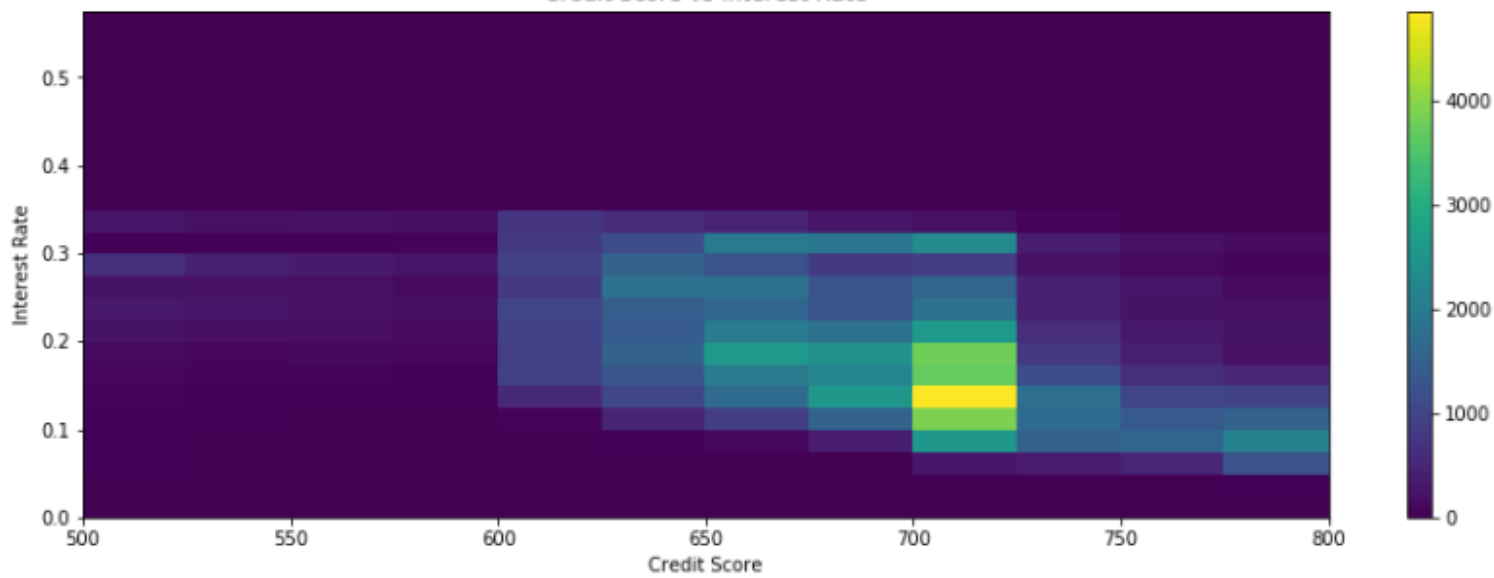
Occupation vs Loan Amount

In previous assessments, I found that computer programmers, executives, teachers and administrative assistants borrow more frequently. This graph shows that judges, pharmacists, doctors and executives borrow the most amount of money.

Credit Score vs Interest Rate

This heat graph shows that the majority of borrowers in this dataset have between a 700 and 725 credit score and the majority of them had an interest rate of about 15 percent. This was my favorite find within the dataset because this graph makes it clear that the majority of the people fell within this range.

Credit Score vs Interest Rate



Borrowing Rate versus Monthly Income versus Credit Grade

According to the graph, borrowers that had an 'AA' credit score, also had low interest rates and their income ranged anywhere from about 16,000 dollars a month to 0 dollars per month. As you can see, the interest rate and the credit score are directly related and you can see that as the credit interest rate gets higher, the monthly income comes down.



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