CodeAlpha Internship

Task Title	***CREDIT SCORING MODEL***
Dataset	Credit Score Classification

A **Credit Score Model** is designed to predict an individual's creditworthiness, which indicates how likely they are to repay a loan or credit obligation. Credit scores are crucial for financial institutions when making lending decisions. The model helps in automating the decision-making process, reducing risk, and ensuring that credit is extended to individuals who are more likely to meet their financial obligations.

Objective: The goal is to develop a credit score model that predicts an individual's credit score based on various financial and personal attributes. The model should accurately classify individuals into categories such as "Good Credit," "Fair Credit," and "Poor Credit" based on their likelihood of repaying debt.

Description	Data handling	Machine Learning Algorithm	Evaluate the model
☐ To develop a predictive model that assesses the creditworthiness of individuals based on historical financial data. The model aims to predict the likelihood of an individual defaulting on a loan or credit obligation.	☐ The dataset comprises historical financial records including features such as: • **Credit History** • **Income** • **Employment Status** • **Demographics** • **Financial Obligations** Clean the dataset and preprocess it if needed	☐ The Random Forest classification algorithm enhances accuracy and robustness by combining the predictions of multiple decision trees, each trained on different subsets of the data.	☐ Test the model using the testing dataset and evaluate its performance by calculating key evaluation metrics, including accuracy, precision other relevant measures.