

**Gender:**

- 0 – Female
- 1 – Male
- 2 – Non-Binary

**Race:**

- 0 – Asian
- 1 – Black
- 2 – Hispanic
- 3 – Multiracial
- 4 – Native American
- 5 – White

**Employment Type:**

- 0 – Full-Time
- 1 – Gig
- 2 – Part-Time
- 3 – Self-Employed
- 4 – Unemployed

**Education Level:**

- 0 – Bachelors
- 1 – Graduate
- 2 – High School
- 3 – Some College

**Citizenship Status:**

- 0 – Citizen
- 1 – Permanent Resident
- 2 – Visa Holder

**Age Group:**

- 0 – 25-60

1 – Over 60

2 – Under 25

**Income Group:**

0 – Low

1 – Medium

2 – High

**Credit Score Group:**

0 – Excellent

1 – Very Good

2 – Good

3 – Fair

4 – Poor

**Loan Amount Group:**

0 – Low

1 – Medium

2 – High

**Language Proficiency:**

0 – Fluent

1 – Limited

**Disability Status:**

0 – No

1 – Yes

**Criminal Record:**

0 – No

1 – Yes

**Zip Code Group:**

0 – High Income Suburban

1 – Historically Redlined

2 – Rural

3 – Urban Professional

4 – Working Class Urban