1. Create DTI column, divide debt by income
2. Create a new column called “Accounts”, assign value “1” to all rows.
3. Create bands for FICO, Utilization, DTI , Loan Amount, and Asset
4. Output data as CSV file including above all columns, newly created columns, and predicted\_chargeoff
5. Update Mac OS
6. Download free Tableau for Student
7. Create a calculated field called PD% in Tableau with Formula equal to: SUM(predict\_chargeoff) / SUM(Accounts). This is our predict probability of default
8. Now Drag Fico Score Band to Columns, Asset Band to Rows, and “PD%” to value.
9. We will now see the PD% populated for each cell in the table of FICO X Asset
10. Set Grand Total for by rows, and by Column
11. Create another calculated field called Threshold Breaching, formula: PD% >= 20%
12. Drag this Threshold Breaching to Color box, you will see two different colors for each cell if the number above or lower than 20%. Change the color to green and red.
13. Create 4 Tags: FICO X Asset, FICO X Loan Amount, DTI X Asset, and FICO X Utilization. Feel free to play around and find another combos you wanna have

| Asset / Score | 250-660 | 661-680 | 681-700 | 701-800 | 801-900 | Grand Total |
| --- | --- | --- | --- | --- | --- | --- |
| $500 | Total account: 100  Total CO: 20.  X=20/100=20%  Total loan: $100K.  Total NCL:  $12K.  y=11K/100k=12%  X% | Y% | X% | Y% | Total account: 100  Total CO: 15.  X=15/100=15%  Total loan: $100K.  Total NCL:  $10K.  y=10K/100k=10%  X% | Y% | X% | Y% | Total account: 100  Total CO: 12.  X=12/100=12%  Total loan: $100K.  Total NCL:  $8K.  y=8K/100k=8%  X% | Y% | X% | Y% |
| $500 - $1K | X% | Y% | X% | Y% | X% | Y% | X% | Y% | X% | Y% | X% | Y% |
| $1K - $3K | X% | Y% | X% | Y% | X% | Y% | X% | Y% | X% | Y% | X% | Y% |
| $3K - $5K | X% | Y% | X% | Y% | X% | Y% | X% | Y% | X% | Y% | X% | Y% |
| $5K - $10K | X% | Y% | X% | Y% | X% | Y% | X% | Y% | X% | Y% | X% | Y% |
| $10K+ | X% | Y% | X% | Y% | X% | Y% | X% | Y% | X% | Y% | X% | Y% |
| Grand Total | X% | Y% | X% | Y% | X% | Y% | X% | Y% | X% | Y% | X% | Y% |