Codebook

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Data Source:

https://www.kaggle.com/datasets/caesarmario/application-data

Codebook:

This dataset consists of 21 variables about credit card applicants.

-`Applicant_ID`: Client number

-`Applicant_Gender`: Gender

-`Owned_Car`: Is there a car

-`Owned_Realty`: Is there a property

-`Total_Children`: Number of children

-`Total_Income`: Annual income

-`Income_Type`: Income category

-`Education_Type`: Education level

-`Family_Status`: Marital status

-`Housing_Type`: Housing type

-`Owned_Mobile_Phone`: Is there a mobile phone

-`Owned_Work_Phone`: Is there a work phone

-`Owned_Phone`: Is there a phone

-`Owned_Email`: Is there an email

-`Job_Title`: Occupation

-`Total_Family_Members`: Family size

-`Applicant_Age`: Age

-`Years_of_Working`: Years of Employment

-`Total_Bad_Debt`: Total amount of bad debts. Bad Debt: loan is 30 or more days overdue.

-`Total_Good_Debt`: Total amount of good debts. Good Debt: loan is 30 or less days overdue/ paid on time/ no loan for that month.

-`Status`:

Original: If the total of Good Debt is higher than Bad Debt, then an applicant status will be eligible (1). If the total of Bad Debt is higher than Good Debt, then an applicant status will be not eligible (0).

After change: Redefine Status to applicant having 15% or more debts as bad debts will be considered not eligible(value 0), having 15% or less as bad debts will be eligible(value 1).