



Credit Rating Simulator

Kevin Rivera



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Business Problem



Your Current Score



Estimated Score 

What Might Happen If I...



Get a New Loan



Open a New Credit Card



Transfer Balances to a New Card



Close My Oldest Card

Data

- Kaggle
- 45,000 records
- 13 features





Model Evaluation

XGBoost

Accuracy 73%

Category	Credit Score	Ex Car New Loan Int
Poor	300 - 579	9.75%
Standard	580 - 669	6.57%
Good	670 - 739	4.03%

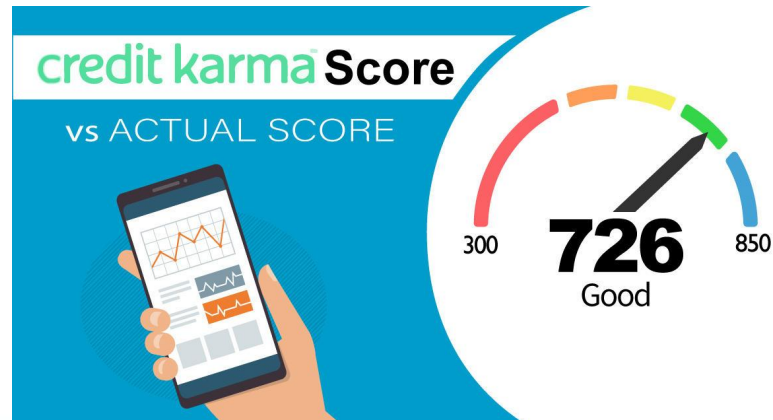
Demonstration





Next Steps

- Gathering more data
- Adding a helper box in the app
- Creating an exact score model



Questions?

