Meeting

1. Each member update what they have done on the code
   1. Vinnie
      1. make another column and find the credit length in years (last credit - first credit)
   2. Josh
      1. Remove first 4 columns
      2. Make Month\_since\_last delinq into binary
      3. Make inq\_since \_last6\_month into binary
      4. Make Revol\_util into numeric
         1. From Joe’s code
      5. Make delinq\_2\_years into binary
      6. Make pub\_rec into binary
         1. Shows Derogatory record
   3. Dom
      1. Interaction between response and individual variable that we are interested in
         1. Loan\_amnt
         2. Term
         3. Interest rate
         4. Grade
         5. Inq past 6 months
         6. Annual income
         7. Public rec
         8. Revol util
         9. Revol balance
2. Finalised Variable
   1. Variables
      1. Remove the loan amount (funded amount is the amount that the person received)
      2. Remove funded\_amount\_inv
         1. Because it is not relevant
      3. Remove high correlated variable:
         1. int\_rate and grade
         2. Term and int\_rate
         3. Revol\_util and revol\_bal
      4. Remove installment
      5. Remove employment length
         1. Convert into binary
         2. Not significant
      6. Remove zip\_code
         1. Same purpose as addr\_state
      7. Remove addr\_state
         1. Geographical bias
      8. Remove earliest cr\_line and last credit pull
         1. Make it into credit length
      9. Remove months\_since\_last\_delinq
         1. Same purpose as delinq\_2 years since we changed them into binary
      10. Remove open\_acc
          1. People might open a lot acc for business or sthg
          2. Find literature review to support
      11. Pub\_rec - binary
      12. Remove total\_acc
          1. Not significant from GLM
      13. Remove total payment\_inv
          1. Sub part of total payment
      14. Remove last\_payment date
      15. Remove last\_payment\_amount
3. Finalised Model(Wednesday)
   1. Come out with three and choose?
4. Validate model
   1. Leave one out?
   2. Kfold?
5. Question to ask BoQ
   1. What is loan amount and what is funded amount
   2. keep total payment?