1. Concern: bias in the default
   1. Try Glmboost - doesn’t help
2. OptimalCutoff
   1. Increase accuracy by 0.1
3. Purpose
   1. Make boxplot?
   2. Group them into lesser categories
4. Group repay\_fail by grades.
5. Violin plot

Todo:

* More variable selection method
  + Random Trees (joe)
  + Information Value(Josh)
* Modelling (Dom)
  + Find KS value
  + Test for overfitting
* Visualization (vin)
  + Tables
  + Plots