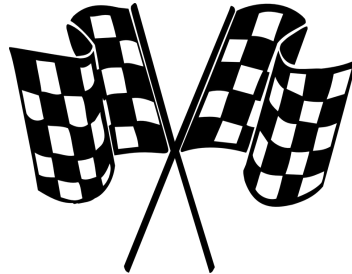# Credit One Data Science Project

By Jack Dando

THE GOAL: DEFINED

- We are trying to address the recently reported increase in the number of customers defaulting on their loans. With our various partners using Credit One as their credit scoring service, we are risking a potentially significant loss of business by not coming up with a solution to the problem.

THE OUTCOME NEEDED FROM THIS PROJECT

A creative, empirically sound solution needs to be created and implemented that is capable of assisting Credit One in understanding how much credit to allow someone to use or, at the very least, if someone should be approved or not.

Describing The Data
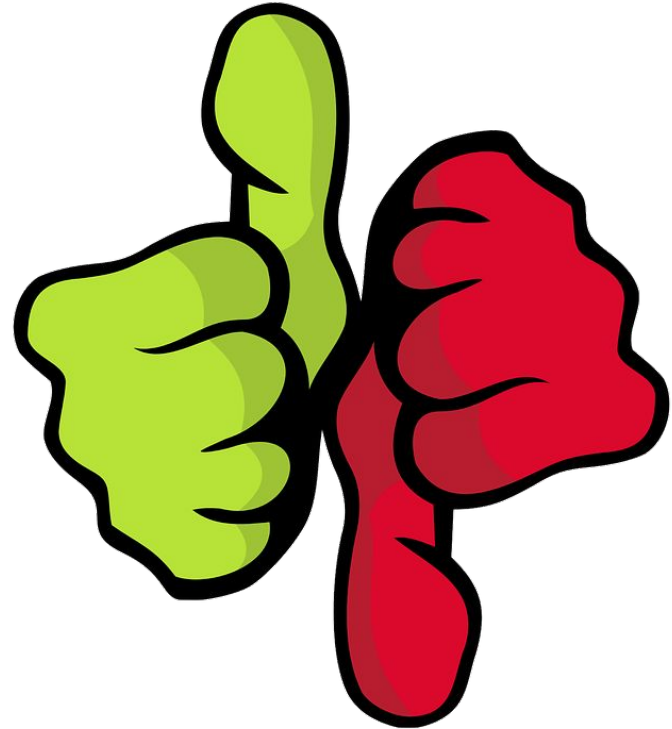
The data that I imported contained information on thousand of different customers. This information included characteristics such as gender, education level, age, and the number of marriages they've experienced.

Beyond that, the rest of the information on the customers contained in the data was credit and payment oriented. Things such as credit balance limit, bill amounts, and payment amounts. All of these aspects should be quite useful in coming up with new ways to analyze how we distribute credit to consumers, especially when compared with the other characteristics that are not directly related to finance.

Credit One Data Science Project POA

Jack Dando | May 31, 2022