EXPERIMENT 11:

```
# Credit Score Classification without sklearn
def classify_credit_score(income, age, loan_amount, credit_history, defaults):
    score = 0
    # Income scoring
    if income > 80000:
        score += 3
    elif income > 50000:
        score += 2
    else:
        score += 1
    # Loan amount scoring
    if loan_amount < 20000:
        score += 3
    elif loan_amount < 30000:
        score += 2
    else:
        score += 1
    # Credit history scoring
    if credit_history == 1:
        score += 3
    else:
        score += 1
    # Defaults scoring
    if defaults == 0:
        score += 3
    elif defaults == 1:
        score += 2
    else:
```

```
        score += 1
    # Final classification
    if score >= 10:
        return "Good"
    elif score >= 7:
        return "Average"
    else:
        return "Poor"
# Test data
income = 55000
age = 30
loan_amount = 22000
credit_history = 1   # 1 = Good, 0 = Bad
defaults = 0
result = classify_credit_score(income, age, loan_amount, credit_history, defaults)
print("Predicted Credit Score:", result)
```