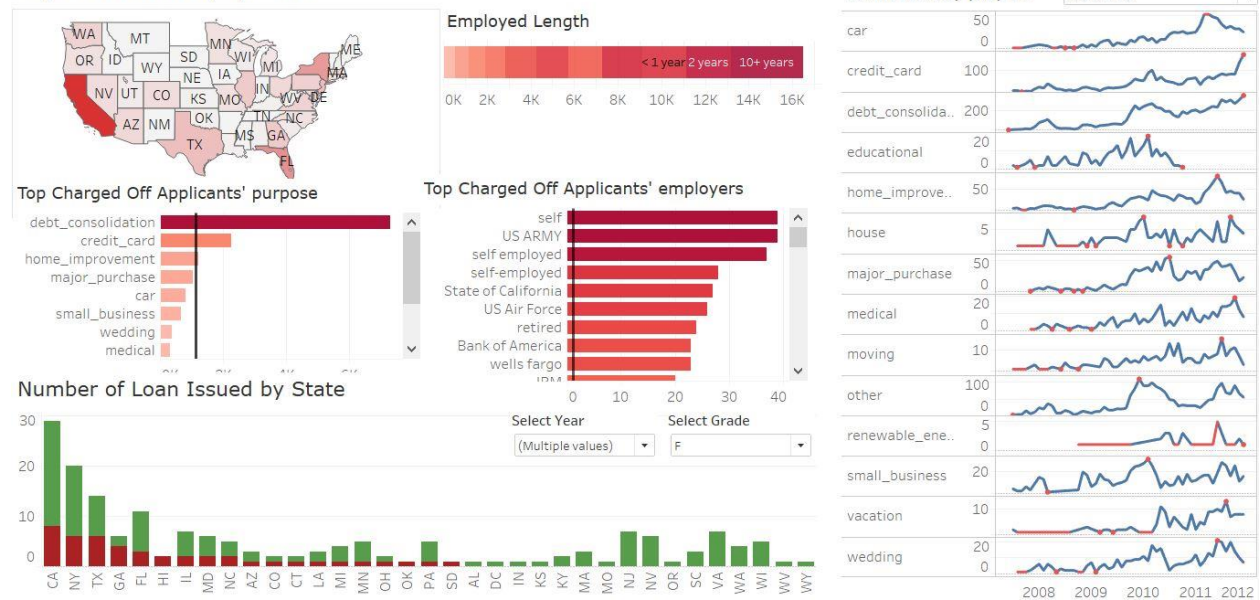


Map of uncollected payments



This dashboard is built for users to understand which state has serious loan issues and what the reasons are behind these issues so that they can try to avoid making the same mistakes of loaning to the wrong customers in the future. I put the highest-level graph to show what state the users need to pay attention to the most in the top left corner as this is the area that users are going to look at first very likely. I added a tooltip with more information to show the relationships among uncollected payments with median annual income, credit line length and total number of accounts, which can explain some reasons that some states have high uncollected payments and the others do not.

Gaining this high-level information, users can dive in to see what some traits from the charged off applicants are like so that they know what kind of applicant to reject in the future. I added average trendlines to show what employers and purpose of the loans are above average number of charged off loans. After that, users can also see the count of verification by purpose of the loan to have more detailed ideas of the loan categories. I also presented the overall number of loans issued by each state and sort the chart by the values of charged off loans to show which state has high percentage of charged

off loan compared to the others. For the color, I used green and red to show the fully paid loan and charged off loan respectively because green means positive and red shows alarming and bad signals.