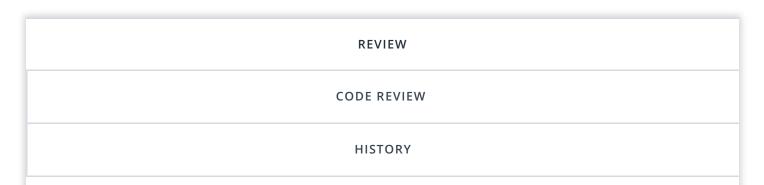


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Capstone Proposal



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Dear student

This is the same reviewer from last time. Great job updating your proposal! I think that you're exceeding the specifications and it's clear that you have a pretty good idea of what you want to do. Your suggestions are all feasible and I think you're on the right track.

About the capstone project:

While the code and implementation are both important, keep in mind that the capstone report is the most important element of your final project. This report simulates a formal submission to a journal for peer-review. Publishing your results is a key credential in machine learning and we want you to be ready for this!

You should have very little trouble quickly passing the project review if you initially follow the report template. Keep in mind that reviewers will be looking to see that you not only fully document how you implemented your project, but why you made the choices you made. This type of critical thinking is crucial to publishing in a peer-reviewed journal. Based on your proposal, I don't think you'll have much trouble with this, but I wanted to mention it up front.

I think you're definitely on solid ground and you've picked an interesting topic for your project. I'm looking forward to seeing the final result!

Cheers!

Project Proposal

Student briefly details background information of the domain from which the project is proposed. Historical information relevant to the project should be included. It should be clear how or why a problem in the domain can or should be solved. Related academic research should be appropriately cited. A discussion of the student's personal motivation for investigating a particular problem in the domain is encouraged but not required.

There has been extensive research in using machine learning algorithms to predict loan repayment outcomes, such as a 2017 paper published by Xiaojiao Yu that explores using an XGBoost model to predict online lending risk: Machine learning application in online lending risk prediction[Yu17].

Great job! As I think I mentioned last time, this would be an excellent approach to try with this dataset.

Student clearly describes the problem that is to be solved. The problem is well defined and has at least one relevant potential solution. Additionally, the problem is quantifiable, measurable, and replicable.

Still great!

The dataset(s) and/or input(s) to be used in the project are thoroughly described. Information such as how the dataset or input is (was) obtained, and the characteristics of the dataset or input, should be included. It should be clear how the dataset(s) or input(s) will be used in the project and whether their use is appropriate given the context of the problem.

Student clearly describes a solution to the problem. The solution is applicable to the project domain and appropriate for the dataset(s) or input(s) given. Additionally, the solution is quantifiable, measurable, and replicable.

A benchmark model is provided that relates to the domain, problem statement, and intended solution. Ideally, the student's benchmark model provides context for existing methods or known information in the domain and problem given, which can then be objectively compared to the student's solution. The benchmark model is clearly defined and measurable.

I will train a Gaussian Naive Bayes classifier on a fully preprocessed dataset and use its ROC area under curve score as my primary benchmark.

This should work well. NB is a common default implementation in industry, so it will be pretty easy to justify using this as your baseline. However, I don't think you'll have any trouble beating this approach by a significant margin.

Student proposes at least one evaluation metric that can be used to quantify the performance of both the benchmark model and the solution model presented. The evaluation metric(s) proposed are appropriate given the context of the data, the problem statement, and the intended solution.

Student summarizes a theoretical workflow for approaching a solution given the problem. Discussion is made as to what strategies may be employed, what analysis of the data might be required, or which algorithms will be considered. The workflow and discussion provided align with the qualities of the project. Small visualizations, pseudocode, or diagrams are encouraged but not required.

Try feature selection methods such as SelectKBest.

I absolutely agree with you treating feature selection as a refinement rather than a pre-processing step. It's always good to a baseline of how your models perform on the full dataset before discarding or condensing data.

Proposal follows a well-organized structure and would be readily understood by its intended audience. Each section is written in a clear, concise and specific manner. Few grammatical and spelling mistakes are present. All resources used and referenced are properly cited.

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