**Individual Peer Evaluation Form**

Your name: Jake Meyer

Write the name of your classmate you are preparing this review for in the designated column. Using a scale of 1-4 (1=strongly disagree; 2=disagree; 3=agree; 4=strongly agree) answer each question. If you aren’t able to answer the question based on what is posted in the discussion board, reach out to your classmate for more information via the discussion board. Total the numbers in each column. **Make sure to answer the questions on the 2nd page.**

|  |  |
| --- | --- |
| Evaluation Criteria | Peer Name:  Dan Clayton |
| Has plan in place to complete course project. | 4 |
| Has found datasets/data sources to support project idea. | 4 |
| Has solidified project idea. | 4 |
| Has identified resources for project. | 4 |
| Topic is related to data science and demonstrates topics learned to date through program. | 4 |
| Risks and potential issues have been identified. | 4 |
| TOTALS | 24 |

Feedback on Individual’s project topic:

1. How clear is the classmate’s project topic? What questions does their topic make you consider?

The project topic is very clear and extremely interesting. The high-level scope of the project focuses on lending discrimination based on a borrower’s race. The research questions posed for the analysis provide a great framework for identifying any lending trends based on race, showing evidence of these trends through comparison, and providing an actionable insight to improve the current state by identifying potential consumers that may have been ignored otherwise. Good job integrating Milestone 3 with Milestone 2 to highlight additional thoughts toward the analysis. You have a plan to include some calculated features that may be better suited for the analysis such as expected payments based on property tax averages and mortgage rates. This could then be used to determine the ratio of the expected payment based on the potential borrower’s income. Also, Credit Score would be an interesting feature to include in the analysis if you are able to find a source.

Some of the questions that emerged after reading through your project are bulleted below:

* Is there any lending discrimination based on an applicant’s gender or age (as well as race)?
* What are the main driving features for approving a loan for an applicant?
* If a cluster model is utilized, what will be the optimal number of clusters found for the data?

These are just a few of the questions that your project made me consider. Overall, nice job on both Milestone’s 2 and 3 and I’m excited to see the findings from your analysis.

1. What risks or issues should your classmate consider while working on their project?

The subject of racial bias is a delicate matter. You did a great job on the write-up keeping everything very professional. One caution would be to ensure the ethical implications are clearly outlined for the purpose of this analysis. For example, although the outcome may recognize a group of potentially ignored loan applicants based on race, there could be an equal opportunity approach for loan lending as an outcome rather than a focus on the subset being ignored. The potential monetary gains can be recognized by identifying this subset of folks, but just a thought for caution for potential action taken from the analysis.

1. Additional suggestions/comments that might be beneficial to your peer?

Dan, great job on Milestone 3. One recommendation would be to include any additional resources (other than the data link) utilized for the project to-date. This will allow readers to reference the resources supporting your project.

Adapted from a peer evaluation form developed at Johns Hopkins University (October, 2006)