1. What other data sources would you want to use in addition to what was provided to make your decision on approval and offer terms.
   1. Internal data to determine if any of the observations has received a loan before from Stride. H: repeated loans should perform better than first-time loans.
   2. Characteristics of the loans (i.e Amount, Term, rate)
   3. From credit bureau reports: original terms from where we can get total debt, payment to income
   4. Date in which the loan was granted
2. What other important variables in the model to determine aforementioned offer terms and what predictive target(s) would you want to look at to make that decision.
3. How would you go about developing a business strategy to portray to business the benefits of the new model and strategy?
   1. Pre-approvals for promotion
   2. Market segmentation: assign risk bands according to prob of degfault. Then apply loan terms accordingly.
   3. Optimize reserves
   4. Re-Calibrate according to risk apetite.