* Did you learn anything of potential business value from this analysis?
  + 78.3% of current clients will not be defaulting payment next month
  + 21.7% of clients will be defaulting next month
    - This metric is baseline to reduce for Credit One
  + Limit Balance mean was 165k and most limit balances less than 220k
  + Age distribution had most clients between ages of 20-40
  + Customers defaulting decreased with age
    - Perhaps taking age into credit limit balance can reduce defaulting rates
  + Single customers between 21-30 and married customers between 31-40 had the highest counts of defaulting
    - Marital status can be also targeted to reduce defaulting
  + From the continuous variables of age and limit balance, limit balance had the strongest correlation to default rates
  + From the following variables, the correlation order from strongest to weakest is: limit balance > education > age > sex > marital status
  + Out of the variables for repayment status, bill amount, and previous payment, repayment status had the strongest relationship to defaulting rates
  + University graduated customers had the highest counts of defaulting followed by grad school educated customers
  + When reviewing most recent repayment status
    - Most customers are using revolving credit
    - Second largest grouping is fully paid
    - Some customers who have not delayed payment (using revolving credit, paid in full, or no consumption), will still default
      * How can this be reduced?
    - Defaulting rates decrease as limit balance increases
* What are the main lessons you've learned from this experience?
  + Customers who have not delayed payment will still default meaning that limit balances for these customers could have been readjusted to reduce rate of defaulting while Credit One would still have recouped money owed
  + Reducing limit balance across the board would also result in reduced interest revenue for Credit One, so targeting specific attributes for customers must be done to also maximize profit while reducing defaulting
  + Further exploration of specific attributes in a linear regression can yield a potential limit balance for clients
* What recommendations would you give to the Data Science team regarding your findings?
  + Reduction of defaulting rates must occur without sacrificing too much of potential revenue to Credit One
  + Linear regression of the following attributes to determine potential limit balance for applying customers
    - Repayment status
    - Education
    - Age
    - Sex
    - Marital status