```python
# Import necessary libraries
import pandas as pd
from sklearn.model_selection import train_test_split
from sklearn.tree import DecisionTreeClassifier
from sklearn.metrics import accuracy_score
```

```python
df = pd.read_csv('/content/drive/MyDrive/Colab Notebooks/Dataset/application_record.csv')
df.head()
```

COME_TYPE	NAME_EDUCATION_TYPE	NAME_FAMILY_STATUS	DAYS_BIRTH	DAYS_EMPLOYED	FLAG_M
Working	Higher education	Civil marriage	-12005	-4542	
Working	Higher education	Civil marriage	-12005	-4542	
Working	Secondary / secondary special	Married	-21474	-1134	
Commercial associate	Secondary / secondary special	Single / not married	-19110	-3051	
Commercial associate	Secondary / secondary special	Single / not married	-19110	-3051	

```python
# Assuming df is your DataFrame containing the dataset
# Step 1: Data Preprocessing
# Drop rows with missing values
df.dropna(inplace=True)
```

```python
# Encode categorical variables
df_encoded = pd.get_dummies(df, drop_first=True)
```

```python
# Split dataset into features and target variable
X = df_encoded.drop(columns=['CREDIT'])  # Assuming 'credit_score' is the target variable
y = df_encoded['CREDIT']
```

```python
# Step 2: Train-Test Split
X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.2, random_state=42)
```

```python
# Step 3: Decision Tree Model
# Initialize decision tree classifier
clf = DecisionTreeClassifier()
```

```python
# Train the model on the training data
clf.fit(X_train, y_train)
```

```
▾ DecisionTreeClassifier
DecisionTreeClassifier()
```

```python
# Step 4: Model Evaluation
# Predictions on the testing data
y_pred = clf.predict(X_test)
```

```python
# Evaluate model performance
accuracy = accuracy_score(y_test, y_pred)
print("Accuracy:", accuracy)
```

```
Accuracy: 0.985302165585177
```