

## Tableau Story from Prosper

### ***Initial Tableau Story from Prosper:***

<https://public.tableau.com/profile/ruby7717#!/vizhome/InitialTableauStoryfromProsper/Story1>

### ***Final Tableau Story from Prosper:***

<https://public.tableau.com/profile/ruby7717#!/vizhome/FinalTableauStoryfromProsper/Story1>

## Summary

This is for people who want to lend their money and gives information on a lending market. Loan data information from Prosper, a lending platform, contains 113,937 loans with 81 variables on each loan, including loan amount, borrower rate (or interest rate), current loan status, borrower income, and many others. Important information for lenders is visualized.

## Design

- I explore the data from the lender's perspective and what they might be interested in knowing about the market.
- I started from a broad view of a lending platform (Prosper) and its total money that was lent over the years. I used bar charts and filtered the data by years using a single value list.
- It was important to visualize the lender yield percent, which is equal to the interest rate on the loan less the servicing fee. This was compared over the years; a line graphic was most suitable.
- For the third, I chose a bar chart that could visualize the impact of the risk score where the riskier the loan the higher the average effective yield (return of investment).
- Finally, the last sheet was about adding more information available in relation to the borrower profile.

## Feedback

- The title is not accurate: do you mean borrowers or lenders?
  - Right! I meant lenders.
- You need a catchier title.
  - I updated with a question instead: *"How good is to borrow your money over the Internet? Some stats of a market place"*
- Sheet 1: rephrase summary note. It's just a description of the lending platform not what it means for the lender.

- Opportunities to borrow your money over the internet have arisen over the last years, data shows the growth of one marketplace
- Sheet 2 and 3: rephrase summary note. Same as sheet 1. Think about the lender's perspective and not just describe the obvious.
- Sheet 3 doesn't make sense. What is Y-axis? Estimated effective Yield is money? Or shouldn't be percent?
  - Right, it was originally just a sum of the percentage by mistake. I changed to average.
- You should add extra sheets, perhaps showing the profile of the borrowers.
  - I added one additional sheet with the income range of the borrower.

## Resources

Youtube: <https://www.youtube.com/watch?v=8EMW7io4rSI>

Prosper: <https://www.prosper.com/>