The Credit card Analysis

Our team consists of Manal Bayoumi, Rocio Cantu, and Scott Malone. Our project is about credit cards and predicting high-low-risk credit card users. Our project will present correlation and credit card classification.

There are several questions to ask:

How does income affect credit card debt?

What causes most credit card debt?

Is credit card debt worse for those with income greater than $100,000 or with households of lower income?

Is there a correlation between income, education, and credit card debt?

Our dataset consists of about twenty columns; these columns differentiate credit card users by gender, whether they own a car or property, and if they are working or not working. Also, it shows if the users are employed or not employed, their income level, their level of education, family status, type of housing, and family status. Our data is large enough to analyze and provide information about the dangers of owning a credit card and defaulting on it.

Concerning the rough breakdown of tasks, tasks will be divided equally. So, Scott will be responsible for data analysis, Manal will be responsible for data visualization, and Rocio will ensure that our data is clean and there are no coding errors. Our group tasks are subject to change according to the project's needs.