Project Reference list:
  - http://ggplot2.tidyverse.org/reference/scale_date.html
  - https://stackoverflow.com/questions/18413756/re-ordering-factor-levels-in-data-frame
  - https://stackoverflow.com/questions/34718771/r-change-na-values
  - https://www.prosper.com/plp/about/
  - https://www.stat.berkeley.edu/~s133/dates.html
  - https://www.orchardplatform.com/blog/understanding-loan-statuses/
  - https://www.nceas.ucsb.edu/~frazier/RSpatialGuides/colorPaletteCheatsheet.pdf
  - https://stackoverflow.com/questions/27082601/ggplot2-line-chart-gives-geom-path-each-group-consist-of-only-one-observation
  - https://www.r-bloggers.com/elegant-correlation-table-using-xtable-r-package/
  - https://www.datamentor.io/r-programming/ifelse-function
  - http://www.r-tutor.com/elementary-statistics/goodness-fit/chi-squared-test-independence
  - https://www.rstudio.com/wp-content/uploads/2016/09/RegExCheatsheet.pdf