

The background features abstract, overlapping green geometric shapes, primarily triangles and polygons, in various shades of green, creating a modern and dynamic visual effect.

Thinkful Capstone Project Non-technical Presentation

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Better Rates. Together.



Personal Loans up to \$40,000

How much do you need?

What is it for?

How is your credit?

 Respond to mail

Check Your Rate

Won't impact your credit score

 Privacy & security
PROTECTION

UNIVERSITY OF MICHIGAN

PSC

Population Studies Center

INSTITUTE FOR SOCIAL RESEARCH

ERS 

ECONOMIC RESEARCH SERVICE
United States Department of Agriculture

Objective



Specific

- Using 3-yr issued loan data provided by Lending Tree, zip-code based income data by University of Michigan, and urban/rural data from ERS; we would like to find interaction or subset of the loan pool that would produce better ROI for investors who wishes to invest in P2P loans.

Measurable

- Return on Investment (ROI) - which is the average interest rate of the good loans within the prediction.
- Benchmarking against the avg int rate from the loan population.

Attainable

- Data is obtained and preliminary analysis was done.

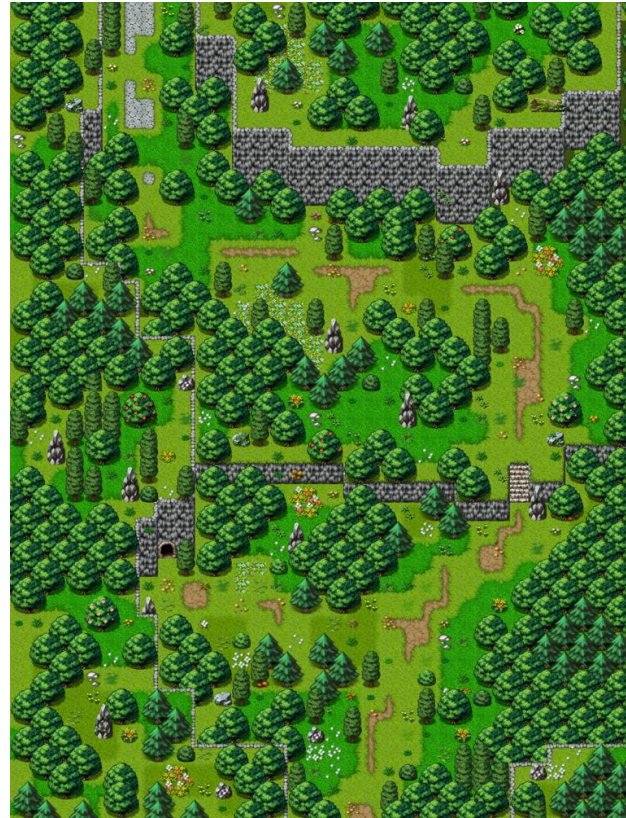
Relevant

- Who doesn't like to make more money from their investment??!

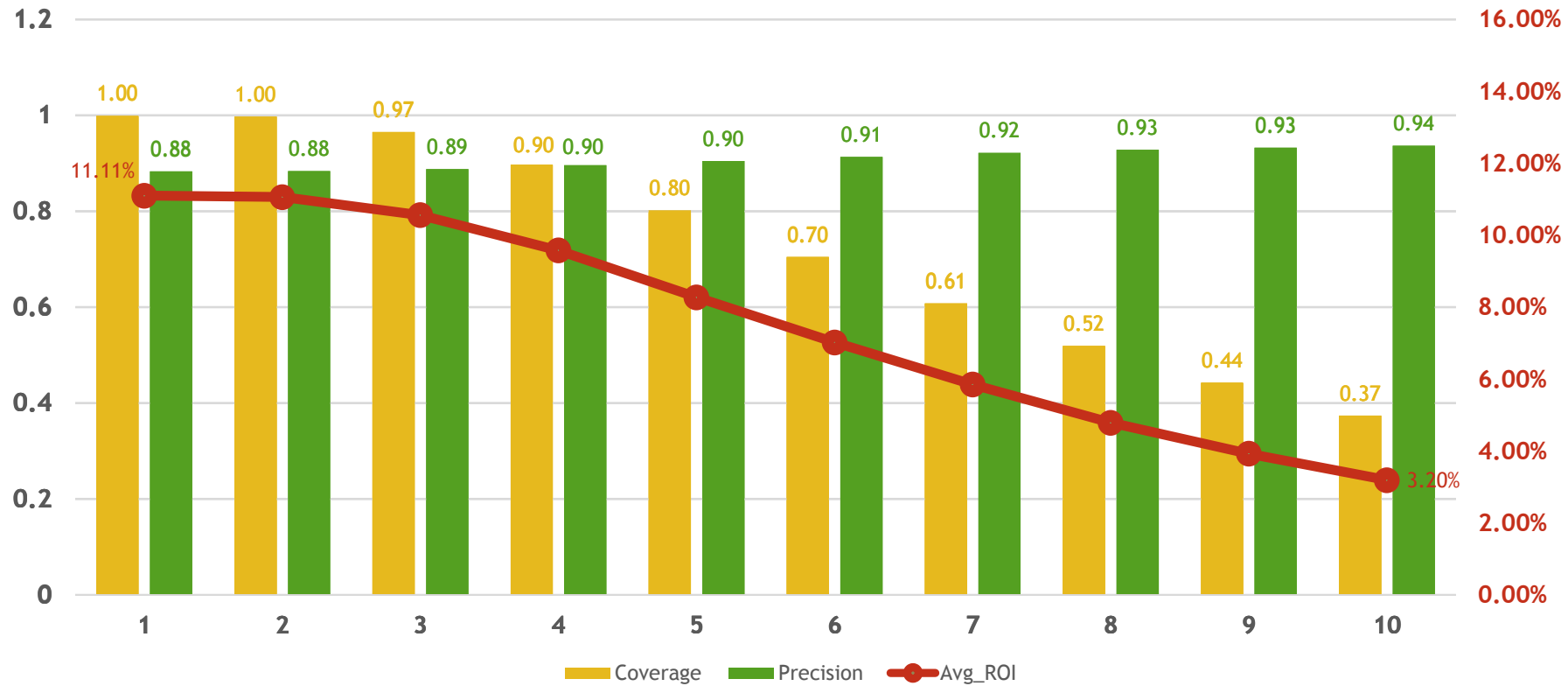
Time-Based

- Loan data is span from 2007 to 2013
- Income data is surveyed and estimated from 2006-2010
- Urban Influence data is from 2013

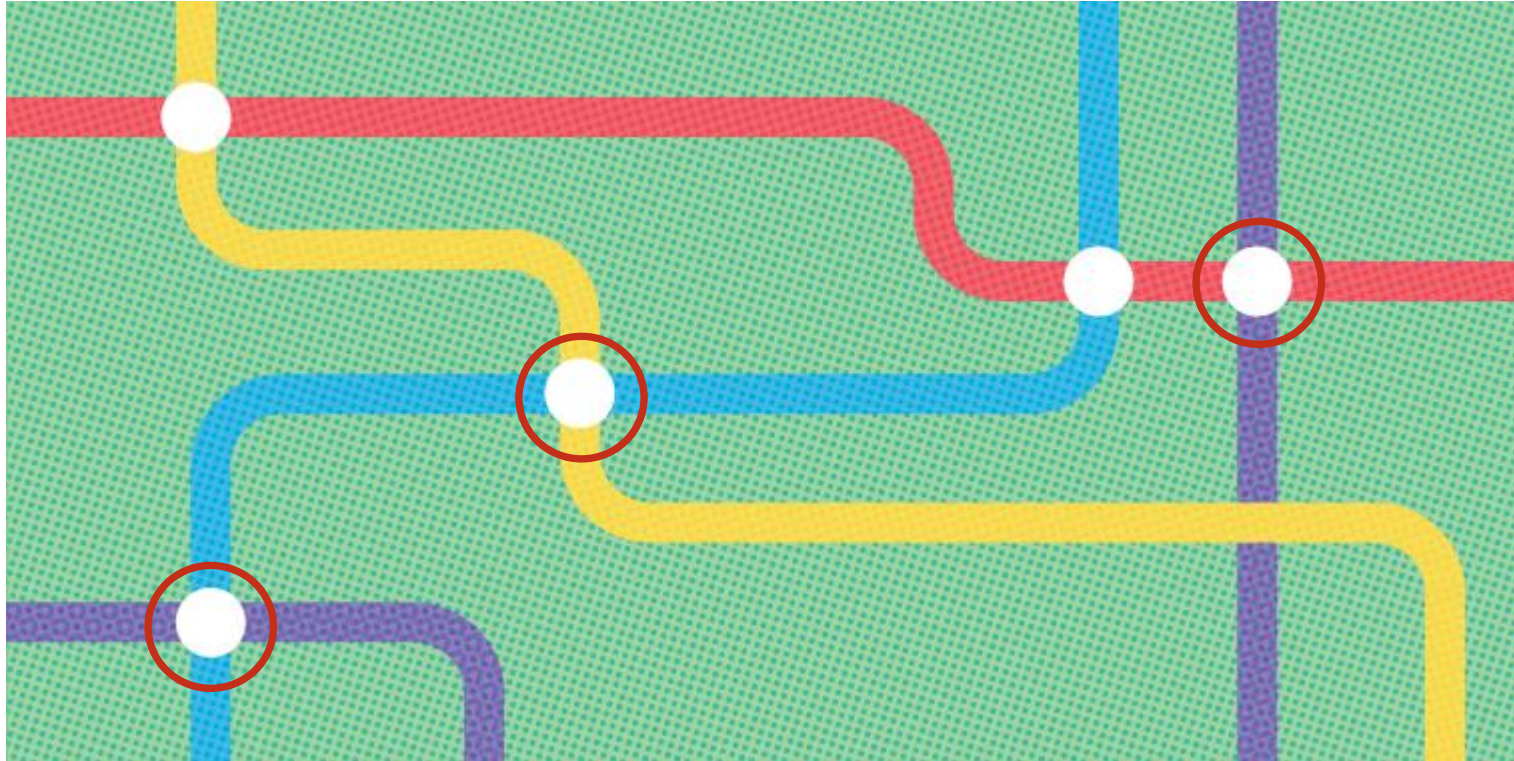
What was done



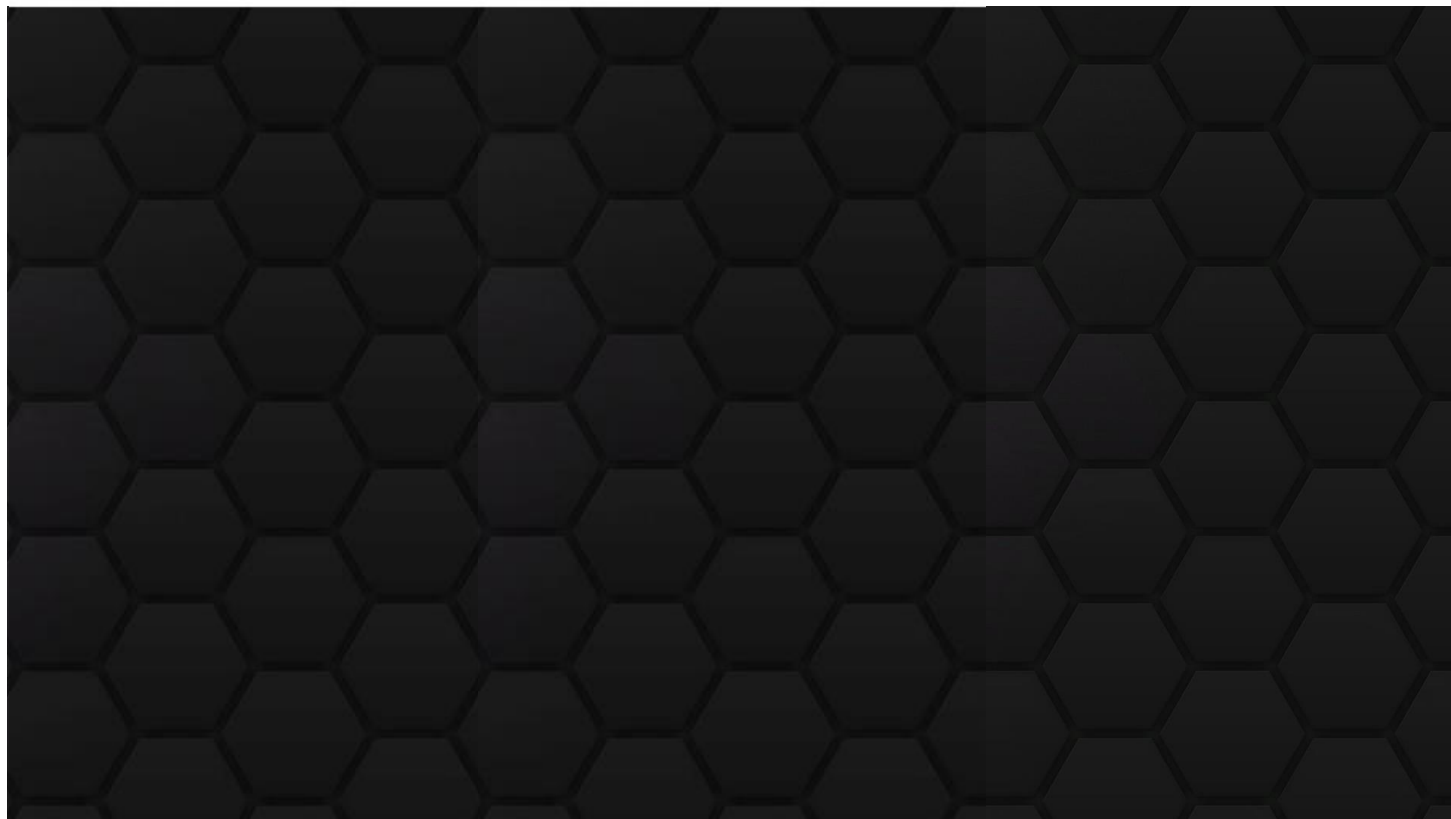
The Results



What's Next...



And...





Feedback?!

Backup Slides

