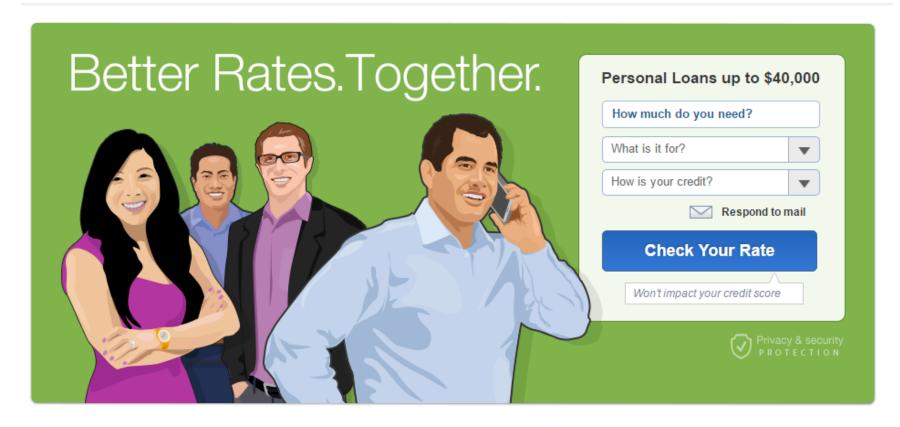
Thinkful Capstone Project Non-technical Presentation

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LendingClub



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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

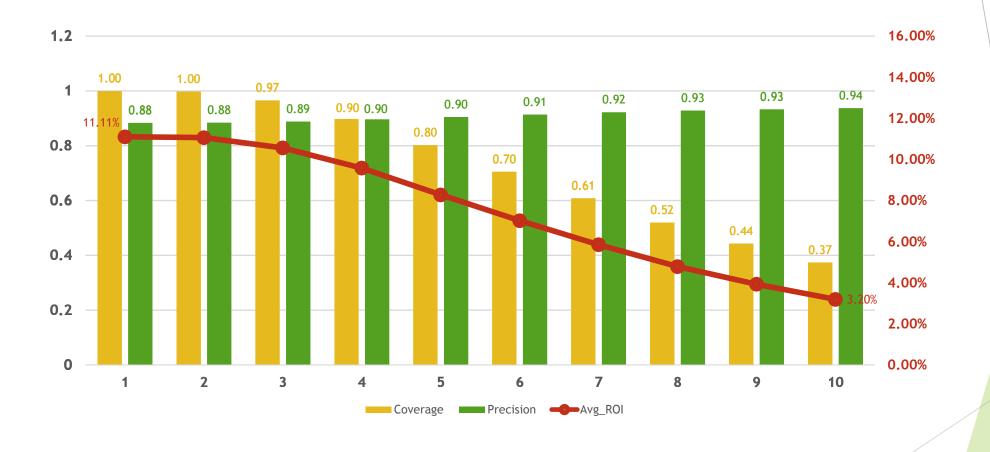
- Loan data is span from 2007 to 2013
- Income data is surveyed and estimated from 2006-2010
- Urban Influence data is from 2013

What was done

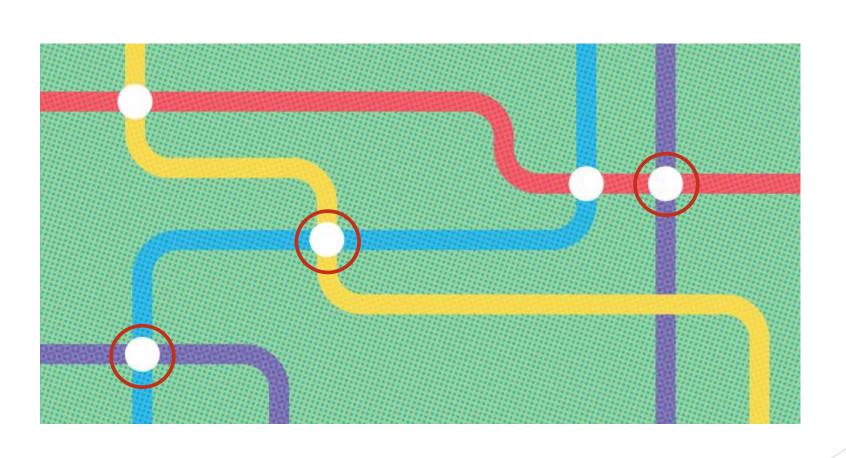




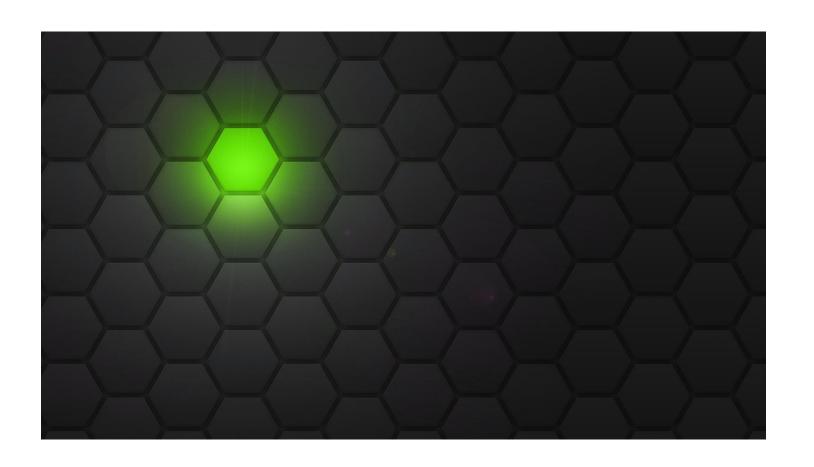
The Results



What's Next...



And...





Feedback?!

Backup Slides

