**Project 3 Proposal**

**Team Members:**

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**Description: An interactive dashboard examining household debt ratios to assess the risks to the economy.**

* Finance Industry
* Private Sector debt, loans and debt securities
* Percent of GDP - GDP or Gross Domestic Product is one of the most important tools for looking at how well, or badly, an economy is doing. GDP is a measure of how much money a country makes in a year from selling things and providing services.

**Scope of the Project:**

* Global with focus on US, Canada
* Time Duration: 2000 to 2020 (20 years)
* Factors: House-hold debt, National Average price of house sold, Credit Card Debt

**Questions:**

* The highest GDP of the duration
* The lowest GDP of the duration
* The factors contributing to the increase or decrease GDP (example natural disasters, political conditions etc.)
* What is the risk level of your country debt?
* Questions:
  + 1. How has the household debt ratio in a particular country changed over time?
  + 2. What factors have contributed to changes in the household debt ratio?
  + 3. How does the household debt ratio in one country compare to other countries?
  + 4. What is the impact of changes in the household debt ratio on the overall economy?
  + 5. How do changes in interest rates affect the household debt ratio?
  + 6. How does the household debt ratio vary across different income groups or regions within a country?
  + 7. What policies or measures can be implemented to address high household debt ratios?
  + 8. How does the household debt ratio affect consumer spending and overall economic growth?
  + 9. What is the relationship between household debt ratios and the housing market?
  + 10. How does the household debt ratio impact financial stability and the risk of financial crises?

**Reference Data Sources:**

<https://www.imf.org/external/datamapper/PVD_LS@GDD/SWE/RUS>

<https://analyzingalpha.com/fred-api-python>

<https://www.bls.gov/bls/api_features.htm>

<https://fred.stlouisfed.org/series/HDTGPDCAQ163N>