## CSE151A HW2

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## 1 Solution

- 1. The entire graph is included in the test-output folder
- 2. The training error is 0, as expected from a decision tree model. The test error is 0.171
- 3. The graph is included as well, it just collapse the immediate child of the root node.
  - (a) Collapsing one node:

validation error: 0.122; test error: 0.117

(b) Collapsing two nodes:

validation error: 0.107; test error: 0.103

4. It would make sense that the payment delay of the most recent month would be a great indicator of whether a user is likely to default on this month's payment