# CREDIT HISTORY DATA DICTIONARY

## DATA FILE:  CreditHistory_HW2.xlsx
## TARGET:  GOOD_BAD (Binary Classification)

- **AGE**: Age in years  (1-120)
- **AMOUNT**: Credit amount  (zero an above)
- **CHECKING**: Status of existing checking account
  - 1: 0 to <100 DM
  - 2: 100 to <200 DM
  - 3: >=200 DM/ salary assignments for at least 1 year
  - 4: no checking account
- **COAPP**: Other debtors/guarantors
  - 1: none
  - 2: co-applicant
  - 3: guarantor
- **DEPENDS**: Number of dependents
  - 1: none
  - 2: 1+
- **DURATION**: Duration in months  (1-1000)
- **EMPLOYED**: Present employment since
  - 1: unemployed
  - 2: < 1 year
  - 3: 1 to < 4 years
  - 4: 4 to < 7 years
  - 5: >= 7 years
- **EXISTCR**: Number of existing credits at this bank 1, 2, 3 or 4
- **FOREIGN**: foreign worker
  - 1: yes
  - 2: no
- **GOOD_BAD**: Good or Bad Credit rating
  - 0: bad
  - 1: good
- **HISTORY**: Credit history
  - 0: no credits taken/all credits paid back duly
  - 1: all credits at this bank paid back duly
  - 2: existing credits paid back duly till now
  - 3: delay in paying off in the past
  - 4: critical account/other credits existing (not at this bank)
- **HOUSING**: Housing
  - 1: rent
  - 2: own
  - 3: for free

- **INSTALLP**: Installment rate in percentage of disposable income 1, 2, 3 or 4
- **JOB**: Job
  - 1: unemployed/unskilled - nonresident
  - 2: unskilled - resident
  - 3: skilled employee/official
  - 4: management/self-employed/highly qualified employee/officer
- **MARITAL**: Personal status and gender
  - 1: male: divorced/separated
  - 2: female: divorced/separated/married
  - 3: male or female: single
  - 4: male: married/widowed
- **OTHER**: Other installment plans
  - 1: bank
  - 2: stores
  - 3: none
- **PROPERTY**: Property
  - 1: real estate
  - 2: if not 1: building society savings agreement/life insurance
  - 3: if not 1/2: car or other, not in attribute 6
  - 4: unknown/no property
- **PURPOSE**: Purpose
  - 0: car (new)
  - 1: car (used)
  - 2: furniture/equipment
  - 3: radio/television
  - 4: domestic appliances
  - 5: repairs
  - 6: education
  - 7: vacation
  - 8: retraining
  - 9: business
  - X: others
- **RESIDENT**: Date beginning permanent residence 1, 2, 3 or 4
- **SAVINGS**: Savings account/bonds
  - 1: < 100 DM
  - 2: 100 to < 500 DM
  - 3: 500 to < 1000 DM
  - 4: >= 1000 DM
  - 5: unknown/no savings account
- **TELEPHONE**: Telephone
  - 1: none
  - 2: yes, registered under the customer's name