**Problem**

There has been an increase in customer default rates for Credit One customers using their credit worthiness service. If this continues, Credit One could begin to lose customers and therefore see a reduction in revenue.

**Initial Findings**

We analyzed 30,000 Credit One records and identified the following insights:

* 24% of males defaulted
* Average age was 35.5
* 23.4% of married individuals defaulted
* 22% of the 30,000 credit recipients defaulted

**Solution**

While there is no single determining factor that can help identify credit worthiness, we can confidently (99% accuracy) predict the credit worthiness by looking at a combination of factors that include: limit balance, marital status, age, education level, amount paid and bill amount. Leveraging our predictive model, Credit One will be able to better identify credit worthy individuals.

**Revenue Loss Projections:**

*Assumption $1,000,000 in revenue*

Current 22% default rate: -$220,000

Updated model default rate: -$10,000

Potential Revenue Savings: $210,000