**George Washington University**

**Credit Card Default Prediction**

*A Data Science Project Proposal*

**PROPOSED BY**

Rajkumar Conjeevaram Mohan

**DESCRIPTION**

There are lot of clients who happen to default on their credit card bill that affects both their overall credit status and future loan approvals. The banks have taken numerous steps to prevent this and in the first place detect who may default on their bill. I thought it would be interesting to explore the dataset that I found from UCI Machine Learning repository to investigate on methodologies that would allow uncover the pattern in those who default.

**SMART QUESTIONS**

1. Is education one of the factors that lead them to default?
2. Is one of the genders more prone to defaulting?
3. Does marital status have an effect on defaulting?
4. Are those who typically default younger than those pay promptly?

**GITHUB REPOSITORY**

<https://github.com/rajkumarcm/CreditCardDefault>

**DATA SOURCE**

UCI Machine Learning Repository

<https://archive-beta.ics.uci.edu/ml/datasets/default+of+credit+card+clients>

30000 instances, 23 independent variables