

### Individual Peer Evaluation Form

Your name: Ruben Brionez Jr

Write the name of your classmate you are preparing this review for in the designated column. Using a scale of 1-4 (1=strongly disagree; 2=disagree; 3=agree; 4=strongly agree) answer each question. If you aren't able to answer the question based on what is posted in the discussion board, reach out to your classmate for more information via the discussion board. Total the numbers in each column. **Make sure to answer the questions on the 2<sup>nd</sup> page.**

Evaluation Criteria	Peer Name: Jorge Sedano
Has plan in place to complete course project.	4
Has found datasets/data sources to support project idea.	2
Has solidified project idea.	4
Has identified resources for project.	3
Topic is related to data science and demonstrates topics learned to date through program.	4
Risks and potential issues have been identified.	4
TOTALS	21

Feedback on Individual's project topic:

1. How clear is the classmate's project topic? What questions does their topic make you consider?

The topic is clear and concise, using machine learning to analyze and predict defaults by borrowers. The paper approaches the topic in a way that anyone can understand. The topic makes me curious on which demographics will have the most impact on the models.

2. What risks or issues should your classmate consider while working on their project?

After reviewing and reading the milestone, I do not see too many risks that have not already been addressed or noted. Perhaps one to consider is the risk of associating features that do not have any effect on the target. One thing that I have learned from a previous course is that feature selection can be very important and potentially have unintended consequences if features are selected that should not be.

3. Additional suggestions/comments that might be beneficial to your peer?

A couple of minor issues I noticed on the submitted Milestone 2:

- The author on the title page appears to be left from the provided template.

Adapted from a peer evaluation form developed at Johns Hopkins University (October, 2006)

- The dataset link provided appears to be for home sales and does not appear to be relevant to the topic.
- There was a parenthetical citation used but nothing cited, maybe it was just a reminder for the author.

The biggest suggestion is to be sure to include the correct dataset or at least be sure you have selected a dataset that is relevant to the project topic. I believe the included dataset is probably an error.