**Data Dictionary**

**User ID** - unique ID to represent the customer who submitted the application (string)

**Application** - count of application - each row is 1 application submitted (int)

**Reason** - the purpose for requesting a loan (string)

**Loan Amount** - the loan value size (int)

**FICO Score** - score used to make credit risk decisions (int)

**FICO Score Group** - categorical grouping of FICO scores in the five common buckets (string)

**Employment Status** - current employment designation for the customer applying for the loan (string)

**Employment Sector** - categorical representation of the industry the customer works in (string)

**Monthly Gross Income** - the amount of money the user makes pre-taxes and deductions (int)

**Monthly Housing Payment** - how much a month do they pay in housing costs (int)

**Ever Bankrupt or Foreclose** - has the customer ever had to file for bankruptcy or had a foreclosure on their house (bool)

**Loaner** - the lending partner (string)

**Approved** - did the customer get approved for the loan or not (bool)

**Bounty** - how much did we get paid for the application - only occurs on an approval (int)