

Characteristics of Credit Card Defaulters

Team Members:

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Project Description/Outline:

Using data found on kaggle, we will analyze information from banks about credit card defaulters and their financial and domestic situations. With this analysis, we hope to identify trends that impact the likelihood of a customer failing to pay off their credit cards, and how those trends can help banks approve or deny future credit applications.

Research Questions to Answer

1. Defaulters' financial situation
 - a. Income
 - b. Occupation
 - c. Age
 - d. Where they live, the bank's rating for their region. (Col 33,34)
 - e. Family status
2. Normal customer financial situation

API Integration

- Pull data from Stats Canada or something similar
- Average income/house size Canadian, compare it to our data set.
- Bin income data based on Stats Canada data.

Datasets to Be Used

[Credit Card Defaulters](#)

Rough Breakdown of Tasks

1. Clean data
 - a. Drop columns
 - b. Remove empty rows
 - c. Merge "previous_application" with "application_data"
2. Data exploration
 - a. Statistical summary of the data (mean, median, stdev, etc)
3. Make figures
 - a. 2 for each research question
4. Analysis
 - a. Write summaries
5. Implications
 - a. What do our findings mean and how can we apply them?
6. Create a presentation (PowerPoint)

Task	Maha	Nick	Rachel	Zhao
Clean data	o	o	o	o
Data exploration				o
Make Figures	o	o	o	
Analysis		o		o
Implications	o			
Create a presentation			o	