Tableau Summary

Iowa, Maine, and North Dakota are outliers. They have lower credit and lower apr, which seems inconsistent. They also have more defaults and charge offs as a percent of total loans than other states

Visualization 1

This visualization zooms in on the continental US. The viewer has the option of selecting APR range and years. The APR range selection was a recommendation from a TF. The design is a map. Maine and Iowa clearly stand out based on their colors. The color palette is orange to blue, so it is viewable for color-blind people

Visualization 2

This visualization is similar to the first, but shows credit scores. They key point here is Maine and Iowa have lower credit scores, but earlier we saw they had lower interest rates. This is counter intuitive. We would expect APR to decrease as credit score increases. North Dakota also stands out as a low credit state

Visualization 3

Now we see the defaults by state. Again, I went with map for consistency sake. North Dakota and Iowa, states with lower credit scores, also have higher rates of default. It makes sense that lower credit states would have higher defaults

Visualization 4

I added charge offs, which are similar to defaults, and now we see Maine. So it is the case that lower credit states had higher rates of default. It is confusing Maine and Iowa had lower APRs. In the future, we could do further analysis to understand this point

Visualization 5

Charge offs and defaults. A key thing from feedback was to move the zoom, so all the maps have similar views of the United States

Visualization 6

The final map. Here we see Iowa, Maine, and North Dakota are a small part of all loans. We added spaces in “Final Payment” based on feedback from viewers.

Visualization 7

A bar graph to show percentage of loans by income range over time. I chose a stacked bar chart with annotations to compare income ranges. I changed the y axis to number of loans from number of records based on feedback.

Visualization 8

This bar graph does not have color. Unlike the previous graph, there is no sections like income to compare. I expanded the x axis based on feedback to make the graph more readable.

Visualization 9

This graph is similar to the last one. Like the map graphs, I wanted two similar looking graphs to juxtapose different points. The previous graph is a reason why lower income loans might be more attractive to banks. This graph is why higher incomes are more attractive.

Visualization 10

This graph identifies the outliers in our year graphs and summarizes our main point. The number of loans for higher income individuals is increasing. All of the outliers are in recent years. I chose the box plot because it makes outliers very obvious.