Appendix

Libraries used for the project:

- Matplotlib: Visualization with Python.
- Numpy: Core library for computing with Python
- Pandas: Open-source data analysis and manipulation
- Seaborn: Python data visualization library based on Matplotlib.

10 Questions

- **a.** Which model best suited for the project?
- **b.** Who are the stakeholders in this project?
- **c.** Why was the model chosen out of the ones used?
- **d.** Does age affect the income of the applicant?
- **e.** What outcome would the project make or create?
- **f.** Why was SMOTE technique used?
- g. Why was label encoder used for changing categorical to numerical columns?
- **h.** Which income group are more likely to default on their credit card payment?
- i. Which age group are more likely to default on their credit card payment?
- **j.** What are the characteristics of the applicants/types of applicants who applied for credit card?

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