Higher education comprises a diverse range of colleges and universities that vary significantly terms of quality and cost, making it challenging to evaluate college performance and difficult for students and families to understand which college options are most suitable to them. As tuition costs rise, more and more students are taking out loans to cover the cost of their educations. In this document, we want to find out the repayment rate of student loan and try to answer the question: just how good of an investment is higher education?

The analysis is based on 8705 student loan records published by the United States Department of education: https://collegescorecard.ed.gov/. Our goal is providing loans to attend what type of school makes it likely the student will graduate and get a job with enough income to repay those loans comfortably. This document has provided model and predict the percent of students repay their loans.

After exploring the data, is quite evident that ability to repay loans depends on the student family circumstance, the school they went, the degree they earned, the job they get after graduation, and how much they borrowed?

Summary statistics and visualisations of the datasets, reveal potential relationships between loan repayment rates with students’ family income, type of college they went, the ethnic background they come from, the admission sat score and income level they generate after graduation.