Individual Peer Evaluation Form

Your name: **Xin Tang**

Write the name of your classmate you are preparing this review for in the designated column. Using a scale of 1-4 (1=strongly disagree; 2=disagree; 3=agree; 4=strongly agree) answer each question. If you aren't able to answer the question based on what is posted in the discussion board, reach out to your classmate for more information via the discussion board. Total the numbers in each column. **Make sure to answer the questions on the 2nd page.**

Evaluation Criteria	Peer Name: **Krista Knuckey**
Has plan in place to complete course project.	4
Has found datasets/data sources to support project idea.	4
Has solidified project idea.	4
Has identified resources for project.	4
Topic is related to data science and demonstrates topics learned to date through program.	4
Risks and potential issues have been identified.	3
TOTALS	23

Feedback on Individual's project topic:

1. **How clear is the classmate's project topic? What questions does their topic make you consider**?

Krista's topic is very clear. She wishes to do a classification to predict the default risk of the personal loans, using a random forest algorithm and others.
She also takes into consideration the dataset validation step and data cleaning step, which is also critical to ensure a successful modeling.
Good job!

Some questions that their topic makes me consider are:
- Among the 3 models Krista plans to use, I am only seeing result from one. Not sure if she did try the others.
- her model has a very high accuracy score on current loan. I am wondering if the loan in late or grace period are more important?

2. **What risks or issues should your classmate consider while working on their project**?

One thing I worry about is the imbalance of the dataset. The result of the model returns a very high accuracy score on current loan, which is most of the loan status anyway. I would think banks or mortgage companies will be more interested on loans at risk.

Second, I am wondering if other models could yield a better result. Since milestone 4 did not expose the result from other modeling methods.

3. Additional suggestions/comments that might be beneficial to your peer?

Overall, I think Krista is on the right track and did well on the RF model. She can try other modeling methods as well and do a deep analysis of the performance on late/grace period loan.

Adapted from a peer evaluation form developed at Johns Hopkins University (October, 2006)