Order of importance:

1. Default + Charged Off
   1. Look at loan\_status
2. Settlement Flag
   1. Look at debt\_settlement\_flag
3. Hardship Flag
   1. Look at hardship\_flag
4. Everything else
   1. Look at loan\_status
5. Default + Charged Off
   1. Recoup the least amount
6. Settlement Flag
   1. Recoup more than Default
7. Fully Paid
8. Settlement Flag (Default + Charged off)
9. Settlement Flag (Others)
10. ~~Hardship Flag~~
11. Everything Else (Fully Paid)
12. Default + Charged off
13. Settlement Flag
14. Fully Paid
15. Fully Paid
16. Default + Charged Off

Hi Zeyu, how are you doing? Ali, Viviann, and I are currenly working on the LC project and we had a question: would binary classification with default/charged off vs everything else,