1. How long did you spend on the problem? What was the most challenging part for you to  
   solve?

I spent 2.5 hours on this problem. Since I had no ideas about evaluating risks, it took a long time to understand the requirements and goals.

And I designed a scalable architecture.

1. How would you modify your data model to account for new risk signals that could be added to  
   improve accuracy of determining credit risk?

So as you can see from my project, I created a folder of functions calculating each signal and then exported them as an array of functions.

And when I calculate the total risk I used the array of risk weightings exported from assets/index.js.

So as a result, when we need to add risk signals, we only need to create a new function calculating the new signal and a new risk weighting to the array of risk weightings.

1. Discuss your solution’s runtime complexity.

Company number: N

Number of days: M

Number of signals: P

So the time complexity can be N\*M\*P.

npm install // To install dependencies

node index // Run index.js