Title

# Introduction

We know that FICO score plays an important role in determining the interest rate of a personal load, but what other characteristics of a borrower can affect the interest rate? Understanding the other factors that can effect a loans interest rate will help educate borrowers on that they can change in order to improve the rates they can borrow at.

# Methods

## Data Collection

For this analysis we downloaded a dataset of 2,500 peer to peer loans issued through the Lending Club [1]. The data was downloaded from the Coursera Data Analysis course website [2] using the R Language [3].

## Exploratory Analysis

## Statistical Modelling

## Reproducibility

# Results

# Conclusion

# References

1. Lending Club URL: <https://www.lendingclub.com/home.action>
2. Coursera Data Analysis Course URL: <https://class.coursera.org/dataanalysis-001/class/index>
3. R Core Team (2012). ”R: A language and environment for statistical computing.” URL: [http://www.R-project.org](http://www.r-project.org)