**Midterm Project Proposal (Credit Score Evaluation)**

**Personal Statement**

I want to find a job which is associated with finance. However, I do not have strong background about it. The only thing I can do is trying to learn as much as I can during a very short time period. Now I’m doing the partner project with Fidelity Investment to learn about mutual funds. Also, I want to know more about finance in order fields for my goal. So, I chose my project as Credit Score Evaluation. As far as I know, the credit score is just a number between 300 and 850, which describes the creditworthiness of consumers. The higher the score, the better the borrower’s impression of the potential lender. Credit scoring is based on credit history. I hope I can learn more things during this project.

**Question**

What factor effects the credit score (for example, age, work, income, etc.)?

**The data source (s)：**[**kaggle competitions download -c GiveMeSomeCredit**](kaggle%20competitions%20download%20-c%20GiveMeSomeCredit)

**Timeline**

Data collection & data clean: 11/09/2020 – 11/11/2020

EDA: 11/11/2020 - 11/18/2020

Data Processing: 11/18/2020 - 11/23/2020

Modeling and Validation: 11/23/2020/ - 11/30/2020

Write up: 11/30/2020 – 12/01/2020