Instructions

This challenge is a standard supervised learning problem.

The dataset includes application data for every loan given over a 6 month period. There are 4 tabs with data, labeled "trainX", "trainY", "testX" and "testY". The train tabs contain the first 4.5 months of loans, while the test tabs have loan data from the following 1.5 months.

trainY and testY contain the targets. They represent whether the loans were fully funded (TRUE values) or partially funded (FALSE values). The fully funded values are withheld from testY, and your job will be to fill them in.

We'd like you to use trainX and trainY to build a model to predict whether or not future loans will be fully funded. You should then use your model on the data from testX to make new predictions. We’ll score those predictions, using the evaluation metric you recommend, against the true values of testY to see how well your model performs.

This is intended to be a fairly straightforward task. We didn’t intentionally include any big surprises or “gotchas”. We hope that your model performs well, but it’s even more important that your approach is sound and you avoid major mistakes. Good luck!

# Requirements

1) Please do not spend more than 2 hours on this assignment.

2) Please put your predictions in column B of the "testY" tab. The predictions should be made such that higher values are more likely to be TRUE and lower values more likely FALSE.

3) In the text of your email response, please write a short (max 2 sentences) statement on the evaluation metric (i.e. accuracy, precision, recall, F1 score, AUC, logloss, etc...) you think we should use to evaluate your model and why that metric would make sense for this problem. Please choose 1 metric only.

4) Please also include your best guess of how you think your model will predict the data in testY (assume the data distributions are roughly the same). For example, if you choose accuracy as the best evaluation metric, you might expect your model to achieve 75% accuracy on testY.

5) Finally, please also attach the code you used to build your model