

# Customer Report

Customer Account No.: 1

{ " } { " } { " } { " } { " } { " } { " } { " } { " } { " } { " } { " } { " } { " } { " } { " }

Field	Value
Annual Income	90000.0
Average Age Of Credit	71.46428571
Balance	27015.86
Credit Inquiries Trend	6
Credit Utilization Ratio	0.547595169
Debt To Income	18.01
Employment Stability	0.5
Loan To Income Ratio	0.311111111
Monthly Payment Burden	0.087004
Paid Interest	1015.19
Paid Late Fees	0.0
Paid Principal	984.14
Tier	Bronze
Total Credit Limit	70795
Total Credit Utilized	38767

Prediction: 1

Calculated CLV: 43790.93

Personalized Recommendations:

- { " }

- \*\*Credit Limit Increase:\*\* Increase your credit limit to enhance your credit utilization ratio and improve your credit score.

{ " }
- \*\*Balance Transfer Card:\*\* Consider a balance transfer card with a 0% introductory APR to pay down your high-interest balance and save on interest payments.

{ " }
- \*\*Reward Credit Card:\*\* Apply for a rewards credit card that offers cash back or points on purchases, giving you additional incentives for using your card responsibly.

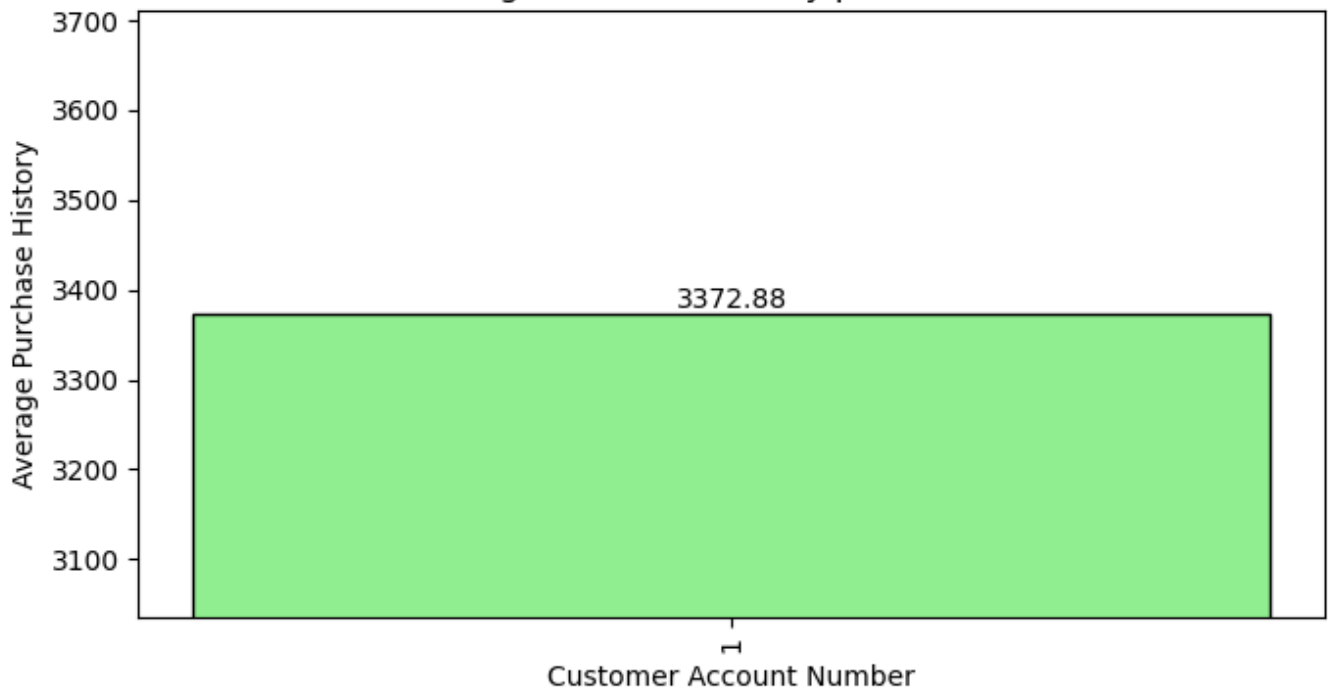
{ " }
- \*\*Debt Consolidation Loan:\*\* Explore a debt consolidation loan to combine multiple debts into a single, lower-interest monthly payment, potentially reducing your overall debt burden.

{ " }

Visualizations:

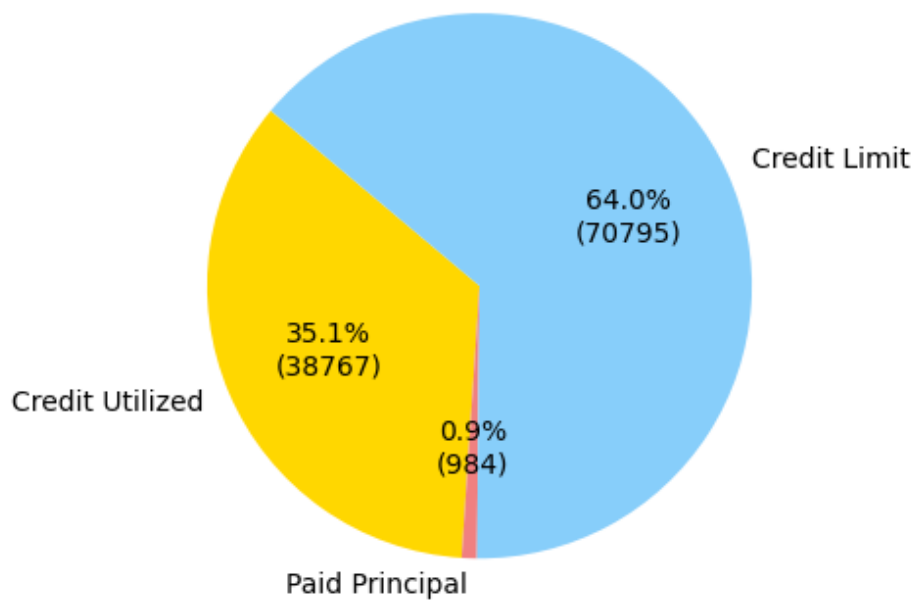
Plot 1: Average Purchase History per Customer

Average Purchase History per Customer



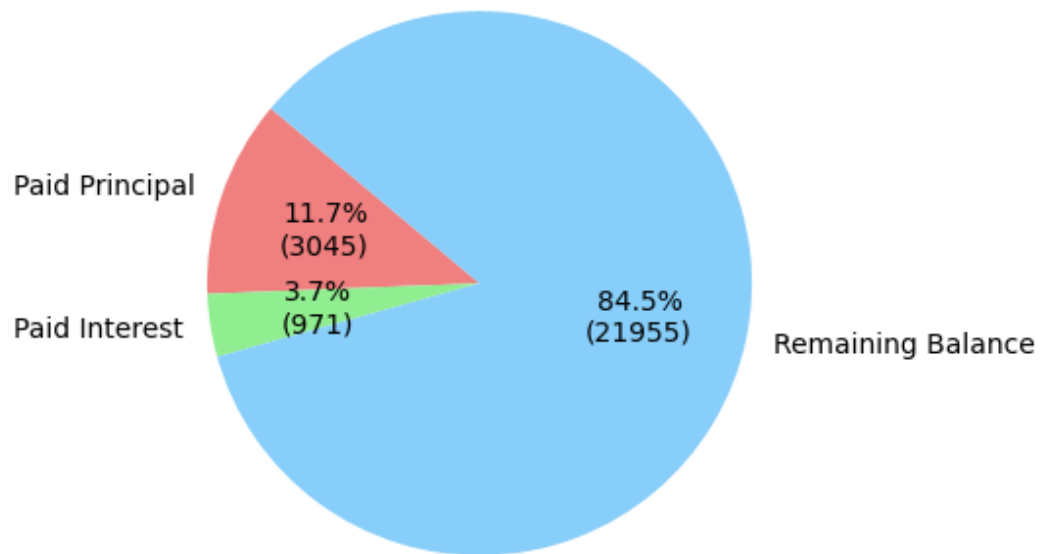
Plot 2: Distribution of Credit Utilization

Distribution of Credit Utilization and Payments



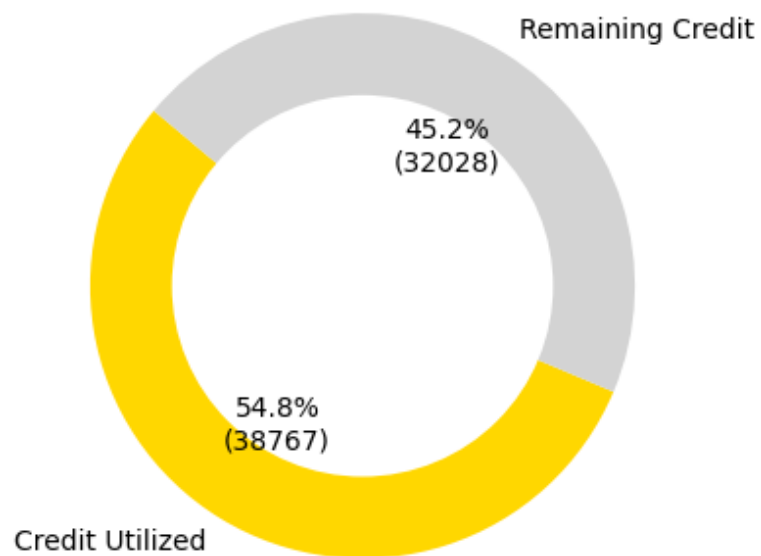
Plot 3: Distribution Of Balance

Distribution of Balance

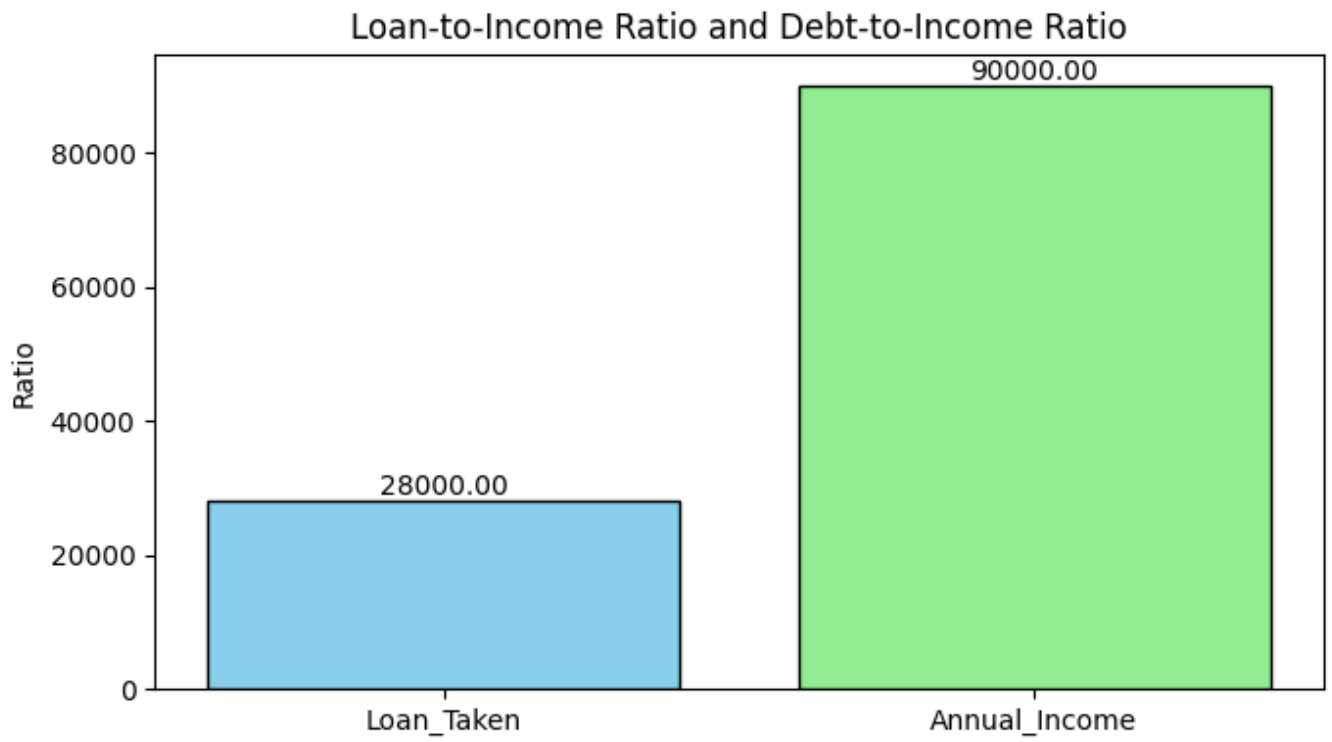


Plot 4: Proportion Of Total Credit Utilized

Proportion of Total Credit Utilized



Plot 5: Loan-To-Income Ratio and Debt-to-Income Ratio



**Plot 6: Distribution Of Monthly Payment Burden**

