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| **5320 Memorandum** | E:\Users\bergg\Documents\My Templates\Word\Accountancy\Accountancy\Accountancy_color_h.jpg |

To: 5320 students

From: Dr. Gary G. Berg

Date: September 23, 2025

Re: ACCT 5320 assignments 5 (Lending Club approve stats)

**Assignment 5:**

1. This is an analytic assignment using modified Lending Club Approved stats data from Lab 2-3.
2. The data file and the data dictionary for the assignment are available on the class web site.
3. **Managements wants to know the following (Master the Data)**
   1. Loan status counts and percentages for 2017 and 2018.
   2. For loans charged off, is there a statistical difference between 2017 and 2018 for the unpaid balances charged off.
   3. For late loans in the (31-120 days) bucket, is there statistical difference between 2017 and 2018 for the potential unpaid balances that could be lost due to being charged off.
   4. What are the top 5 categories(title) for loans charged off?
   5. What are the top 5 categories(title) for loans fully paid?
   6. Why is there a large discrepancy in the total number of loans in 2017 vs 2018?
      1. What would you recommend to deal with the discrepancy
   7. Would you recommend any additional analysis using the data provided that could explain why loans were charged off?
4. **Prepare a report of your analysis that was done to answer the questions**
   1. **Make sure you include the appropriate exhibits to support your report.**
   2. **Insert your exhibits as an image.**
5. **Submit the completed write-up document and Excel analysis file via the D2L dropbox**.
   1. Files submitted to the wrong dropbox will receive a **grade of 0**
   2. **On rare occasions, a file may be corrupted in the upload process to D2L. It is your responsibility to make sure that you upload the correct file and to make sure the file uploaded correctly. Failure to do so will result in a grade of zero**
6. This is **not a** group assignment. Students should work independently.
   1. **Copying/plagiarism** will result in a **grade of 0** for all parties involved.
7. **Due on 10-01-2025, 11:30 p.m.**
8. **Remember, file must be virus free**. (**Any assignment received containing a Virus receives a grade of 0)**

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