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| **Company / Organisation Name:** | Experian PLC |
| **Team / Department**: | Data Office (UK) |
| **Address:** | The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ  |

**Provisional title for project:**

UK market consumer stress and arrears forecasting

**Short description of the problem that would be addressed by the project:**

**Objective**

To analyse the UK credit markets to identify areas of consumer stress and forecast potential future arrears.

**Approach**

Various data sources should be used including;

* Consumer and Commercial Credit Data
* Econometric variables
* External financial data e.g. ONS, BoE

Data will be analysed, including modelling economic and credit data to present forecast scenarios for arrears emergence;

* Identify existing and emerging pockets of stress across consumers, products and segments
* Present how future changes to these groups will emerge given economic and credit landscape developments
* Summarise and present forecast arrears emergence based upon these changes

**Short description of the data sources that would be used in the project, and how they would be used**

Consumer Credit bureau for modelling & evaluation data

to provide benchmar

**Would any work by the student need to be carried out on site at the Company (with the exception of supervisory**

**Meetings)?**

Yes - important to quickly upskill and understand tools and data as well as network with peers and project team.

**Any issues of data confidentiality and IPR that would need to be resolved**

Data used will be restricted and/or confidential and any insight will remain IP and property of Experian.

Data used will be restricted and/and falls under reciprocity ru

**Essential skills**

Data manipulation using SQL, Python or similar. Machine Learning, modelling and forecasting. Knowledge of UK credit markets and economy.

**Desirable skills**

Machine Learning & modelling

**Preferred degree programmes (if any)**

Mathematical (e.g. economics, data science, physics)

**Preferred selection method**

Interview and case study process

**Support and training offered by the company**

Regular mentorship and steering on the project. Knowledge transfer and orientation support as required

**Financial assistance offered by the company**

£500 stipend on successful completion.

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**Any other comments**

If there are any questions about the 2025 programme, please contact Richard Arnold at richard.arnold@ucl.ac.uk. The completed form should also be returned to this address.