df1: <https://raw.githubusercontent.com/Oyeniran20/axia_cohort_8/refs/heads/main/trainperf.csv>

df2: <https://raw.githubusercontent.com/Oyeniran20/axia_cohort_8/refs/heads/main/traindemographics.csv>

df3: <https://raw.githubusercontent.com/Oyeniran20/axia_cohort_8/refs/heads/main/trainprevloans.csv>