Project Proposal

Some banks and financial companies might not treat everyone fairly when they decide who gets a loan. This means that certain groups of people, like those from different neighborhoods or with different backgrounds, might have a harder time getting a loan or managing their money well. This unfairness can make it difficult for some to buy homes, start businesses, or pay for important things. In my project, I will research data sets and other significant details to investigate the disparity in lending practices of banks and other financial institutions among differing demographics.