Horse Show Administration Program Improvements (Technical Report)

Payday Lending and Large Banks (STS Research Paper)

An Undergraduate Thesis Portfolio Presented to the Faculty of the School of Engineering and Applied Science In Partial Fulfillment of the Requirements for the Degree Bachelor of Science in Computer Science

by

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Preface

How can the introduction of technology improve process efficiency? High-tech innovation can improve both speed and accuracy, particularly for complex analysis such as loan approval. For competition result tracking, technology can provide convenient and permanent data storage.

Maintenance is often the most time-consuming part of the software development process. The research team performed maintenance on a previous team's Django application. We also wrote documentation on branching strategy and JIRA usage, and installation instructions for all products used. We served a client from the Charlottesville area who runs a horse show for which the software was originally built, but the final product did not meet all of the client's needs. We began by striving to fix five known bugs, but more bugs and potential improvements were later identified. The team met biweekly with the customer. We fixed all of the bugs and completed the requested improvements.

How do payday lenders and their opponents advance their agendas in Virginia? In 2017 there were more payday loan centers in America than McDonald's restaurants. Payday lenders prey on borrowers by charging interest rates sometimes exceeding 500 percent. Payday lending can be self-perpetuating: a borrower may be forced to borrow again to repay interest on past loans. Critics of payday lenders include large banks and poverty advocacy groups such as the Southern Poverty Law Center. They recommend long-term lending or credit cards.

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