



# Fighting Predatory Lending

## End the Payday Loan Scam

### Fellows



**ELIZABETH MORRIS C'24**  
Environment and Sustainability & Politics

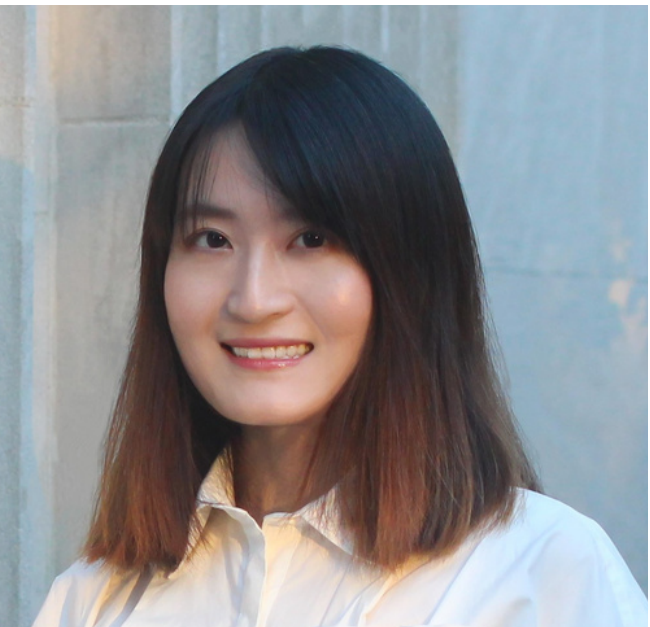


**HAMZA ZIA C'24**  
Mathematics & Economics



**TILINA ALZABEN C'22**  
Statistics & Computer Science

### Mentors

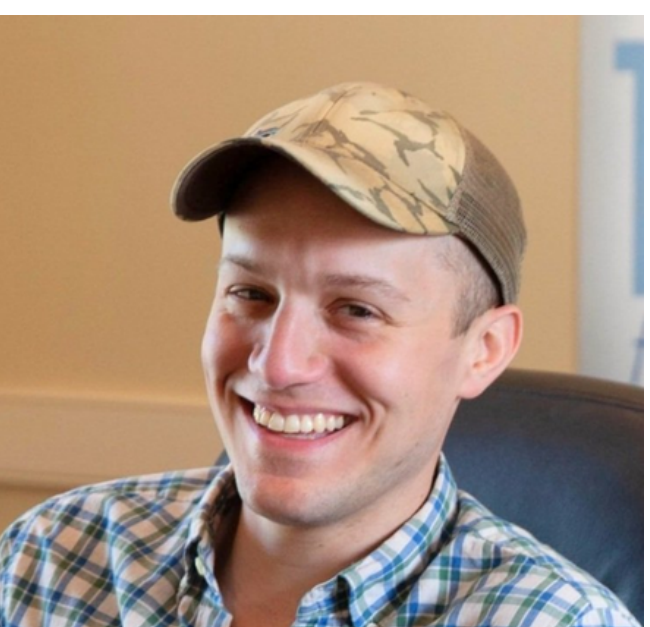


**HUARUI JING**  
Assistant Professor of Finance

### Partner



**SAM SHAW**  
Director of Operations of BetterFi



**SPIKE HOSCH**  
Executive Director and Founder of BetterFi

### Our Community Partner

#### BetterFi

BetterFi is a nonprofit company that offers lower interest rates to help combat title and payday predatory lending schemes.

### Collaborating Organizations



### Our Work

Predatory payday, title, and flex loans are a growing affliction in low-income communities that lead people to pay hundreds in interest and fees every month yet never pay down their loans. Our non-profit partner BetterFi offers those borrowers a pathway out of debt traps and toward financial fitness by refinancing their loans at reasonable rates, as well as offering new loans to those who qualify. Using past client data, we are developing predictive models which will create a more efficient and scalable way for BetterFi to service the community and help end the cycle of debt.

<https://datalab.sewanee.edu>

*"DataLab is a University of the South program that trains aspiring data scientists from diverse academic backgrounds to tackle problems that really matter. This summer, 20 DataLabs students from 4 universities are hard at work using data science to explore and address 7 pressing problems in public health, student wellbeing, equitable finance, environmental conservation, and more."*