TURBO LOAN

A full-stack auto loan platform that streamlines the entire lending lifecycle — from customer application to loan officer review and decision.

One Ruby Studio Team Members
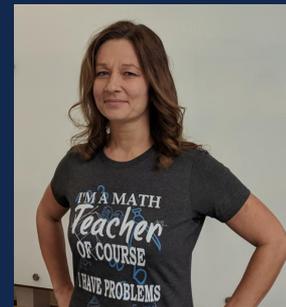
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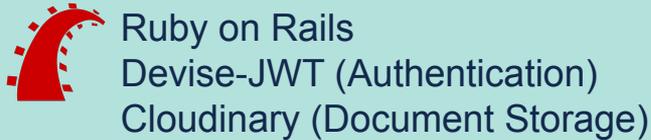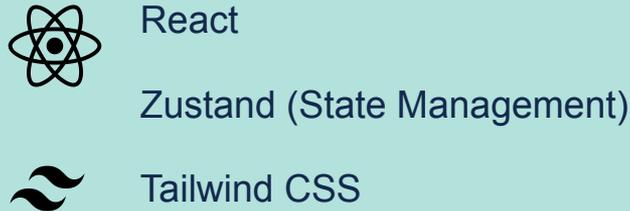|	
THE PROBLEM	- Auto loan applications are paper-heavy and fragmented. - Customers can't save progress or track status. - Loan officers lack a centralized review system.
THE SOLUTION:	Turbo Loan - A full-stack platform that digitizes the entire auto loan lifecycle. - Guided multi-step application with auto-save, role-based dashboards, built-in review checklists, and one-click approve/reject actions. - Secured with JWT authentication.
PROJECT STATUS:	✅ Multi-step application with auto-save ✅ Role-based dashboards (Customer and Loan Officer) ✅ Server-side search, filter, sort & pagination ✅ Loan officer review workflow with checklists ✅ JWT authentication & Swagger API docs

Tech Stack

Backend

Ruby on Rails
Devise-JWT (Authentication)
Cloudinary (Document Storage)

Database

PostgreSQL
Neon (DB Host)

Testing

RSpec for Rails

Jest for React

SimpleCov for Code Coverage

Frontend

React

Zustand (State Management)

Tailwind CSS

Wireframe

Figma, Miro

Docs

Swagger with Rswag (API docs)

ERD

dbdiagrams.io

Collaboration

GitHub

Jira

Slack

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Biggest Challenge

- During ideation stage, ERD and wireframes were challenging to implement when matching design with API/UI curl and browser testing in later stages.

- Coordinating and integrating the multi-step stepper workflow was complex.

- Designing API for uploading and managing documents (files) on the BE and proper integration to handle this on the FE.

- Different knowledge levels within the team led to ticket blockers and project delays. This challenge pushed the team members to improve their technical skills, improve collaboration and gain understanding of both Rails API backend and React frontend integration.

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Biggest Learning

- Learned and sensed how a real software team worked and how to cope with the team dynamics. It is a valuable opportunity to work with a diverse group of team members with different ideas and knowledge base as well as work experience.

- Designing a unique stepper-based application workflow improved our system design thinking.

- Managing multiple roles (Customer, Loan Officer) strengthened our understanding of role-based access.

- Building separate dashboards enhanced our approach to user experience and application structure.

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Most Enjoyed

- Seeing the full loan lifecycle come together from start to finish.

- Watching real-time status updates reflect across Customer, Loan Officer, and Underwriter dashboards.

- The team dynamic: collaborating, solving blockers together, and supporting each other through challenges.

- Peer reviews were a great learning opportunity—they helped us reflect on our work and better understand the "why" behind common issues, so we could write clearer and more reliable code.

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Thank You!

Special Thanks to Code the Dream

We sincerely thank our mentors for guiding and supporting us throughout the project:

Diana Liao and Gabriel Halley

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Questions?

Please share any questions you have!

Thank you!

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