

Part 1 #4:

The best model here is going to be the selected fit. Here we can see that sensitivity and specificity are at their highest with this selected model. Nonspam and spam are contained more in this model than in the others minimizing mistakes that will frustrate users.

Part 2:

Age has a positive coefficient of 0.00542 which means that each additional year of age results in a 0.00542 increase in the chances of  $y=\text{yes}$ .

Balance has a negative coefficient of  $-1.349172\text{e-}05$  which means an additional increase in balance results in  $-1.349172\text{e-}05$  lower odds of  $y = \text{yes}$ .

Secondary Education has a positive coefficient of 0.1359 which means that an additional year of secondary education results in an additional 0.1359 chance of  $y=\text{yes}$ .

Tertiary Education has a positive coefficient of 0.6145 which mean that every additional year of tertiary education yields a 0.6145 increase in chances of  $y=\text{yes}$ .