The `Credit.csv` file contains credit information from a sample of 400 credit card customers, as described below

- `Balance` (average credit card debt)
- `Age`
- `Cars` (number of credit cards)
- `Education` (years of education)
- `Income` (in thousands of dollars)
- `Limit` (credit limit)
- `Rating` (credit rating)
- `Gender`
- `Student` (student status)
- `Married` (marital status)
- `Ethnicity` (Caucasian, African American or Asian)

It is of interest to identify the single best and worst predictors. Also, find the best subset of predictors based on adjusted-R^2 and AIC. Use the best adj-R^2 model to build a multiple linear regression model to predict the average credit card debt of a credit card customer with median income, credit limit, credit rating, and, age. Assume that the student status and gender of the customer is the most frequent in the dataset.