

		Coefficient	Std. error	t-statistic	p-value
Model 1	Intercept	-173.411	43.828	-3.957	< 0.0001
	age	-2.292	0.672	-3.407	0.0007
	limit	0.173	0.005	34.496	< 0.0001
Model 2	Intercept	-377.537	45.254	-8.343	< 0.0001
	rating	2.202	0.952	2.312	0.0213
	limit	0.025	0.064	0.384	0.7012

**TABLE 3.11.** *The results for two multiple regression models involving the Credit data set are shown. Model 1 is a regression of balance on age and limit, and Model 2 a regression of balance on rating and limit. The standard error of  $\hat{\beta}_{\text{limit}}$  increases 12-fold in the second regression, due to collinearity.*