

# Variables	Best subset	Forward stepwise
One	rating	rating
Two	rating, income	rating, income
Three	rating, income, student	rating, income, student
Four	cards, income, student, limit	rating, income, student, limit

**TABLE 6.1.** *The first four selected models for best subset selection and forward stepwise selection on the Credit data set. The first three models are identical but the fourth models differ.*