* ISLR Chapter 4
  + Slide 8: We are using maximum likelihood to maximize the Bernoulli distribution.
  + Slide 12: The right hand panel explains the confounding variable. Students tend to hold higher levels of debt. Higher levels of debt correlate with higher default rates. However, given the same level of debt, students default at a lower rate than non students.
  + Skip slides 13 to 17, start again at slide 18
  + Slide 18: It is possible to classify more than 2 classes with logistic regression but the recommendation by the authors of ISLR is to use discriminant analysis instead.
  + Skip from slide 18 to the end