

$$\begin{bmatrix} \mathbf{y} \\ \mathbf{X} \\ \mathbf{b} \end{bmatrix} =
 \begin{bmatrix}
 62.5 & 1 & 0 & 12 \\
 68.2 & 1 & 0 & 14 \\
 64.1 & 1 & 0 & 12 \\
 73.8 & 1 & 0 & 16 \\
 67.5 & 1 & 0 & 14 \\
 65.9 & 1 & 0 & 13 \\
 71.2 & 1 & 0 & 15 \\
 69.3 & 1 & 0 & 14 \\
 74.5 & 1 & 0 & 16 \\
 68 & 1 & 0 & 14 \\
 77.2 & 1 & 1 & 16 \\
 82.5 & 1 & 1 & 18 \\
 75.8 & 1 & 1 & 16 \\
 88.1 & 1 & 1 & 20 \\
 81.3 & 1 & 1 & 18 \\
 79.4 & 1 & 1 & 17 \\
 85.7 & 1 & 1 & 19 \\
 78.9 & 1 & 1 & 17 \\
 83.2 & 1 & 1 & 18 \\
 76.9 & 1 & 1 & 16
 \end{bmatrix}$$

Old program

Education column
 has actual values
 (not just 0s and 1s)

New program