**OLS Regression Problem**

The following questions refer to the data set “[CreditRating.xlsx](https://usflearn.instructure.com/courses/1856440/files/162510386/download?wrap=1)[Download CreditRating.xlsx](https://usflearn.instructure.com/courses/1856440/files/162510386/download?download_frd=1)” posted on Canvas. The data set contains credit scores of 400 adult customers in the USA along with their demographic data. Information on each column is provided in the “Desc” tab of the Excel spreadsheet. Review this data carefully, spend some time researching on the Internet what factors contribute to credit scores, and answer the following questions using appropriate statistical analysis.

* 1. What variables predict credit scores and by how much?
  2. Is there a racial or gender bias on credit score? If so, by how much?

To answer the above questions, please follow the following steps:

* 1. Create a predictor table (see sample assignment solutions) with three columns for predictor, expected sign of effect, and a one-sentence rationale for effect. (2 points)
  2. Next run relevant models to answer questions 1 and 2 above. No more than 2-3 models in all. Explain the rationale for your models. (1 point)
  3. Interpret your models to answer the two questions asked above. (2 points)