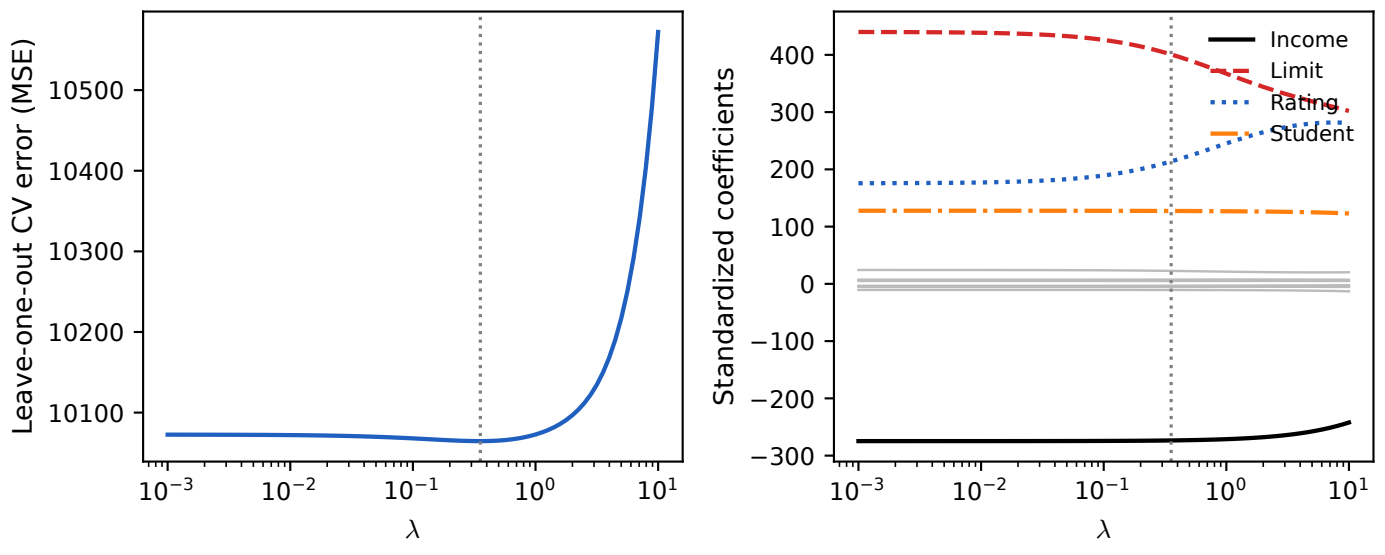

Leave-one-out CV error (MSE)
10500
10400
10300
10200
10100
10^{-3}
10^{-2}
10^{-1}
10^{0}
10^{1}
λ
Standardized coefficients
400
300
200
100
0
−100
−200
−300
Income
Limit
Rating
Student
10^{-3}
10^{-2}
10^{-1}
10^{0}
10^{1}
λ