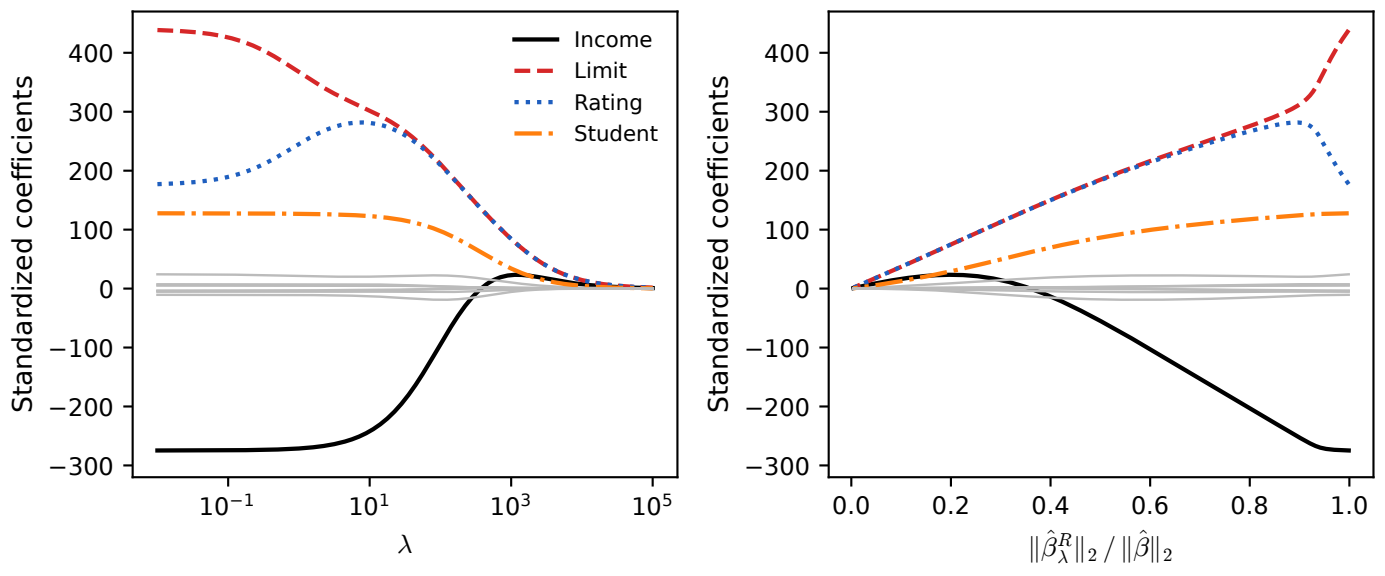

Income
Limit
Rating
Student
Standardized coefficients
400
300
200
100
0
−100
−200
−300
10^{-1}
10^{1}
10^{3}
10^{5}
λ
Standardized coefficients
0.0
0.2
0.4
0.6
0.8
1.0
$\|\hat{\beta}^R_\lambda\|_2 / \|\hat{\beta}\|_2$