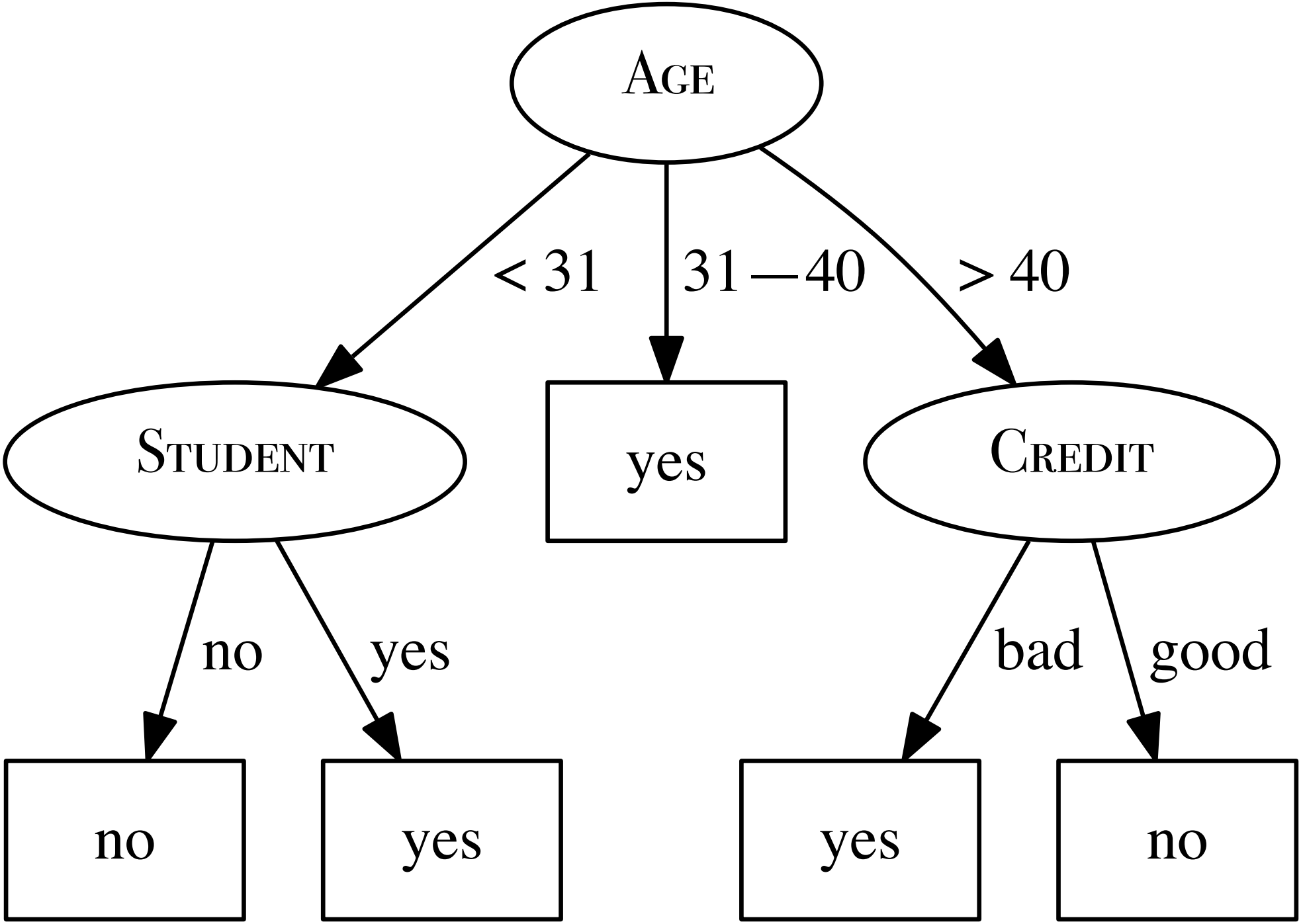
Age
< 31
31—40
> 40
Student
yes
Credit
no
yes
bad
good
no
yes
yes
no