Equation 1: Main Logistic Regression Model

$$Bad\_Credit_i^* = \beta_0 + \beta_1 Black_i + \beta_2 Black\_Planner_i + \beta_3 Black\_Female_i + \beta_4 Black\_College_i + \beta_5 Age\_Group_i$$
$$+ \beta_6 Net\_Asset_i + \beta_7 Household\_Income_i + \beta_8 Business\_Income_i + \beta_9 Yes\_Fin\_Risk_i + \varepsilon_i$$