Models	$b(x)$	MSE (inexperienced)	MSE (experienced)
NLK $(\lambda = 0)$ or NE	2x	2.897	1.171
NLK $(\lambda = 0.05)$	1.951x+0.122	2.823	1.124
NLK $(\lambda = 0.1)$	1.904x+0.239	2.756	1.082
NLK $(\lambda = 0.15)$	1.859x+0.352	2.693	1.042
NLK $(\lambda = 0.2)$	1.815x+0.462	2.634	1.010
NLK $(\lambda = 0.25)$	1.772x+0.570	2.579	0.978
NLK $(\lambda = 0.3)$	1.730x+0.676	2.531	0.953
NLK $(\lambda = 0.35)$	1.688x+0.781	2.484	0.927
NLK $(\lambda = 0.4)$	1.646x+0.886	2.440	0.906
NLK $(\lambda = 0.45)$	1.604x+0.990	2.396	0.889
NLK $(\lambda = 0.5)$	1.562x+1.096	2.356	0.872
NLK $(\lambda = 0.55)$	1.519x+1.203	2.320	0.859
NLK $(\lambda = 0.6)$	1.475x+1.313	2.286	0.848
NLK $(\lambda = 0.65)$	1.430x+1.426	2.250	0.840
NLK $(\lambda = 0.70)$	1.383x+1.543	2.220	0.835
NLK $(\lambda = 0.75)$	1.333x+1.667	2.190	0.834*
NLK $(\lambda = 0.80)$	1.281x+1.798	2.164	0.835

NLK $(\lambda = 0.85)$	1.224x+1.940	2.137	0.843
NLK $(\lambda = 0.90)$	1.161x+2.098	2.117	0.857
NLK $(\lambda = 0.95)$	1.088x+2.280	2.097	0.882
NLK $(\lambda = 1)$ or $level_1$	x+2.5	$2.085^{\#*}$	$0.922^{\#*}$
$level_2$	$\begin{cases} 3.5 \; if \; x < 2.5 \\ 6.5 \; if \; x > 2.5 \end{cases}$	2.955	1.381
$Level_3$	$\begin{cases} < 3.5 \; if \; x < 2.5 \\ > 6.5 \; if \; x > 2.5 \end{cases}$	-	
Data (inexperienced)	$\underset{(0.079)}{0.997}x+\underset{(0.203)}{2.950}$	1.899	
Data(experienced)	$\underset{(0.053)}{1.313}x+\underset{(0.150)}{2.023}$	-	0.745

Table 8. Model comparison for the wallet game.