Task: Create a User Wallet System with Mongoose and Express

Requirements:

1. Create a **User** model with `name`, `email`, and `password`.
2. Create a **Wallet** model with `owner`, `balance`, and `currency`.
   - The `owner` field should reference the `User` model (**One-to-One relationship**).
3. Set up Express routes:
   - `POST /users` → Create a user.
   - `POST /wallets/:userId` → Create a wallet for a user.
   - `GET /wallets/:userId` → Get a user's wallet.
4. Ensure that a user can have **only one wallet**.

5 Use `populate()` to fetch the wallet with user details.