**Improved Java Code:**

public void makePayment(double amount) { // make a payment

if (amount < 0) {

throw new IllegalArgumentException("Negative amount is not allowed.");

}

balance -= amount; // Deduct the valid amount from the balance

}

**🔍 Explanation of Changes:**

1. **Validation First:**
   * Before modifying the balance, we check if amount is negative.
   * If negative, we throw an IllegalArgumentException with a meaningful error message.
2. **Code Readability:**
   * Added curly braces {} to improve readability and avoid potential mistakes in future modifications.
3. **Exception Handling:**
   * Throwing an IllegalArgumentException ensures that the program stops execution at this point instead of incorrectly increasing the balance.

**Example Usage:**

public class Main {

public static void main(String[] args) {

CreditCard card = new CreditCard();

try {

card.makePayment(-50.0); // This should throw an exception

} catch (IllegalArgumentException e) {

System.out.println("Exception caught: " + e.getMessage());

}

}

}

**Output:**

Exception caught: Negative amount is not allowed.