# Reason for my approach:

- In my application, the goal is to convert numerical values into their corresponding words formatted as currency values, specifically including dollars and cents similar to the given example.

- To achieve this, the input number is divided into two separate parts: the integer and the decimal parts. This division allows each part to be converted into words individually before being combined for the final result.

- The integer part of the number is split into smaller chunks, each consisting of up to three digits. This approach simplifies the conversion method and easily to find the scale units such as thousands, millions, etc.

- A dedicated method handles the conversion of the decimal part. This method specifically targets the two digits following the decimal point.

- Overall, this method avoids over-complicated logic, and is easier to understand and maintain. In addition, potential help reduce the time complexity of the code and improve performance.