

- There are three files in the program.
- **application.rb** is the main file. In method *declared_bankrupt*, the status of developer. If the developer is bankrupt, transforming the loans to losses and invoke *is_solvent* (in **bank.rb**).
- The status of bank would be checked by *is_solvent*. If it is not solvent, invoke the methods *make_solvent* and *move_loans_to_nama*(in **bank.rb**), to make bank have more cash and balance.
- Then, using *owes_amount* to calcite the balance of developer and check whether it is solvent by *is_developer_solvent?* (in **developer.rb**)