* 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)**