

Ruby Coding challenge - Backend engineer

First, let's assume that we've defined our currency as follows:

- Quarter: 25
- Dime: 10
- Nickel: 5
- Penny: 1

Write a function that accepts a non-negative amount of money as an input. This function should tell us a way to make change for that amount of money. Some examples:

```
> change_for(25)
{quarters: 1}
```

```
> change_for(41)
{quarters: 1, dimes: 1, nickels: 1, pennies: 1}
```

Your submission should demonstrate the following:

- Input Validation
- Exception handling
- Bonus points if the function is not dependent on a specific currency.
- Bonus points if you could solve using recursion.

We are looking for something that could potentially be used as a robust, production-quality solution. So, please take your time before submitting your solution. Be prepared to talk about your code during the next round of interviews.