Dear Sir or Madam:

In this coding challenge, I finished two questions: factors\_and\_caching and line of credit. I solved these two problems both in Ruby. I solve them in OOP way, especially line of credit question. By calling different methods in the class, I could finish and display proper answer within the class itself.

For testing, I create several test cases in the ruby code by creating some objects from the class I design. To run the program, we only need to run the ruby file directly.

Two folders include related code and some discussion about the question. In factor\_cache folder, factor\_cache\_solution.rb is the code for this problem. Factor\_cache\_reverse.rb is the code for following question 3 in this problem, just reverse the question. In line\_of\_credit folder, we could run the ruby file directly.