How to read the instances.

Number of loans=n

Horizon T

Number of cars

Number of houses

Number of credit cards

Number of bank loans

Vector (n) with the principal of all the loans

Matrix of (n x T) with the interest rates

Matrix of (n x T) with the default interest rates

Vector (n) with the percentage of the loan used to compute the minimum payment

Vector (n) with the penalization for paying more than the stipulated

Vector (T) with the amount of money that the loaner has per month for paying his debts

Vector (n) with the realize date of the debts

Vector (n) with the stipulated amount for each debt

1000000000000.000000000000000 is for prohibited entries