**MVP Structure for Elara – Financial Empowerment Platform**

**Objective:**

To validate Elara’s core concept by developing a functional MVP that includes key features such as the Automated Wallet, AI Copilot, Micro-Education Modules, and Freedom Score.

**Core Features for MVP:**

1. **Automated Digital Wallet:**
   * Low-to-medium risk investment portfolios
   * Monthly investment plans starting at €10
   * Yield projections: 5–9% annually
2. **Micro-Education Modules:**
   * 10 bite-sized lessons (2–5 min each)
   * Topics: Investing Basics, Budgeting 101, Emotional Money Habits
   * End-of-lesson quizzes and progress tracking
3. **Financial Therapy AI Copilot:**
   * AI-powered financial coaching
   * Emotional money support through NLP
   * Responses based on user input and spending patterns
4. **Freedom Score:**
   * Tracks financial progress and confidence
   * Visualized as a dynamic metric updated monthly
5. **Daily News Feed:**
   * Curated financial news in simple, actionable language
   * "What This Means for You" breakdown for each news item
6. **User Authentication & Security:**
   * Email and phone verification
   * GDPR-compliant data storage

**Tech Architecture:**

* Frontend: React.js + Tailwind CSS
* Backend: Node.js + Express
* Database: MongoDB (for user data and transaction logs)
* AI/NLP: OpenAI GPT API for AI Copilot
* Payment Processing: Stripe / PayPal
* Data Visualization: Chart.js for Freedom Score dashboard
* Analytics: Google Analytics / Mixpanel for user tracking

**User Flow:**

1. **Onboarding:** User signs up, selects financial goals (e.g., First Home, Break-Up Fund).
2. **Wallet Setup:** User links bank account, selects investment plan.
3. **Micro-Education:** First lesson is unlocked upon wallet setup.
4. **AI Copilot:** User initiates a financial therapy session, receives guidance.
5. **Freedom Score Update:** Monthly check-in, new data added to score.

**Testing Plan:**

* Beta launch to 50–100 users
* Focus on CEE women aged 25–45
* Track engagement rates, wallet deposits, AI Copilot usage
* Collect qualitative feedback to refine key features

**Next Steps:**

1. Develop wireframes and flow diagrams for each feature.
2. Integrate MVP features and connect backend to frontend.
3. Establish data collection points for Freedom Score.
4. Conduct beta testing and collect feedback for next iteration.