**Cursor Prompts for Lead Magnet Calculator Implementation**

**Phase 1: Income Comparison Calculator (#1 Priority)**

**Prompt 1: Data Structure and Calculation Engine Setup**

Create an Income Comparison Calculator for African American professionals aged 25-35. This calculator will compare user salaries against market data and highlight potential income gaps.

Requirements:

- React with TypeScript

- Calculation engine with multiple data sources

- Real-time comparison with visual feedback

- Email capture integration

- Mobile-first responsive design

File Structure:

src/calculators/income/ ├── components/ │ ├── IncomeCalculator.tsx │ ├── SalaryInput.tsx │ ├── ComparisonResults.tsx │ └── EmailCapture.tsx ├── data/ │ ├── salaryData.ts │ ├── locationMultipliers.ts │ └── industryAdjustments.ts ├── utils/ │ ├── incomeCalculations.ts │ ├── demographicAdjustments.ts │ └── gapAnalysis.ts └── types/ └── incomeTypes.ts

Create TypeScript interfaces for:

- UserProfile (education, experience, location, industry, current salary)

- SalaryComparison (local median, national median, demographic-adjusted)

- IncomeGap (annual gap, lifetime impact, percentile ranking)

- ComparisonResults (all calculations plus recommendations)

Include salary data for major metropolitan areas from the business requirements document.

**Prompt 2: Salary Calculation Logic Implementation**

Implement the core salary calculation logic in src/utils/incomeCalculations.ts:

Base Salary Data (use as starting points, will be replaced with API later):

- Entry Level (0-2 years): $35,000 - $55,000

- Mid-Level (3-7 years): $50,000 - $85,000

- Senior Level (8+ years): $70,000 - $120,000

Location Multipliers for target markets:

- Atlanta: 0.95

- Houston: 0.92

- DC Metro: 1.25

- Dallas-Fort Worth: 0.88

- New York: 1.45

- Philadelphia: 1.05

- Chicago: 1.08

- Charlotte: 0.85

- Miami: 0.98

- Baltimore: 1.12

Industry Adjustments:

- Technology: +25%

- Finance: +30%

- Healthcare: +15%

- Education: -10%

- Government: +5%

- Non-profit: -20%

Demographic Adjustments (based on research data):

- African American professional wage gap: -8% (this is the gap we're highlighting)

- Gender wage gap (additional): -12% for women

- Education premium: Bachelor's +15%, Master's +25%, Professional +40%

Calculation Functions:

1. calculateBaselineSalary(education, experience, industry)

2. applyLocationAdjustment(baseSalary, location)

3. calculateMarketMedian(adjustedSalary, demographics)

4. calculateIncomeGap(currentSalary, marketMedian)

5. calculateLifetimeImpact(annualGap, yearsRemaining)

6. generatePercentileRanking(currentSalary, marketData)

Include proper error handling and input validation for all calculations.

**Prompt 3: Interactive UI Components**

Create the interactive calculator interface in src/components/IncomeCalculator.tsx:

Step 1: User Input Form

- Education Level (dropdown): High School, Associate's, Bachelor's, Master's, Professional/Doctorate

- Years of Experience (slider): 0-15+ years

- Industry (dropdown): Technology, Finance, Healthcare, Education, Government, Non-profit, Other

- Location (autocomplete): Major metro areas from target list

- Current Annual Salary (input with validation): $20,000 - $200,000

- Company Size (dropdown): Startup (<50), Small (50-200), Medium (200-1000), Large (1000+)

Step 2: Real-time Calculation Display

- Animated progress bar during calculation

- Visual comparison chart showing:

\* Your current salary (red bar)

\* Local market median (blue bar)

\* National median (gray bar)

\* Demographic-adjusted target (green bar)

Step 3: Results Visualization

- Income gap highlight with warning colors if >$5,000

- Percentile ranking with visual indicator

- Lifetime impact calculation with shocking large numbers

- "You're leaving $X on the table every year" messaging

Interactive Features:

- Real-time updates as user changes inputs

- Hover tooltips explaining each comparison

- Mobile-optimized sliders and inputs

- Accessibility compliance (ARIA labels, keyboard navigation)

Include loading states, error handling, and mobile-responsive design.

**Prompt 4: Email Capture with Results**

Create email capture integration in src/components/EmailCapture.tsx:

Trigger Conditions:

- Automatically show if income gap > $3,000

- Show after 30 seconds of interaction regardless

- Show on exit intent

Email Capture Form:

- Email address (required, real-time validation)

- First name (required)

- Phone number (optional)

- Consent checkbox for email marketing

Value Proposition Copy:

"Get Your Complete Salary Negotiation Toolkit"

- Personalized salary negotiation script

- Industry-specific salary data report

- Email template for requesting raises

- Interview salary negotiation strategies

- Monthly career advancement tips

Results Email Content:

- PDF report with detailed breakdown

- Personalized recommendations based on gap size

- Industry-specific advice

- Next steps for salary negotiation

- Invitation to AI Career Path Analyzer

Segmentation Logic:

- Gap $0-5k: Budget tier nurturing

- Gap $5k-15k: Mid-tier targeting

- Gap $15k+: Professional tier targeting

- High earners ($80k+): Premium feature focus

Include email validation, error handling, and GDPR compliance.

**Phase 2: AI Career Path Analyzer (#2 Priority)**

**Prompt 5: Career Path Calculation Engine**

Create an AI-powered career advancement calculator in src/calculators/career/:

Career Progression Data Structure:

Define career paths for major industries with:

- Entry, mid, senior, executive level roles

- Required skills for each transition

- Typical timelines for advancement

- Salary ranges for each level

- Industry-specific factors

Example Career Paths:

Technology Track:

- Junior Developer ($45k-65k) → Senior Developer ($70k-95k) → Tech Lead ($95k-130k) → Engineering Manager ($120k-180k)

- Required skills: Programming languages, frameworks, leadership, project management

- Timeline: 2-3 years per level

Finance Track:

- Financial Analyst ($50k-70k) → Senior Analyst ($70k-90k) → Manager ($90k-120k) → Director ($120k-200k)

- Required skills: Excel, financial modeling, CFA, leadership

- Timeline: 3-4 years per level

Calculation Functions:

1. analyzeCurrentPosition(role, skills, experience, industry)

2. identifyOptimalPaths(currentPosition, incomeGoals, timeline)

3. calculateSkillGaps(currentSkills, targetRole)

4. estimateTimeToGoal(skillGaps, learningRate, availability)

5. projectIncomeGrowth(careerPath, timeline, performance)

6. generateDevelopmentPlan(skillGaps, timeline, resources)

Include machine learning-style scoring based on user inputs and success patterns.

**Prompt 6: Career Path UI and Visualization**

Create interactive career path interface in src/components/CareerAnalyzer.tsx:

Input Assessment (Multi-step form):

Step 1: Current Role Analysis

- Current job title (autocomplete with common roles)

- Years in current position

- Years total experience

- Current salary (carried from income calculator if available)

- Industry/company type

Step 2: Skills Assessment

- Technical skills checklist (industry-specific)

- Soft skills rating (1-5 scale)

- Certifications held

- Education level

Step 3: Goals and Constraints

- Target income range

- Desired timeline (1-5 years)

- Location preferences

- Work-life balance priorities

- Learning time availability (hours/week)

Visualization Components:

- Interactive career path tree diagram

- Skill gap radar chart

- Income projection timeline

- Development plan roadmap

Results Display:

- Top 3 recommended career paths

- Skill development priorities

- Timeline with milestones

- Income projection with confidence intervals

- Specific next steps with deadlines

Include smooth animations, mobile responsiveness, and progress saving.

**Prompt 7: Development Plan Generator**

Create personalized development plan generator in src/utils/careerPlanning.ts:

Plan Generation Logic:

1. Skill Gap Analysis:

- Map current skills to target role requirements

- Prioritize gaps by impact on advancement

- Consider learning difficulty and time requirements

2. Resource Recommendations:

- Online courses (Coursera, LinkedIn Learning, Udemy)

- Professional certifications

- Networking opportunities

- Mentorship programs

- Industry conferences

3. Timeline Creation:

- Break down goals into quarterly milestones

- Account for full-time work constraints

- Include buffer time for unexpected delays

- Set measurable progress indicators

4. Action Items:

- Weekly learning goals

- Monthly skill assessments

- Quarterly career reviews

- Annual advancement conversations

Output Components:

- 90-day quick wins plan

- 1-year comprehensive development strategy

- 3-year career advancement roadmap

- Monthly accountability checklist

- Progress tracking framework

Email Deliverable:

- Comprehensive PDF career blueprint

- Monthly development email series

- Quarterly progress check-ins

- Access to career advancement community

Include progress tracking functionality and reminder system integration.

**Phase 3: Tax Impact Calculator (#3 Priority)**

**Prompt 8: 2025 Tax Calculation Engine**

Create 2025 tax impact calculator in src/calculators/tax/:

Current Tax Bracket Data (2025):

Single Filers:

- 10%: $0 - $11,925

- 12%: $11,925 - $48,475

- 22%: $48,475 - $103,350

- 24%: $103,350 - $197,300

- 32%: $197,300 - $250,525

- 35%: $250,525 - $626,350

- 37%: $626,350+

Married Filing Jointly:

- 10%: $0 - $23,850

- 12%: $23,850 - $96,950

- 22%: $96,950 - $206,700

- 24%: $206,700 - $394,600

- 32%: $394,600 - $501,050

- 35%: $501,050 - $751,600

- 37%: $751,600+

Trump Administration Changes:

- Child Tax Credit: $2,200 per child (up from $2,000)

- Standard Deduction: Maintained at current levels

- SALT deduction: $40,000 limit (increased from $10,000)

- Senior Standard Deduction: Additional $6,000 for 65+

Calculation Functions:

1. calculateCurrentTax(income, filingStatus, dependents)

2. calculateNewTax(income, filingStatus, dependents, additionalCredits)

3. calculateSavings(currentTax, newTax)

4. projectFutureImpact(savings, years, inflationRate)

5. calculateEffectiveRate(totalTax, income)

6. analyzeBracketOptimization(income, deductions)

Include state tax considerations for target markets and benefit loss calculations.

**Prompt 9: Tax Calculator Interface**

Create tax calculator interface in src/components/TaxCalculator.tsx:

Input Form:

- Annual Income (salary + other income)

- Filing Status (Single, Married Filing Jointly, Married Filing Separately, Head of Household)

- Number of children under 17

- State of residence (dropdown with target states)

- Current deductions estimate

- Age (for senior deduction eligibility)

Real-time Calculation Display:

- Side-by-side comparison: 2024 vs 2025 tax liability

- Tax savings highlight with dollar amount and percentage

- Effective tax rate comparison

- Take-home pay impact

Advanced Features:

- State tax impact calculator

- Benefit loss warning system (if applicable)

- Retirement contribution optimizer

- Charitable giving tax impact

Results Visualization:

- Animated before/after tax burden chart

- Monthly take-home pay difference

- 4-year total savings projection

- Tax bracket visualization with user's position

Warning Systems:

- Alert if user might lose benefits due to income changes

- Notification about temporary nature of some provisions

- Reminder about state tax differences

Include tax law disclaimer and professional advice recommendation.

**Phase 4: Sandwich Generation Calculator (#4 Priority)**

**Prompt 10: Parent Care Cost Calculator**

Create comprehensive parent care calculator in src/calculators/parentCare/:

Cost Data Structure:

Healthcare Costs by Region:

- In-home care: $25-50/hour

- Adult day care: $1,500-3,000/month

- Assisted living: $3,500-6,500/month

- Memory care: $5,000-8,000/month

- Nursing home: $6,000-12,000/month

Regional Cost Multipliers:

- Apply same location multipliers as income calculator

- Add healthcare cost premiums for major metro areas

Calculation Components:

1. Parent Assessment:

- Current age and health status

- Existing savings/insurance

- Geographic location

- Family medical history

2. Cost Projections:

- Probability-weighted care scenarios

- Inflation adjustments (healthcare inflation ~6% annually)

- Duration estimates by care type

- Emergency fund requirements

3. Family Impact:

- Multiple parent scenarios

- Sibling cost sharing

- User's financial capacity

- Impact on user's retirement savings

Calculation Functions:

1. assessCareNeeds(age, health, location)

2. calculateCareCosts(careLevel, duration, location)

3. projectInflationImpact(currentCosts, years, inflationRate)

4. analyzeFamilyCapacity(userIncome, savings, obligations)

5. calculateFundingGap(totalCosts, familyResources)

6. generateSavingsTarget(gap, timeframe, riskTolerance)

Include Monte Carlo simulation for different care scenarios.

**Prompt 11: Family Financial Planning Interface**

Create family planning interface in src/components/ParentCareCalculator.tsx:

Parent Information Input:

- Number of parents/in-laws to consider

- Ages of each parent

- Current health status (Excellent, Good, Fair, Poor)

- Existing long-term care insurance

- Current savings/assets

- Geographic location

User Financial Input:

- Current income and savings

- Number of siblings (cost sharing)

- User's own retirement timeline

- Current monthly obligations

- Emergency fund status

Scenario Modeling:

- Best case scenario (minimal care needed)

- Most likely scenario (assisted living for 3-5 years)

- Worst case scenario (extended nursing care)

- Multiple parent scenarios

Results Display:

- Total 10-year cost projection range

- Monthly savings target to prepare

- Current preparedness score (0-100)

- Gap analysis with specific dollar shortfall

- Impact on user's own retirement

Action Plan Generator:

- Immediate steps (insurance review, family meetings)

- Short-term goals (emergency fund building)

- Long-term strategy (investment planning)

- Insurance recommendations

- Legal planning checklist

Email Deliverable:

- "Complete Family Financial Protection Plan" PDF

- Monthly planning tips

- Quarterly check-in reminders

- Resource directory for eldercare

Include emotional support messaging and local resource finder.

**Phase 5: Integration and Analytics**

**Prompt 12: Calculator Integration and Analytics**

Create unified calculator platform with analytics in src/platform/:

Integration Requirements:

1. Calculator Router:

- URL routing for each calculator

- Cross-calculator data sharing

- Progress saving across sessions

- User journey tracking

2. Data Flow Management:

- Shared user profile across calculators

- Cross-calculator recommendations

- Progressive profiling (gather more data over time)

- Results comparison features

3. Email Marketing Integration:

- Calculator-specific email sequences

- Behavioral triggers based on results

- Segmentation tags for each calculator

- A/B testing framework for email content

Analytics Implementation:

1. Calculator Usage Metrics:

- Start rate vs completion rate by calculator

- Time spent per calculator section

- Drop-off points in each flow

- Device/browser usage patterns

2. Conversion Tracking:

- Email capture rate by calculator

- Calculator-to-paid conversion rates

- Revenue attribution per calculator

- Lifetime value by acquisition source

3. Results Analysis:

- Distribution of user results by segment

- Correlation between results and conversion

- Most effective messaging by result type

- Optimal timing for follow-up communications

Lead Scoring System:

- Income gap size (high gap = higher score)

- Career ambition indicators

- Financial planning complexity

- Engagement level across calculators

- Email open/click behavior

Cross-Calculator Flow:

- Income Calculator → Career Analyzer (natural progression)

- Tax Calculator → Sandwich Generation (family planning)

- Any calculator → Relationship Quiz (lifestyle completion)

- High scorers → Professional tier nurturing

Include comprehensive error tracking, performance monitoring, and user experience analytics.

**Implementation Timeline and Testing**

**Week 1: Foundation (Prompts 1-4)**

* Income Calculator core functionality
* Basic UI and email capture
* Initial testing and optimization

**Week 2: Career Tools (Prompts 5-7)**

* AI Career Path Analyzer
* Integration with Income Calculator
* Advanced email sequences

**Week 3: Tax and Family (Prompts 8-11)**

* Tax Impact Calculator
* Sandwich Generation Calculator
* Cross-calculator integration

**Week 4: Platform and Analytics (Prompt 12)**

* Unified platform
* Analytics implementation
* Performance optimization

**Quality Assurance Requirements:**

* Mobile responsiveness testing
* Cross-browser compatibility
* Accessibility compliance (WCAG 2.1)
* Calculation accuracy verification
* Email integration testing
* Analytics data validation

Each prompt includes specific technical requirements, data structures, and business logic needed for Cursor to generate production-ready calculator components.