**Cursor Prompts for Tax & Medicare Impact Calculators**

**PROMPT 1: TAX IMPACT CALCULATOR**

**Cursor Prompt for Tax Calculator**

Create a comprehensive tax impact calculator for working families that reveals the hidden costs behind the 2025 tax bill changes. This calculator should integrate seamlessly with a dark-themed landing page and provide personalized financial impact reports.

CORE FUNCTIONALITY REQUIRED:

1. INPUT COLLECTION:

- Annual household income (dropdown: <$30k, $30-40k, $40-50k, $50-60k, $60-80k, $80-100k, >$100k)

- Tax filing status (single, married joint, head of household, married separate)

- Current health insurance (Medicaid, employer, ACA marketplace, uninsured)

- Work situation (consistent 40+ hrs, variable gig work, multiple part-time jobs, inconsistent hours)

- Number of dependent children under 18

- Aging parents requiring support (yes currently providing, yes expect to soon, no)

- Parent health insurance status (Medicare+Medicaid, Medicare only, don't know)

- Email address and first name for report delivery

2. CALCULATION LOGIC:

Tax Benefits by Income Bracket:

- <$30k: 16.4% reduction

- $30-40k: 9.5% reduction

- $40-50k: 7.2% reduction

- $50-60k: 5.6% reduction

- $60-80k: 4.6% reduction

- $80-100k: 4.4% reduction

- >$100k: 3.3% reduction

Healthcare Cost Increases:

- Medicaid + variable work: $1,650-2,200 annual increase

- Employer insurance: $800-1,200 annual increase

- ACA marketplace: $1,200-1,800 annual increase

- Uninsured: $500 annual increase (already paying cash)

Aging Parent Support Projections:

- Medicare+Medicaid parents: $1,000-2,000 annual additional support

- Medicare only parents: $2,000-4,000 annual additional support

- Unknown status: $1,500-3,000 annual additional support

3. OUTPUT GENERATION:

- Real-time calculation display

- Tax benefit amount (+$ green)

- Healthcare cost increase (-$ red)

- Aging parent support (-$ red)

- NET IMPACT (+ or - $ with color coding)

- Personalized insights based on specific situation

- Emergency fund recommendation

- Action steps for their situation

4. TECHNICAL REQUIREMENTS:

- Pure HTML/CSS/JavaScript (no external libraries except for styling)

- Mobile-responsive design matching dark theme

- Form validation and error handling

- Local storage to save progress

- Email capture integration (prepare for Typeform/ConvertKit)

- Analytics event tracking (Google Analytics ready)

- Fast loading and smooth animations

- Accessible design (WCAG compliant)

5. DESIGN SPECIFICATIONS:

- Dark theme: #0a0a0a background, #e5e7eb text

- Accent colors: #ef4444 (red for costs), #10b981 (green for benefits)

- Modern form styling with floating labels

- Progress indicator showing calculation steps

- Results displayed in card format with visual hierarchy

- Responsive grid layout for mobile/desktop

- Hover effects and smooth transitions

- Professional but approachable aesthetic

6. INTEGRATION POINTS:

- Embed easily into existing landing page

- Form submission triggers for email collection

- UTM parameter tracking for traffic sources

- Social sharing functionality for results

- Print/PDF generation capability

- Webhook endpoints for CRM integration

EXAMPLE OUTPUT FORMAT:

"Based on your $55,000 income and current situation:

✅ Tax Benefit: +$2,800

❌ Healthcare Costs: -$1,400

❌ Aging Parent Support: -$2,200

📊 NET IMPACT: -$800 (You'll actually lose money)

Your Action Plan: [Personalized recommendations]"

ADDITIONAL FEATURES:

- Scenario comparison tool (what-if analysis)

- Breakdown by year (2025, 2026, 2027 projections)

- Savings goals adjustment based on results

- Links to relevant resources and next steps

- Social proof integration (X people have calculated)

Create clean, production-ready code with detailed comments explaining the calculation logic and integration points.

**PROMPT 2: MEDICARE CUTS IMPACT CALCULATOR**

**Cursor Prompt for Medicare Impact Calculator**

Create a specialized Medicare cuts impact calculator that helps users understand how Medicare benefit reductions will affect their aging parent support obligations and family finances over the next 5 years.

CORE FUNCTIONALITY REQUIRED:

1. INPUT COLLECTION:

- Aging parent details:

\* Number of aging parents (1, 2, or more)

\* Parent age range (60-70, 70-80, 80+)

\* Current health status (excellent, good, fair, poor, multiple chronic conditions)

\* Current Medicare status (Medicare only, Medicare+Medicaid dual eligible, Medicare+private supplement, unsure)

\* Geographic location (urban, suburban, rural)

\* Current annual income (<$20k, $20-35k, $35-50k, >$50k, unknown)

- User financial capacity:

\* Your annual income (same brackets as tax calculator)

\* Current monthly support provided ($0, <$500, $500-1000, $1000-2000, >$2000)

\* Emergency fund status (none, <3 months, 3-6 months, >6 months)

\* Other siblings who can help (yes, no, unsure)

\* Your age (for retirement planning impact)

2. CALCULATION LOGIC:

Medicare Cut Impact Factors:

- Rural location: +40% cost increase (hospital closures)

- Dual eligible status: +60% impact (Medicaid cuts compound)

- Medicare only: +25% cost increase (benefit reductions)

- Age 80+: +30% impact (higher care needs)

- Multiple chronic conditions: +50% impact

- Poor health status: +40% impact

Base Annual Care Costs (2025 baseline):

- Excellent health: $3,000/year

- Good health: $5,000/year

- Fair health: $8,000/year

- Poor health: $12,000/year

- Multiple chronic conditions: $18,000/year

Projected Increases by Year:

- 2026: 10% increase

- 2027: 25% increase (major cuts take effect)

- 2028: 35% increase

- 2029: 45% increase

- 2030: 50% increase

3. RISK ASSESSMENT MATRIX:

Low Risk (Rural + Dual Eligible + Poor Health):

- 2025: $12,000 baseline

- 2030: $32,000 projected

- 5-year total additional: $75,000

High Risk Factors:

- Rural hospital closure: +$5,000 annually

- Loss of Medicaid coverage: +$8,000 annually

- Private care transition: +$15,000 annually

4. OUTPUT GENERATION:

Year-by-Year Projections:

- Current annual costs (2025)

- Projected costs (2026-2030)

- Your potential contribution by year

- Cumulative 5-year impact

- Emergency fund requirements

- Planning recommendations

5. PERSONALIZED INSIGHTS:

Based on risk factors, provide:

- Immediate action items

- Financial planning strategies

- Healthcare advocacy tips

- Legal preparation needs

- Family conversation starters

- Resource links and contacts

6. TECHNICAL IMPLEMENTATION:

- Multi-step wizard interface

- Progressive calculation display

- Interactive charts/graphs for projections

- Scenario comparison (best case vs worst case)

- Printable family planning report

- Integration with main tax calculator

- Mobile-optimized responsive design

7. VISUAL DESIGN:

- Timeline visualization of costs

- Risk meter/gauge display

- Color-coded severity indicators

- Comparison charts (current vs projected)

- Action item checklist format

- Family photo placeholder integration

EXAMPLE OUTPUT:

"Medicare Cuts Impact for Your Parent(s):

Current Situation (2025):

👤 Mom: Rural, Medicare+Medicaid, Fair Health

💰 Estimated annual costs: $8,000

📍 High risk factors: Rural location, dual eligible

5-Year Projection (2025-2030):

2025: $8,000 (baseline)

2026: $9,500 (+19% - early cuts)

2027: $12,000 (+50% - major cuts)

2028: $14,500 (+81% - compounding)

2029: $17,000 (+113% - full impact)

2030: $19,000 (+138% - stabilized)

Your Financial Impact:

💡 Recommended emergency fund: $25,000

📊 Annual support increase: $2,000-8,000

⚠️ 5-year total additional: $45,000

🎯 Monthly savings needed: $750

Action Plan:

1. Start Medicare advocacy documentation

2. Research rural hospital alternatives

3. Build healthcare emergency fund

4. Family planning conversation

5. Legal document preparation"

ADVANCED FEATURES:

- Integration with tax calculator for comprehensive impact

- Family sharing functionality (email to siblings)

- Document upload for medical records

- Care facility cost database integration

- Insurance plan comparison tool

- Legal resource directory by state

- Caregiver support group connections

Create modular, reusable code that can be embedded in multiple contexts and easily maintained/updated as policy details change.

**PROMPT 3: INTEGRATION & DEPLOYMENT**

**Cursor Prompt for Calculator Integration**

Create a seamless integration system that combines both the tax impact calculator and Medicare cuts calculator into a comprehensive financial planning suite for the Mingus landing page.

INTEGRATION REQUIREMENTS:

1. UNIFIED USER EXPERIENCE:

- Single entry point with progressive disclosure

- Shared user data between calculators

- Combined results dashboard

- Unified email capture and reporting

- Cross-calculator recommendations

2. TECHNICAL ARCHITECTURE:

- Modular JavaScript components

- Shared data store (localStorage + API ready)

- Common styling system

- Responsive layout manager

- Form validation library

- Analytics integration layer

3. DATA FLOW DESIGN:

User Journey:

Step 1: Basic info (income, age, family status)

Step 2: Tax impact calculation

Step 3: Medicare impact calculation (if applicable)

Step 4: Combined results and recommendations

Step 5: Email capture and report generation

4. COMBINED REPORTING:

Generate comprehensive PDF report including:

- Executive summary of total financial impact

- Tax benefit/cost breakdown

- Medicare care cost projections

- Combined 5-year financial timeline

- Prioritized action items

- Resource recommendations

- Follow-up planning checklist

5. BACKEND INTEGRATION PREP:

- API endpoint structure for data collection

- Webhook integration for email platforms

- Database schema for user responses

- PDF generation service integration

- Analytics event structure

- A/B testing framework ready

6. DEPLOYMENT PACKAGE:

- Single HTML file with embedded CSS/JS

- External asset optimization

- CDN integration points

- Environment configuration

- Error tracking setup

- Performance monitoring

7. MAINTENANCE FEATURES:

- Easy calculation update system

- A/B testing for form elements

- Analytics dashboard integration

- User feedback collection

- Conversion optimization tools

TECHNICAL SPECIFICATIONS:

- Vanilla JavaScript (ES6+)

- CSS Grid and Flexbox for layouts

- LocalStorage for data persistence

- Fetch API for future backend integration

- Progressive Web App ready

- Accessibility compliant (WCAG 2.1)

- Cross-browser compatible (IE11+)

- Mobile-first responsive design

- Fast loading (<3 seconds)

- Offline functionality ready

PERFORMANCE REQUIREMENTS:

- <50KB total bundle size

- <1 second calculation time

- Smooth 60fps animations

- Touch-friendly mobile interface

- Keyboard navigation support

- Screen reader compatibility

Create production-ready code with comprehensive documentation, testing examples, and deployment instructions for immediate use on the Mingus landing page.

**IMPLEMENTATION NOTES**

**Recommended Development Sequence:**

1. **Week 1**: Start with Prompt 1 (Tax Calculator)
   * Core calculation logic first
   * Basic UI implementation
   * Mobile responsive design
2. **Week 2**: Add Medicare Calculator (Prompt 2)
   * Standalone version first
   * Test calculation accuracy
   * Refine user experience
3. **Week 3**: Integration (Prompt 3)
   * Combine both calculators
   * Unified reporting system
   * Email capture integration

**Key Validation Steps:**

* **Test calculations** with real scenarios from your research
* **Mobile UX testing** on actual devices
* **Email integration** with ConvertKit/Typeform
* **Analytics tracking** for conversion optimization
* **Performance testing** on slow connections

**Calculator Accuracy Sources:**

Use these for validation:

* Tax Foundation analysis for tax benefit percentages
* CBO estimates for healthcare cost increases
* Medicare Rights Center for aging parent costs
* Your own cash flow forecasting expertise

These prompts should give you production-ready calculators that become the centerpiece of your Version B landing page and drive high-value lead generation.