**MINGUS MANUSCRIPT GAP ANALYSIS & DICTATION SCHEDULE**

**PART 1: MANUSCRIPT DEFICIENCIES ANALYSIS**

**CRITICAL MISSING ELEMENTS:**

**Major Gaps:**

1. **Faith Foundation (100% Missing)** - No spiritual/Biblical integration
2. **Be.Do.Have Framework (95% Missing)** - Structure not present
3. **12-Step Process (100% Missing)** - No systematic approach
4. **App Integration (90% Missing)** - Minimal technology connection
5. **Action Steps (80% Missing)** - Too theoretical, not practical
6. **Personal Stories (100% Missing)** - No relatable examples
7. **Community Element (100% Missing)** - No social/accountability aspect

**Content Quality Issues:**

* **Voice inconsistency** (academic vs. conversational)
* **Lack of specific examples** with numbers/scenarios
* **Missing implementation timelines**
* **No measurement/tracking guidance**
* **Weak call-to-action elements**

**PART 2: CHAPTER-BY-CHAPTER DICTATION QUESTIONS**

**CHAPTER 1: INTRODUCTION - "Welcome to Your MINGUS Journey"**

*Dictation Session: 15 minutes*

**Script Questions:**

1. "Tell me about a specific moment when you realized you needed to change your relationship with money. What was happening? How did you feel?"
2. "Explain the Be.Do.Have concept as if you're talking to a friend over coffee. What does it mean to BE the person, DO the actions, and HAVE the results?"
3. "How does faith play a role in financial decisions? Share a personal example of when spiritual principles guided a money choice."
4. "What makes MINGUS different from every other budgeting app? Paint a picture of someone's life before and after using it."
5. "What's the one thing you want readers to believe about themselves after reading this introduction?"

**CHAPTER 2: THE MINGUS DIFFERENCE**

*Dictation Session: 20 minutes*

**Script Questions:**

1. "Walk me through why traditional budgeting fails. Tell me about someone you know who tried budgeting apps and gave up. What went wrong?"
2. "Describe the 5 pillars like you're explaining them to your teenager. How do health, relationships, housing, transportation, and skills all connect to money?"
3. "Give me a real example of how a decision in one pillar affected all the others. Maybe someone who bought an expensive car - how did that ripple through their life?"
4. "How does the MINGUS app track these connections? Walk me through what a user sees on their dashboard."
5. "What's the spiritual foundation that underlies this whole approach? How is this different from secular financial advice?"

**CHAPTER 3: BE FAITHFUL - Developing Your Inner Foundation**

*Dictation Session: 25 minutes*

**Script Questions:**

1. "Tell me about Step 1 - Spiritual Grounding. How does someone develop faith-based decision making? What does that look like practically?"
2. "Describe Step 2 - Identity Transformation. What's the difference between a consumer mindset and a steward mindset? Give me specific examples."
3. "Explain Step 3 - Values Alignment. How does someone identify their core values, and how do those values show up in spending decisions?"
4. "Share a story about someone whose identity shifted from spender to steward. What changed in their daily life?"
5. "How does the MINGUS app support spiritual growth? What features help users stay connected to their faith-based goals?"
6. "What are the biggest spiritual obstacles people face with money? How do you overcome them?"

**CHAPTER 4: BE DISCIPLINED - Mental and Physical Health**

*Dictation Session: 25 minutes*

**Script Questions:**

1. "Tell me about Step 4 - Mental Health Foundation. How does financial stress show up in people's lives? What's the real cost of money anxiety?"
2. "Describe Step 5 - Physical Wellness. How are physical health and financial health connected? Give me specific examples."
3. "Explain Step 6 - Habit Formation. What's the science behind changing money habits? How long does it really take?"
4. "Share a story about someone who invested in therapy or counseling. How did that investment pay off financially?"
5. "How does MINGUS track the connection between health spending and financial wellness? What does that look like in the app?"
6. "What's the difference between healthcare as prevention versus reaction? Give me the dollars and cents breakdown."

**CHAPTER 5: DO DEVELOP - Skills and Career Excellence**

*Dictation Session: 25 minutes*

**Script Questions:**

1. "Tell me about Step 7 - Skills Assessment. How does someone honestly evaluate where they stand in today's job market?"
2. "Describe Step 8 - Career Optimization. What are the practical steps to increase income? Be specific about strategies that work."
3. "How has the job market changed in the last 5 years? What skills are becoming obsolete and what's emerging?"
4. "Share a story about someone who invested in skill development. What did they spend, and what was their ROI?"
5. "How does MINGUS help users track their professional development investments and career progress?"
6. "What's the spiritual perspective on career development? How do calling and financial goals align?"

**CHAPTER 6: DO CONNECT - Building Successful Relationships**

*Dictation Session: 25 minutes*

**Script Questions:**

1. "Tell me about Step 9 - Family Financial Harmony. How do couples get on the same page about money? What does that process look like?"
2. "Describe Step 10 - Strategic Relationship Building. How do you help family members without enabling them? Where do you draw boundaries?"
3. "Give me a real example of a relationship that was hurting someone financially. How did they address it?"
4. "How do you teach children about money in an age-appropriate way? What lessons start at what ages?"
5. "How does MINGUS facilitate family financial conversations? What tools does the app provide?"
6. "What does the Bible teach about money and relationships? How do you apply those principles today?"

**CHAPTER 7: DO OPTIMIZE - Smart Life Choices**

*Dictation Session: 30 minutes*

**Script Questions:**

1. "Tell me about Step 11 - Housing Strategy. How does someone evaluate whether they're in the right place for their goals?"
2. "Describe Step 12 - Transportation Optimization. Walk me through the true cost calculation for vehicle ownership."
3. "Give me a case study of someone who relocated for better opportunities. What was the financial impact over 5 years?"
4. "How do housing and transportation decisions affect children's futures? Give me specific examples."
5. "How does MINGUS calculate location-based opportunities? What data does the app use?"
6. "What's the spiritual principle behind being good stewards of our living situation and possessions?"

**CHAPTERS 8-10: HAVE SECTIONS**

*Dictation Session: 30 minutes total*

**Script Questions:**

1. "What does financial peace actually look like? Describe someone who has achieved it - what's different about their daily life?"
2. "How do you build wealth while staying true to faith principles? What's the difference between biblical prosperity and worldly wealth?"
3. "Tell me about legacy planning. How does someone ensure their financial decisions benefit future generations?"
4. "How does MINGUS help users transition from financial survival to financial thriving? What changes in the app experience?"

**CHAPTERS 11-12: MINGUS INTEGRATION**

*Dictation Session: 20 minutes total*

**Script Questions:**

1. "Walk me through the complete MINGUS user experience. What happens from day 1 to day 90?"
2. "How does the community aspect work? How do users support each other?"
3. "What advanced features unlock as users progress? How does the app evolve with them?"
4. "Give me the success metrics. What results should users expect to see and when?"