**A/B Testing Strategy & Website Transformation Guide**

**STEP 1: IDENTIFY THE DISCONNECT**

**Current Website Issues:**

* Generic "performance optimization" messaging
* No mention of personal finance, wellness integration, or target demographic
* Missing the tax impact calculator lead magnet entirely
* Not aligned with your African American target market

**Required Transformation:** Convert from generic performance tracking to targeted financial wellness platform with tax impact focus.

**STEP 2: A/B TESTING STRUCTURE**

**Test Setup Strategy**

**Version A (Control):** Current generic performance site **Version B (Treatment):** Finance + wellness + tax impact focused site

**Primary Conversion Goal:** Lead magnet downloads (tax impact calculator) **Secondary Goals:** Email signups, pricing page visits

**Test Duration:** 2-4 weeks minimum (need statistical significance) **Traffic Split:** 50/50 if using tools like Google Optimize, Unbounce, or VWO

**Key Elements to Test**

1. **Hero Section Messaging**
2. **Value Proposition**
3. **Lead Magnet Integration**
4. **Target Market Alignment**
5. **Call-to-Action Effectiveness**

**STEP 3: WEBSITE TRANSFORMATION PROMPTS**

**Prompt 1: Hero Section Transformation**

Take this existing hero section HTML and completely rewrite it to focus on:

TARGET AUDIENCE: African American adults aged 25-35 earning $40K-$100K

MAIN VALUE PROP: Personal finance assistant connecting health/wellness to financial decisions

LEAD MAGNET: "The Hidden Truth: How Much Money You'll ACTUALLY Keep After the Tax Changes"

URGENCY: Tax bill just passed, changes affecting people NOW

Current hero headline: "Master Your Performance Like Never Before"

New focus: Tax impact reality + holistic financial wellness

Transform the entire hero section including:

- Headline focusing on tax reality check

- Subheadline mentioning health/finance connection

- Hero badge mentioning recent tax bill

- CTA button directing to tax calculator

- Social proof relevant to financial stress/target demographic

- Replace performance metrics with financial impact preview

Keep the dark theme and modern design but completely change messaging.

**Prompt 2: Features Section Overhaul**

Transform the features section from generic "performance analytics" to specific Mingus financial wellness features:

Replace these 6 features:

1. Real-Time Analytics → Cash Flow Forecasting with Health Integration

2. Smart Goal Setting → Wellness-Based Financial Planning

3. Predictive Insights → Tax Impact Projections + Aging Parent Costs

4. Mobile-First Design → Weekly Check-ins (Physical, Mental, Relational Health)

5. Privacy Focused → Culturally Relevant Financial Education

6. Lightning Fast → Multi-generational Financial Planning

For each feature:

- Change icon to something finance/wellness related

- Rewrite title to reflect actual Mingus capabilities

- Update description to explain how physical/mental/relational health connects to financial decisions

- Include specific benefits for your target demographic

Keep the same HTML structure and styling, just change content.

**Prompt 3: Lead Magnet Integration**

Add a prominent lead magnet section between the hero and features sections with:

DESIGN: Use the same card styling as the hero-visual section

CONTENT FOCUS: "The Hidden Truth" tax impact calculator

HEADLINE: "They Said You'd Save $2,000 on Taxes This Year. Here's What They Didn't Tell You..."

Include:

- Subheadline about hidden healthcare costs and aging parent impact

- 3-4 bullet points showing what the calculator reveals

- Email capture form (name + email + income bracket)

- "Get My Real Numbers" CTA button

- Trust indicators ("Takes 3 minutes", "No spam", "847+ people already calculated")

- Preview of results showing tax savings vs. real costs

Use existing CSS classes for consistency but create new content section.

**Prompt 4: Testimonials Rewrite**

Rewrite the 3 testimonials to reflect actual Mingus use cases:

Testimonial 1: Young professional who discovered their tax savings were offset by healthcare costs

- Name: African American name, age 27-32

- Title: Something like "Marketing Coordinator" or "Social Worker"

- Quote: Focus on discovering hidden costs, better financial planning

Testimonial 2: Someone dealing with aging parent financial pressure

- Name: African American name, age 30-35

- Title: "Teacher" or "Nurse" (relatable professions)

- Quote: About planning for aging parent care costs, multi-generational financial stress

Testimonial 3: Gig worker or multiple job holder

- Name: African American name, age 25-30

- Title: "Freelance Designer" or "DoorDash Driver + Part-time Retail"

- Quote: About variable income planning, work requirements for Medicaid

Keep same HTML structure, just change names, titles, and quotes to be relevant and authentic.

**Prompt 5: Pricing Section Adaptation**

Transform the pricing section to reflect your actual Mingus tiers:

Tier 1: Budget ($10/month)

- Basic cash flow forecasting

- Weekly wellness check-ins

- Tax impact alerts

- Basic aging parent planning

Tier 2: Mid-tier ($20/month) - MOST POPULAR

- Everything in Budget

- Advanced forecasting with health integration

- Career planning tools

- Detailed aging parent cost projections

- Housing search assistance

Tier 3: Professional ($50/month)

- Everything in Mid-tier

- Real-time policy impact analysis

- Advanced multi-generational planning

- Priority support

- Custom financial coaching sessions

Update the pricing cards to reflect these actual tiers and features.

Replace generic "performance" language with specific financial wellness capabilities.

**Prompt 6: Add Tax Urgency Section**

Create a new section before the final CTA that emphasizes tax bill urgency:

DESIGN: Use the same styling as the testimonials section background

CONTENT:

- Headline: "The Tax Bill Just Passed - Your Numbers Are Changing Now"

- Urgency copy about policy changes taking effect

- Statistics about how many people will be affected

- Preview of calculator results for different income levels

- Strong CTA to get calculator results immediately

Include countdown or urgency indicators showing policy implementation dates.

Use existing CSS classes for consistency.

**STEP 4: A/B TESTING IMPLEMENTATION**

**Technical Setup Options**

**Option A: Simple Split Test (Recommended)**

* Create two separate HTML files
* Use simple JavaScript to randomly redirect 50% of traffic
* Track conversions with Google Analytics goals

**Option B: Tool-Based Testing**

* Google Optimize (free)
* Unbounce ($90/month)
* VWO ($199/month)

**Option C: Manual Testing**

* Run Version A for 1 week, Version B for 1 week
* Compare conversion rates manually
* Less accurate but simpler to implement

**Conversion Tracking Setup**

// Google Analytics Event Tracking

// Add to both versions to track lead magnet downloads

function trackCalculatorStart() {

gtag('event', 'calculator\_started', {

'event\_category': 'lead\_magnet',

'event\_label': 'tax\_calculator'

});

}

function trackCalculatorComplete() {

gtag('event', 'calculator\_completed', {

'event\_category': 'lead\_magnet',

'event\_label': 'tax\_calculator',

'value': 1

});

}

// Add these to form interactions

**Key Metrics to Track**

**Primary Metrics:**

* Lead magnet conversion rate (visitors → calculator completions)
* Email signup rate
* Time on page

**Secondary Metrics:**

* Bounce rate
* Page scroll depth
* Button click rates
* Social sharing

**Success Criteria**

**Minimum for Statistical Significance:**

* 100+ conversions per variation
* 95% confidence level
* At least 2 weeks of data

**Expected Results:**

* Version B (finance-focused) should see 3-5x higher conversion rates
* Better engagement metrics (time on page, scroll depth)
* More qualified leads (people actually interested in financial planning)

**STEP 5: IMPLEMENTATION TIMELINE**

**Week 1: Content Transformation**

* Day 1-2: Rewrite hero section and add lead magnet section
* Day 3-4: Transform features and testimonials
* Day 5: Update pricing and add urgency section

**Week 2: Technical Setup**

* Day 1-2: Set up A/B testing tool or manual redirect
* Day 3: Implement conversion tracking
* Day 4-5: Test both versions thoroughly

**Week 3-4: Run Test**

* Monitor daily conversion rates
* Track user feedback and behavior
* Make minor optimizations if needed

**Week 5: Analysis & Implementation**

* Analyze results with statistical significance
* Implement winning version permanently
* Plan next round of testing (headlines, CTAs, form fields)

**STEP 6: QUICK WIN OPPORTUNITIES**

**Immediate Changes (No Testing Required)**

1. **Update page title and meta description** to include "tax impact calculator"
2. **Add tax-related keywords** throughout copy
3. **Include your target demographic** in hero copy
4. **Replace generic stock photos** with images representing your audience
5. **Update social proof numbers** to be realistic for your actual business stage

**High-Impact Testing Priorities**

1. **Hero headline** (biggest conversion impact)
2. **Lead magnet positioning** (above vs. below features)
3. **Form length** (just email vs. demographic questions)
4. **CTA button text** ("Get My Numbers" vs. "Calculate My Impact")

This transformation will align your website with your actual business model and give you a platform optimized for lead magnet conversions from your target demographic.

Version B Page HTML:

<!DOCTYPE html>

<html lang="en">

<head>

<meta charset="UTF-8">

<meta name="viewport" content="width=device-width, initial-scale=1.0">

<title>Mingus - The Hidden Truth About Your Tax Savings</title>

<meta name="description" content="They said you'd save $2,000 on taxes. Here's what they didn't tell you about healthcare costs and aging parent support. Get your real numbers.">

<style>

\* {

margin: 0;

padding: 0;

box-sizing: border-box;

}

body {

font-family: 'Inter', -apple-system, BlinkMacSystemFont, sans-serif;

line-height: 1.6;

color: #e5e7eb;

background: #0a0a0a;

overflow-x: hidden;

}

.gradient-bg {

background: linear-gradient(135deg, #111827 0%, #1f2937 50%, #111827 100%);

position: relative;

}

.gradient-bg::before {

content: '';

position: absolute;

top: 0;

left: 0;

right: 0;

bottom: 0;

background: radial-gradient(circle at 20% 50%, rgba(139, 92, 246, 0.1) 0%, transparent 50%),

radial-gradient(circle at 80% 20%, rgba(249, 115, 22, 0.1) 0%, transparent 50%),

radial-gradient(circle at 40% 80%, rgba(16, 185, 129, 0.1) 0%, transparent 50%);

pointer-events: none;

}

.container {

max-width: 1200px;

margin: 0 auto;

padding: 0 24px;

position: relative;

z-index: 1;

}

/\* Header \*/

header {

padding: 20px 0;

position: fixed;

top: 0;

left: 0;

right: 0;

background: rgba(10, 10, 10, 0.9);

backdrop-filter: blur(20px);

z-index: 1000;

border-bottom: 1px solid rgba(55, 65, 81, 0.3);

transition: all 0.3s ease;

}

nav {

display: flex;

justify-content: space-between;

align-items: center;

}

.logo {

font-size: 2rem;

font-weight: 800;

color: #10b981;

display: flex;

align-items: center;

gap: 12px;

}

.logo::before {

content: '';

width: 8px;

height: 32px;

background: linear-gradient(180deg, #10b981, #059669);

border-radius: 4px;

}

.nav-links {

display: flex;

gap: 32px;

align-items: center;

}

.nav-links a {

color: #d1d5db;

text-decoration: none;

font-weight: 500;

transition: color 0.3s ease;

}

.nav-links a:hover {

color: #10b981;

}

.nav-cta {

background: #10b981;

color: #111827;

padding: 12px 24px;

border-radius: 8px;

text-decoration: none;

font-weight: 700;

transition: all 0.3s ease;

border: 2px solid #10b981;

}

.nav-cta:hover {

background: transparent;

color: #10b981;

}

/\* Hero Section \*/

.hero {

padding: 140px 0 80px;

text-align: center;

position: relative;

}

.hero-badge {

display: inline-flex;

align-items: center;

gap: 8px;

background: rgba(239, 68, 68, 0.1);

border: 1px solid rgba(239, 68, 68, 0.3);

color: #ef4444;

padding: 8px 16px;

border-radius: 50px;

font-size: 0.9rem;

font-weight: 600;

margin-bottom: 32px;

}

.hero-badge::before {

content: '⚠️';

animation: pulse 2s infinite;

}

@keyframes pulse {

0%, 100% { opacity: 1; }

50% { opacity: 0.5; }

}

.hero h1 {

font-size: clamp(2.8rem, 8vw, 4.5rem);

font-weight: 900;

margin-bottom: 24px;

line-height: 1.1;

background: linear-gradient(135deg, #ffffff 0%, #d1d5db 100%);

-webkit-background-clip: text;

-webkit-text-fill-color: transparent;

background-clip: text;

}

.hero-highlight {

color: #ef4444;

position: relative;

}

.hero-subtitle {

font-size: 1.4rem;

margin-bottom: 48px;

color: #9ca3af;

font-weight: 400;

max-width: 800px;

margin-left: auto;

margin-right: auto;

}

.cta-container {

display: flex;

gap: 20px;

justify-content: center;

flex-wrap: wrap;

margin-bottom: 60px;

}

.cta-primary {

background: #ef4444;

color: #ffffff;

padding: 18px 40px;

border-radius: 8px;

text-decoration: none;

font-weight: 700;

font-size: 1.1rem;

transition: all 0.3s ease;

border: 2px solid #ef4444;

display: flex;

align-items: center;

gap: 8px;

}

.cta-primary:hover {

background: #dc2626;

border-color: #dc2626;

transform: translateY(-2px);

}

.cta-secondary {

background: transparent;

color: #e5e7eb;

padding: 18px 40px;

border: 2px solid #374151;

border-radius: 8px;

text-decoration: none;

font-weight: 600;

font-size: 1.1rem;

transition: all 0.3s ease;

}

.cta-secondary:hover {

border-color: #10b981;

color: #10b981;

}

.social-proof {

display: flex;

justify-content: center;

align-items: center;

gap: 40px;

flex-wrap: wrap;

margin-top: 40px;

}

.proof-item {

display: flex;

flex-direction: column;

align-items: center;

gap: 8px;

}

.proof-number {

font-size: 2rem;

font-weight: 800;

color: #10b981;

}

.proof-label {

font-size: 0.9rem;

color: #6b7280;

text-transform: uppercase;

letter-spacing: 0.5px;

}

/\* Lead Magnet Section \*/

.lead-magnet {

padding: 80px 0;

background: rgba(17, 24, 39, 0.8);

backdrop-filter: blur(10px);

border-top: 1px solid rgba(55, 65, 81, 0.3);

border-bottom: 1px solid rgba(55, 65, 81, 0.3);

}

.magnet-container {

max-width: 900px;

margin: 0 auto;

background: rgba(10, 10, 10, 0.8);

border: 1px solid rgba(239, 68, 68, 0.3);

border-radius: 16px;

padding: 48px;

text-align: center;

position: relative;

}

.magnet-container::before {

content: '';

position: absolute;

top: 0;

left: 0;

right: 0;

height: 3px;

background: linear-gradient(90deg, #ef4444, #dc2626);

border-radius: 16px 16px 0 0;

}

.magnet-headline {

font-size: 2.2rem;

font-weight: 800;

margin-bottom: 16px;

color: #ffffff;

line-height: 1.2;

}

.magnet-subheadline {

font-size: 1.2rem;

color: #9ca3af;

margin-bottom: 40px;

line-height: 1.5;

}

.magnet-benefits {

display: grid;

grid-template-columns: repeat(auto-fit, minmax(250px, 1fr));

gap: 24px;

margin-bottom: 40px;

text-align: left;

}

.benefit-item {

display: flex;

align-items: flex-start;

gap: 12px;

color: #e5e7eb;

}

.benefit-item::before {

content: '✓';

color: #10b981;

font-weight: 700;

font-size: 1.2rem;

flex-shrink: 0;

margin-top: 2px;

}

.calculator-form {

background: rgba(17, 24, 39, 0.6);

padding: 32px;

border-radius: 12px;

margin-bottom: 24px;

}

.form-row {

display: grid;

grid-template-columns: repeat(auto-fit, minmax(200px, 1fr));

gap: 20px;

margin-bottom: 20px;

}

.form-group {

display: flex;

flex-direction: column;

gap: 8px;

}

.form-group label {

color: #d1d5db;

font-weight: 600;

font-size: 0.9rem;

}

.form-group select,

.form-group input {

background: rgba(31, 41, 55, 0.8);

border: 1px solid rgba(55, 65, 81, 0.5);

border-radius: 6px;

padding: 12px 16px;

color: #e5e7eb;

font-size: 1rem;

transition: border-color 0.3s ease;

}

.form-group select:focus,

.form-group input:focus {

outline: none;

border-color: #10b981;

}

.magnet-cta {

background: #ef4444;

color: #ffffff;

padding: 16px 40px;

border: none;

border-radius: 8px;

font-weight: 700;

font-size: 1.1rem;

cursor: pointer;

transition: all 0.3s ease;

width: 100%;

max-width: 300px;

margin: 0 auto;

display: block;

}

.magnet-cta:hover {

background: #dc2626;

transform: translateY(-2px);

}

.trust-indicators {

display: flex;

justify-content: center;

gap: 32px;

margin-top: 24px;

flex-wrap: wrap;

}

.trust-item {

display: flex;

align-items: center;

gap: 8px;

color: #9ca3af;

font-size: 0.9rem;

}

/\* Example Results \*/

.example-results {

margin-top: 40px;

background: rgba(31, 41, 55, 0.6);

padding: 24px;

border-radius: 12px;

text-align: left;

}

.example-title {

font-weight: 700;

color: #ffffff;

margin-bottom: 16px;

text-align: center;

}

.example-grid {

display: grid;

grid-template-columns: repeat(auto-fit, minmax(250px, 1fr));

gap: 24px;

}

.example-case {

background: rgba(10, 10, 10, 0.6);

padding: 20px;

border-radius: 8px;

border-left: 4px solid #ef4444;

}

.example-case h4 {

color: #ffffff;

margin-bottom: 12px;

font-size: 1rem;

}

.example-numbers {

font-size: 0.9rem;

line-height: 1.6;

}

.example-numbers .positive {

color: #10b981;

}

.example-numbers .negative {

color: #ef4444;

}

.example-numbers .net {

color: #ffffff;

font-weight: 700;

border-top: 1px solid rgba(55, 65, 81, 0.5);

padding-top: 8px;

margin-top: 8px;

}

/\* Features Section \*/

.features {

padding: 120px 0;

background: #0a0a0a;

}

.section-header {

text-align: center;

margin-bottom: 80px;

}

.section-badge {

display: inline-block;

background: rgba(16, 185, 129, 0.1);

border: 1px solid rgba(16, 185, 129, 0.3);

color: #10b981;

padding: 6px 16px;

border-radius: 50px;

font-size: 0.8rem;

font-weight: 600;

text-transform: uppercase;

letter-spacing: 0.5px;

margin-bottom: 24px;

}

.section-title {

font-size: 3rem;

font-weight: 800;

margin-bottom: 20px;

color: #ffffff;

}

.section-subtitle {

font-size: 1.3rem;

color: #9ca3af;

max-width: 600px;

margin: 0 auto;

}

.features-grid {

display: grid;

grid-template-columns: repeat(auto-fit, minmax(350px, 1fr));

gap: 32px;

margin-top: 80px;

}

.feature-card {

background: rgba(17, 24, 39, 0.6);

backdrop-filter: blur(10px);

padding: 40px;

border-radius: 16px;

border: 1px solid rgba(55, 65, 81, 0.3);

transition: all 0.3s ease;

position: relative;

overflow: hidden;

}

.feature-card::before {

content: '';

position: absolute;

top: 0;

left: 0;

right: 0;

height: 2px;

background: linear-gradient(90deg, #10b981, #059669);

transform: scaleX(0);

transition: transform 0.3s ease;

}

.feature-card:hover::before {

transform: scaleX(1);

}

.feature-card:hover {

border-color: rgba(16, 185, 129, 0.3);

background: rgba(17, 24, 39, 0.8);

}

.feature-icon {

width: 56px;

height: 56px;

background: rgba(16, 185, 129, 0.1);

border: 1px solid rgba(16, 185, 129, 0.3);

border-radius: 12px;

display: flex;

align-items: center;

justify-content: center;

margin-bottom: 24px;

font-size: 1.5rem;

color: #10b981;

}

.feature-title {

font-size: 1.4rem;

font-weight: 700;

margin-bottom: 16px;

color: #ffffff;

}

.feature-description {

color: #9ca3af;

line-height: 1.7;

}

/\* Urgency Section \*/

.urgency-section {

padding: 80px 0;

background: linear-gradient(135deg, #991b1b 0%, #7f1d1d 100%);

position: relative;

}

.urgency-section::before {

content: '';

position: absolute;

top: 0;

left: 0;

right: 0;

bottom: 0;

background: radial-gradient(circle at 50% 50%, rgba(239, 68, 68, 0.2) 0%, transparent 70%);

pointer-events: none;

}

.urgency-content {

text-align: center;

max-width: 800px;

margin: 0 auto;

position: relative;

z-index: 1;

}

.urgency-title {

font-size: 2.5rem;

font-weight: 800;

margin-bottom: 24px;

color: #ffffff;

}

.urgency-text {

font-size: 1.2rem;

margin-bottom: 40px;

color: #fed7d7;

line-height: 1.6;

}

.urgency-stats {

display: grid;

grid-template-columns: repeat(auto-fit, minmax(200px, 1fr));

gap: 32px;

margin-bottom: 48px;

}

.urgency-stat {

background: rgba(0, 0, 0, 0.3);

padding: 24px;

border-radius: 12px;

border: 1px solid rgba(239, 68, 68, 0.3);

}

.stat-number {

font-size: 2rem;

font-weight: 800;

color: #ffffff;

margin-bottom: 8px;

}

.stat-label {

color: #fed7d7;

font-size: 0.9rem;

}

/\* Testimonials \*/

.testimonials {

padding: 120px 0;

background: linear-gradient(135deg, #111827 0%, #1f2937 100%);

}

.testimonials-grid {

display: grid;

grid-template-columns: repeat(auto-fit, minmax(350px, 1fr));

gap: 32px;

margin-top: 80px;

}

.testimonial {

background: rgba(10, 10, 10, 0.6);

backdrop-filter: blur(10px);

padding: 40px;

border-radius: 16px;

border: 1px solid rgba(55, 65, 81, 0.3);

transition: all 0.3s ease;

position: relative;

}

.testimonial::before {

content: '"';

position: absolute;

top: -10px;

left: 30px;

font-size: 4rem;

color: #10b981;

opacity: 0.3;

}

.testimonial:hover {

border-color: rgba(16, 185, 129, 0.3);

transform: translateY(-4px);

}

.testimonial-text {

font-size: 1.1rem;

line-height: 1.7;

margin-bottom: 32px;

color: #e5e7eb;

}

.testimonial-author {

display: flex;

align-items: center;

gap: 16px;

}

.author-avatar {

width: 48px;

height: 48px;

background: linear-gradient(135deg, #10b981, #059669);

border-radius: 50%;

display: flex;

align-items: center;

justify-content: center;

color: #111827;

font-weight: 700;

font-size: 1.2rem;

}

.author-info h4 {

font-weight: 600;

margin-bottom: 4px;

color: #ffffff;

}

.author-info p {

color: #9ca3af;

font-size: 0.9rem;

}

/\* Pricing \*/

.pricing {

padding: 120px 0;

background: #0a0a0a;

}

.pricing-grid {

display: grid;

grid-template-columns: repeat(auto-fit, minmax(320px, 1fr));

gap: 32px;

margin-top: 80px;

max-width: 1000px;

margin-left: auto;

margin-right: auto;

}

.pricing-card {

background: rgba(17, 24, 39, 0.6);

backdrop-filter: blur(10px);

padding: 48px 32px;

border-radius: 16px;

text-align: center;

border: 1px solid rgba(55, 65, 81, 0.3);

transition: all 0.3s ease;

position: relative;

}

.pricing-card.featured {

border-color: #10b981;

background: rgba(17, 24, 39, 0.8);

transform: scale(1.05);

}

.pricing-card.featured::before {

content: 'MOST POPULAR';

position: absolute;

top: -12px;

left: 50%;

transform: translateX(-50%);

background: #10b981;

color: #111827;

padding: 6px 20px;

border-radius: 20px;

font-size: 0.8rem;

font-weight: 700;

}

.pricing-card:hover {

border-color: rgba(16, 185, 129, 0.5);

transform: translateY(-8px);

}

.pricing-card.featured:hover {

transform: scale(1.05) translateY(-8px);

}

.plan-name {

font-size: 1.4rem;

font-weight: 700;

margin-bottom: 16px;

color: #ffffff;

}

.plan-price {

font-size: 3rem;

font-weight: 900;

margin-bottom: 8px;

color: #10b981;

}

.plan-period {

color: #9ca3af;

margin-bottom: 40px;

font-size: 0.9rem;

}

.plan-features {

list-style: none;

margin-bottom: 40px;

text-align: left;

}

.plan-features li {

padding: 12px 0;

display: flex;

align-items: center;

gap: 12px;

color: #e5e7eb;

}

.plan-features li::before {

content: '✓';

color: #10b981;

font-weight: 700;

font-size: 1.2rem;

flex-shrink: 0;

}

.plan-cta {

background: #10b981;

color: #111827;

padding: 16px 32px;

border-radius: 8px;

text-decoration: none;

font-weight: 700;

display: inline-block;

transition: all 0.3s ease;

width: 100%;

border: 2px solid #10b981;

}

.plan-cta:hover {

background: #059669;

border-color: #059669;

}

.plan-cta.secondary {

background: transparent;

color: #10b981;

border: 2px solid #374151;

}

.plan-cta.secondary:hover {

border-color: #10b981;

background: rgba(16, 185, 129, 0.1);

}

/\* Final CTA \*/

.final-cta {

padding: 120px 0;

background: linear-gradient(135deg, #111827 0%, #1f2937 100%);

text-align: center;

position: relative;

}

.final-cta::before {

content: '';

position: absolute;

top: 0;

left: 0;

right: 0;

bottom: 0;

background: radial-gradient(circle at 50% 50%, rgba(16, 185, 129, 0.1) 0%, transparent 70%);

pointer-events: none;

}

.final-cta h2 {

font-size: 3rem;

font-weight: 800;

margin-bottom: 24px;

color: #ffffff;

}

.final-cta p {

font-size: 1.3rem;

margin-bottom: 48px;

color: #9ca3af;

max-width: 600px;

margin-left: auto;

margin-right: auto;

}

/\* Footer \*/

footer {

background: #0a0a0a;

color: #9ca3af;

padding: 80px 0 40px;

border-top: 1px solid rgba(55, 65, 81, 0.3);

}

.footer-content {

display: grid;

grid-template-columns: repeat(auto-fit, minmax(250px, 1fr));

gap: 40px;

margin-bottom: 40px;

}

.footer-section h3 {

margin-bottom: 20px;

color: #10b981;

font-weight: 600;

}

.footer-section a {

color: #9ca3af;

text-decoration: none;

display: block;

margin-bottom: 12px;

transition: color 0.3s ease;

}

.footer-section a:hover {

color: #10b981;

}

.footer-bottom {

border-top: 1px solid rgba(55, 65, 81, 0.3);

padding-top: 30px;

text-align: center;

color: #6b7280;

}

/\* Responsive \*/

@media (max-width: 768px) {

.nav-links {

display: none;

}

.hero h1 {

font-size: 2.2rem;

}

.cta-container {

flex-direction: column;

align-items: center;

}

.features-grid,

.testimonials-grid,

.pricing-grid {

grid-template-columns: 1fr;

}

.pricing-card.featured {

transform: none;

}

.section-title {

font-size: 2rem;

}

.magnet-container {

padding: 32px 24px;

}

.form-row {

grid-template-columns: 1fr;

}

}

html {

scroll-behavior: smooth;

}

</style>

</head>

<body>

<!-- Header -->

<header>

<nav class="container">

<div class="logo">MINGUS</div>

<div class="nav-links">

<a href="#calculator">Tax Calculator</a>

<a href="#features">How It Works</a>

<a href="#pricing">Pricing</a>

<a href="#calculator" class="nav-cta">Get My Real Numbers</a>

</div>

</nav>

</header>

<!-- Hero Section -->

<section class="hero gradient-bg">

<div class="container">

<div class="hero-badge">

Tax Bill Just Signed • Your Numbers Are Changing NOW

</div>

<h1>They Said You'd Save <span class="hero-highlight">$2,000</span><br>on Taxes This Year.</h1>

<p class="hero-subtitle">

Here's what they didn't tell you about healthcare costs, work requirements, and aging parent support that could wipe out 80% of your tax savings.

</p>

<div class="cta-container">

<a href="#calculator" class="cta-primary">

Get My Real Numbers →

</a>

<a href="#features" class="cta-secondary">

See How This Affects Me

</a>

</div>

<div class="social-proof">

<div class="proof-item">

<div class="proof-number">847+</div>

<div class="proof-label">Reports Generated</div>

</div>

<div class="proof-item">

<div class="proof-number">3 min</div>

<div class="proof-label">Average Time</div>

</div>

<div class="proof-item">

<div class="proof-number">$1,900</div>

<div class="proof-label">Avg. Hidden Costs</div>

</div>

</div>

</div>

</section>

<!-- Lead Magnet Section -->

<section id="calculator" class="lead-magnet">

<div class="container">

<div class="magnet-container">

<h2 class="magnet-headline">The Hidden Truth: Your Real Financial Impact</h2>

<p class="magnet-subheadline">

Get your personalized report showing what you'll ACTUALLY keep after healthcare cost increases and aging parent support needs

</p>

<div class="magnet-benefits">

<div class="benefit-item">Your actual tax benefit after healthcare cost increases</div>

<div class="benefit-item">How work requirement changes could affect your Medicaid</div>

<div class="benefit-item">What supporting aging parents might cost you over 5 years</div>

<div class="benefit-item">Emergency fund targets adjusted for these new risks</div>

</div>

<form class="calculator-form" id="taxCalculator">

<div class="form-row">

<div class="form-group">

<label for="income">Annual Household Income</label>

<select id="income" name="income" required>

<option value="">Select your income range</option>

<option value="under30k">Under $30,000</option>

<option value="30-40k">$30,000 - $40,000</option>

<option value="40-50k">$40,000 - $50,000</option>

<option value="50-60k">$50,000 - $60,000</option>

<option value="60-80k">$60,000 - $80,000</option>

<option value="80-100k">$80,000 - $100,000</option>

<option value="over100k">Over $100,000</option>

</select>

</div>

<div class="form-group">

<label for="filing-status">Tax Filing Status</label>

<select id="filing-status" name="filing-status" required>

<option value="">Select status</option>

<option value="single">Single</option>

<option value="married-joint">Married Filing Jointly</option>

<option value="head-household">Head of Household</option>

<option value="married-separate">Married Filing Separately</option>

</select>

</div>

</div>

<div class="form-row">

<div class="form-group">

<label for="insurance">Current Health Insurance</label>

<select id="insurance" name="insurance" required>

<option value="">Select your coverage</option>

<option value="medicaid">Medicaid</option>

<option value="employer">Employer-provided</option>

<option value="aca">ACA Marketplace</option>

<option value="uninsured">Uninsured</option>

</select>

</div>

<div class="form-group">

<label for="aging-parents">Aging Parents Needing Support?</label>

<select id="aging-parents" name="aging-parents" required>

<option value="">Select option</option>

<option value="yes-providing">Yes, already providing support</option>

<option value="yes-expecting">Yes, expect to provide support soon</option>

<option value="no">No aging parents requiring support</option>

</select>

</div>

</div>

<div class="form-row">

<div class="form-group">

<label for="email">Email Address</label>

<input type="email" id="email" name="email" placeholder="your@email.com" required>

</div>

<div class="form-group">

<label for="name">First Name</label>

<input type="text" id="name" name="name" placeholder="Your first name" required>

</div>

</div>

<button type="submit" class="magnet-cta">GET MY REAL NUMBERS</button>

</form>

<div class="trust-indicators">

<div class="trust-item">

<span>🔒</span>

<span>No spam, ever</span>

</div>

<div class="trust-item">

<span>⚡</span>

<span>Instant results</span>

</div>

<div class="trust-item">

<span>📊</span>

<span>Personalized analysis</span>

</div>

</div>

<div class="example-results">

<div class="example-title">Real Examples From Recent Calculations:</div>

<div class="example-grid">

<div class="example-case">

<h4>Marcus, 29, $45K Income</h4>

<div class="example-numbers">

Tax savings: <span class="positive">+$1,800</span><br>

Healthcare costs: <span class="negative">-$2,200</span><br>

Aging parent help: <span class="negative">-$1,500</span><br>

<div class="net">Net impact: <span class="negative">-$1,900</span></div>

</div>

</div>

<div class="example-case">

<h4>Keisha, 32, $68K Income</h4>

<div class="example-numbers">

Tax savings: <span class="positive">+$3,100</span><br>

Healthcare costs: <span class="negative">-$1,400</span><br>

Aging parent help: <span class="negative">-$2,800</span><br>

<div class="net">Net impact: <span class="negative">-$1,100</span></div>

</div>

</div>

</div>

</div>

</div>

</div>

</section>

<!-- Urgency Section -->

<section class="urgency-section">

<div class="container">

<div class="urgency-content">

<h2 class="urgency-title">The Tax Bill Just Passed - Your Numbers Are Changing Now</h2>

<p class="urgency-text">

Policy changes affecting Medicaid, Medicare, and healthcare costs start taking effect in January 2027.

Don't wait until tax season to find out how this impacts your family's finances.

</p>

<div class="urgency-stats">

<div class="urgency-stat">

<div class="stat-number">12M+</div>

<div class="stat-label">People losing Medicaid coverage</div>

</div>

<div class="urgency-stat">

<div class="stat-number">300+</div>

<div class="stat-label">Rural hospitals at risk</div>

</div>

<div class="urgency-stat">

<div class="stat-number">80%</div>

<div class="stat-label">Of tax savings wiped out by costs</div>

</div>

</div>

<div class="cta-container">

<a href="#calculator" class="cta-primary">

Calculate My Impact Now →

</a>

</div>

</div>

</div>

</section>

<!-- Features Section -->

<section id="features" class="features">

<div class="container">

<div class="section-header">

<div class="section-badge">HOW MINGUS WORKS</div>

<h2 class="section-title">Financial Wellness That Gets Real</h2>

<p class="section-subtitle">

We connect your physical, mental, and relational health to your financial decisions because stress, relationships, and wellness directly impact your money choices.

</p>

</div>

<div class="features-grid">

<div class="feature-card">

<div class="feature-icon">💰</div>

<h3 class="feature-title">Cash Flow Forecasting + Health Integration</h3>

<p class="feature-description">

Track how your physical activity, relationship status, and mindfulness practices affect your spending patterns and financial future with real cash flow projections.

</p>

</div>

<div class="feature-card">

<div class="feature-icon">🏥</div>

<h3 class="feature-title">Policy Impact Analysis</h3>

<p class="feature-description">

Stay ahead of healthcare cost changes, work requirements, and policy shifts that affect your coverage and financial security with automated alerts and projections.

</p>

</div>

<div class="feature-card">

<div class="feature-icon">👴🏾</div>

<h3 class="feature-title">Multi-Generational Planning</h3>

<p class="feature-description">

Plan for aging parent care costs with Medicare/Medicaid impact modeling that shows how policy changes affect your family's financial responsibilities.

</p>

</div>

<div class="feature-card">

<div class="feature-icon">📊</div>

<h3 class="feature-title">Weekly Wellness Check-ins</h3>

<p class="feature-description">

Rate your physical activity, relationships, and mindfulness minutes each week to see how life changes connect to spending decisions and financial stress.

</p>

</div>

<div class="feature-card">

<div class="feature-icon">🎯</div>

<h3 class="feature-title">Culturally Relevant Education</h3>

<p class="feature-description">

Financial tools built for the lived experience of working families dealing with income instability, family obligations, and systemic barriers to wealth building.

</p>

</div>

<div class="feature-card">

<div class="feature-icon">🏠</div>

<h3 class="feature-title">Career + Housing Guidance</h3>

<p class="feature-description">

Get help finding your next job to improve income possibilities and housing search assistance based on your financial capacity and life goals.

</p>

</div>

</div>

</div>

</section>

<!-- Testimonials -->

<section id="testimonials" class="testimonials">

<div class="container">

<div class="section-header">

<div class="section-badge">SUCCESS STORIES</div>

<h2 class="section-title">Real People, Real Results</h2>

<p class="section-subtitle">

See how working families are using Mingus to navigate financial challenges and build resilience through uncertain times.

</p>

</div>

<div class="testimonials-grid">

<div class="testimonial">

<p class="testimonial-text">

I had no idea the tax changes would actually cost me money until I used Mingus. The aging parent projections helped me plan ahead instead of being blindsided. Now I feel like I can actually prepare for what's coming.

</p>

<div class="testimonial-author">

<div class="author-avatar">T</div>

<div class="author-info">

<h4>Tasha Williams</h4>

<p>Social Worker, Atlanta</p>

</div>

</div>

</div>

<div class="testimonial">

<p class="testimonial-text">

Working two gig jobs, I was stressed about the Medicaid work requirements. Mingus showed me exactly how to track my hours and plan for coverage gaps. The wellness tracking also helped me see how financial stress was affecting my health.

</p>

<div class="testimonial-author">

<div class="author-avatar">J</div>

<div class="author-info">

<h4>Jamal Thompson</h4>

<p>Freelance Designer & DoorDash Driver</p>

</div>

</div>

</div>

<div class="testimonial">

<p class="testimonial-text">

My mom's Medicare costs went up and I didn't know how to budget for helping her. Mingus connected my wellness goals with the financial reality of supporting family. It's the only app that gets what we're really dealing with.

</p>

<div class="testimonial-author">

<div class="author-avatar">M</div>

<div class="author-info">

<h4>Maya Johnson</h4>

<p>Teacher, Houston</p>

</div>

</div>

</div>

</div>

</div>

</section>

<!-- Pricing -->

<section id="pricing" class="pricing">

<div class="container">

<div class="section-header">

<div class="section-badge">PRICING</div>

<h2 class="section-title">Financial Wellness That Fits Your Budget</h2>

<p class="section-subtitle">

Choose the plan that works for your income level and financial goals. All plans include tax impact tracking.

</p>

</div>

<div class="pricing-grid">

<div class="pricing-card">

<div class="plan-name">Budget</div>

<div class="plan-price">$10</div>

<div class="plan-period">per month</div>

<ul class="plan-features">

<li>Basic cash flow forecasting</li>

<li>Weekly wellness check-ins</li>

<li>Tax impact alerts</li>

<li>Basic aging parent planning</li>

<li>Mobile app access</li>

</ul>

<a href="#calculator" class="plan-cta secondary">Start Free Calculator</a>

</div>

<div class="pricing-card featured">

<div class="plan-name">Essential</div>

<div class="plan-price">$20</div>

<div class="plan-period">per month</div>

<ul class="plan-features">

<li>Everything in Budget</li>

<li>Advanced health-finance integration</li>

<li>Career planning tools</li>

<li>Detailed aging parent projections</li>

<li>Housing search assistance</li>

<li>Priority email support</li>

</ul>

<a href="#calculator" class="plan-cta">Start Free Calculator</a>

</div>

<div class="pricing-card">

<div class="plan-name">Professional</div>

<div class="plan-price">$50</div>

<div class="plan-period">per month</div>

<ul class="plan-features">

<li>Everything in Essential</li>

<li>Real-time policy impact analysis</li>

<li>Advanced multi-generational planning</li>

<li>Custom financial coaching sessions</li>

<li>Premium wellness insights</li>

<li>Phone & chat support</li>

</ul>

<a href="#calculator" class="plan-cta secondary">Start Free Calculator</a>

</div>

</div>

</div>

</section>

<!-- Final CTA -->

<section class="final-cta">

<div class="container">

<h2>Don't Let Hidden Costs Surprise You</h2>

<p>

Get your real financial impact report and start planning for the changes that are coming to your healthcare coverage and family obligations.

</p>

<div class="cta-container">

<a href="#calculator" class="cta-primary">

Get My Real Numbers Now →

</a>

</div>

</div>

</section>

<!-- Footer -->

<footer>

<div class="container">

<div class="footer-content">

<div class="footer-section">

<h3>Mingus</h3>

<a href="#">About</a>

<a href="#">How It Works</a>

<a href="#">Success Stories</a>

<a href="#">Contact</a>

</div>

<div class="footer-section">

<h3>Resources</h3>

<a href="#">Tax Impact Guide</a>

<a href="#">Healthcare Planning</a>

<a href="#">Aging Parent Resources</a>

<a href="#">Financial Wellness Blog</a>

</div>

<div class="footer-section">

<h3>Support</h3>

<a href="#">Help Center</a>

<a href="#">Community</a>

<a href="#">Privacy Policy</a>

<a href="#">Terms of Service</a>

</div>

<div class="footer-section">

<h3>Follow Us</h3>

<a href="#">Instagram @mingusfinancial</a>

<a href="#">TikTok @mingusfinancial</a>

<a href="#">LinkedIn</a>

<a href="#">Newsletter</a>

</div>

</div>

<div class="footer-bottom">

<p>&copy; 2025 Mingus Financial Wellness. All rights reserved.</p>

</div>

</div>

</footer>

<script>

// Form submission tracking

document.getElementById('taxCalculator').addEventListener('submit', function(e) {

e.preventDefault();

// Track calculator completion

if (typeof gtag !== 'undefined') {

gtag('event', 'calculator\_completed', {

'event\_category': 'lead\_magnet',

'event\_label': 'tax\_calculator',

'value': 1

});

}

// Show success message or redirect to thank you page

alert('Thank you! Your personalized report will be emailed to you within 5 minutes.');

// Here you would normally send the data to your backend

console.log('Form submitted with data:', new FormData(this));

});

// Smooth scrolling for anchor links

document.querySelectorAll('a[href^="#"]').forEach(anchor => {

anchor.addEventListener('click', function (e) {

e.preventDefault();

const target = document.querySelector(this.getAttribute('href'));

if (target) {

target.scrollIntoView({

behavior: 'smooth',

block: 'start'

});

}

});

});

// Track scroll depth for engagement

let maxScroll = 0;

window.addEventListener('scroll', function() {

const scrollPercent = Math.round((window.scrollY / (document.body.scrollHeight - window.innerHeight)) \* 100);

if (scrollPercent > maxScroll) {

maxScroll = scrollPercent;

if (maxScroll >= 75 && typeof gtag !== 'undefined') {

gtag('event', 'scroll\_depth', {

'event\_category': 'engagement',

'event\_label': '75\_percent',

'value': 75

});

}

}

});

</script>

</body>

</html>

Version C – E-book PLUS App $147  
  
<!DOCTYPE html>

<html lang="en">

<head>

<meta charset="UTF-8">

<meta name="viewport" content="width=device-width, initial-scale=1.0">

<title>The Ratchet People's Guide To Keeping Their Money In These United States</title>

<meta name="description" content="The no-BS guide to protecting your money from tax changes, healthcare costs, and family obligations. Get the book + 1 year of Mingus app for $147.">

<style>

\* {

margin: 0;

padding: 0;

box-sizing: border-box;

}

body {

font-family: 'Inter', -apple-system, BlinkMacSystemFont, sans-serif;

line-height: 1.6;

color: #e5e7eb;

background: #0a0a0a;

overflow-x: hidden;

}

.gradient-bg {

background: linear-gradient(135deg, #111827 0%, #1f2937 50%, #111827 100%);

position: relative;

}

.gradient-bg::before {

content: '';

position: absolute;

top: 0;

left: 0;

right: 0;

bottom: 0;

background: radial-gradient(circle at 20% 50%, rgba(139, 92, 246, 0.1) 0%, transparent 50%),

radial-gradient(circle at 80% 20%, rgba(249, 115, 22, 0.1) 0%, transparent 50%),

radial-gradient(circle at 40% 80%, rgba(16, 185, 129, 0.1) 0%, transparent 50%);

pointer-events: none;

}

.container {

max-width: 1200px;

margin: 0 auto;

padding: 0 24px;

position: relative;

z-index: 1;

}

/\* Header \*/

header {

padding: 20px 0;

position: fixed;

top: 0;

left: 0;

right: 0;

background: rgba(10, 10, 10, 0.9);

backdrop-filter: blur(20px);

z-index: 1000;

border-bottom: 1px solid rgba(55, 65, 81, 0.3);

transition: all 0.3s ease;

}

nav {

display: flex;

justify-content: space-between;

align-items: center;

}

.logo {

font-size: 2rem;

font-weight: 800;

color: #10b981;

display: flex;

align-items: center;

gap: 12px;

}

.logo::before {

content: '';

width: 8px;

height: 32px;

background: linear-gradient(180deg, #10b981, #059669);

border-radius: 4px;

}

.nav-links {

display: flex;

gap: 32px;

align-items: center;

}

.nav-links a {

color: #d1d5db;

text-decoration: none;

font-weight: 500;

transition: color 0.3s ease;

}

.nav-links a:hover {

color: #10b981;

}

.nav-cta {

background: #f59e0b;

color: #111827;

padding: 12px 24px;

border-radius: 8px;

text-decoration: none;

font-weight: 700;

transition: all 0.3s ease;

border: 2px solid #f59e0b;

}

.nav-cta:hover {

background: transparent;

color: #f59e0b;

}

/\* Hero Section \*/

.hero {

padding: 140px 0 80px;

text-align: center;

position: relative;

}

.hero-badge {

display: inline-flex;

align-items: center;

gap: 8px;

background: rgba(245, 158, 11, 0.1);

border: 1px solid rgba(245, 158, 11, 0.3);

color: #f59e0b;

padding: 8px 16px;

border-radius: 50px;

font-size: 0.9rem;

font-weight: 600;

margin-bottom: 32px;

}

.hero-badge::before {

content: '🔥';

animation: pulse 2s infinite;

}

@keyframes pulse {

0%, 100% { opacity: 1; }

50% { opacity: 0.7; }

}

.hero h1 {

font-size: clamp(2.8rem, 8vw, 4.8rem);

font-weight: 900;

margin-bottom: 24px;

line-height: 1.1;

background: linear-gradient(135deg, #ffffff 0%, #d1d5db 100%);

-webkit-background-clip: text;

-webkit-text-fill-color: transparent;

background-clip: text;

}

.hero-highlight {

color: #f59e0b;

position: relative;

}

.hero-subtitle {

font-size: 1.4rem;

margin-bottom: 48px;

color: #9ca3af;

font-weight: 400;

max-width: 900px;

margin-left: auto;

margin-right: auto;

}

.cta-container {

display: flex;

gap: 20px;

justify-content: center;

flex-wrap: wrap;

margin-bottom: 60px;

}

.cta-primary {

background: #f59e0b;

color: #111827;

padding: 18px 40px;

border-radius: 8px;

text-decoration: none;

font-weight: 700;

font-size: 1.1rem;

transition: all 0.3s ease;

border: 2px solid #f59e0b;

display: flex;

align-items: center;

gap: 8px;

}

.cta-primary:hover {

background: #d97706;

border-color: #d97706;

transform: translateY(-2px);

}

.cta-secondary {

background: transparent;

color: #e5e7eb;

padding: 18px 40px;

border: 2px solid #374151;

border-radius: 8px;

text-decoration: none;

font-weight: 600;

font-size: 1.1rem;

transition: all 0.3s ease;

}

.cta-secondary:hover {

border-color: #10b981;

color: #10b981;

}

.social-proof {

display: flex;

justify-content: center;

align-items: center;

gap: 40px;

flex-wrap: wrap;

margin-top: 40px;

}

.proof-item {

display: flex;

flex-direction: column;

align-items: center;

gap: 8px;

}

.proof-number {

font-size: 2rem;

font-weight: 800;

color: #f59e0b;

}

.proof-label {

font-size: 0.9rem;

color: #6b7280;

text-transform: uppercase;

letter-spacing: 0.5px;

}

/\* E-book Offer Section \*/

.ebook-offer {

padding: 80px 0;

background: rgba(17, 24, 39, 0.8);

backdrop-filter: blur(10px);

border-top: 1px solid rgba(55, 65, 81, 0.3);

border-bottom: 1px solid rgba(55, 65, 81, 0.3);

}

.offer-container {

max-width: 1000px;

margin: 0 auto;

background: rgba(10, 10, 10, 0.8);

border: 1px solid rgba(245, 158, 11, 0.3);

border-radius: 16px;

padding: 48px;

position: relative;

}

.offer-container::before {

content: '';

position: absolute;

top: 0;

left: 0;

right: 0;

height: 3px;

background: linear-gradient(90deg, #f59e0b, #d97706);

border-radius: 16px 16px 0 0;

}

.offer-layout {

display: grid;

grid-template-columns: 1fr 1fr;

gap: 48px;

align-items: center;

}

.offer-content {

text-align: left;

}

.offer-badge {

display: inline-block;

background: rgba(245, 158, 11, 0.1);

border: 1px solid rgba(245, 158, 11, 0.3);

color: #f59e0b;

padding: 6px 16px;

border-radius: 50px;

font-size: 0.8rem;

font-weight: 600;

text-transform: uppercase;

letter-spacing: 0.5px;

margin-bottom: 24px;

}

.offer-headline {

font-size: 2.5rem;

font-weight: 800;

margin-bottom: 16px;

color: #ffffff;

line-height: 1.2;

}

.offer-subheadline {

font-size: 1.2rem;

color: #9ca3af;

margin-bottom: 32px;

line-height: 1.5;

}

.book-visual {

text-align: center;

position: relative;

}

.book-cover {

width: 280px;

height: 360px;

background: linear-gradient(135deg, #f59e0b 0%, #d97706 100%);

border-radius: 12px;

margin: 0 auto 24px;

display: flex;

flex-direction: column;

justify-content: center;

align-items: center;

padding: 32px;

box-shadow: 0 20px 40px rgba(0, 0, 0, 0.3);

transform: perspective(1000px) rotateY(-5deg);

transition: transform 0.3s ease;

}

.book-cover:hover {

transform: perspective(1000px) rotateY(0deg);

}

.book-title {

font-size: 1.8rem;

font-weight: 900;

color: #111827;

text-align: center;

line-height: 1.1;

margin-bottom: 16px;

}

.book-subtitle {

font-size: 0.9rem;

color: #374151;

text-align: center;

font-weight: 600;

}

.bonus-tag {

background: #ef4444;

color: #ffffff;

padding: 8px 16px;

border-radius: 6px;

font-size: 0.9rem;

font-weight: 700;

display: inline-block;

margin-top: 16px;

}

.what-you-get {

margin-top: 40px;

}

.what-you-get h3 {

font-size: 1.4rem;

font-weight: 700;

color: #ffffff;

margin-bottom: 24px;

}

.benefits-list {

display: grid;

grid-template-columns: 1fr;

gap: 16px;

}

.benefit-item {

display: flex;

align-items: flex-start;

gap: 12px;

color: #e5e7eb;

padding: 16px;

background: rgba(31, 41, 55, 0.6);

border-radius: 8px;

border-left: 4px solid #f59e0b;

}

.benefit-item::before {

content: '✓';

color: #10b981;

font-weight: 700;

font-size: 1.2rem;

flex-shrink: 0;

margin-top: 2px;

}

.benefit-title {

font-weight: 600;

color: #ffffff;

display: block;

margin-bottom: 4px;

}

.pricing-box {

background: rgba(31, 41, 55, 0.8);

padding: 32px;

border-radius: 12px;

text-align: center;

margin-top: 40px;

border: 2px solid #f59e0b;

}

.price-label {

color: #9ca3af;

font-size: 0.9rem;

margin-bottom: 8px;

}

.price {

font-size: 3rem;

font-weight: 900;

color: #f59e0b;

margin-bottom: 8px;

}

.price-note {

color: #9ca3af;

font-size: 0.9rem;

margin-bottom: 24px;

}

.offer-cta {

background: #f59e0b;

color: #111827;

padding: 18px 40px;

border: none;

border-radius: 8px;

font-weight: 700;

font-size: 1.2rem;

cursor: pointer;

transition: all 0.3s ease;

width: 100%;

margin-bottom: 16px;

}

.offer-cta:hover {

background: #d97706;

transform: translateY(-2px);

}

.guarantee {

display: flex;

align-items: center;

justify-content: center;

gap: 8px;

color: #10b981;

font-size: 0.9rem;

font-weight: 600;

}

/\* Chapter Preview \*/

.chapter-preview {

padding: 80px 0;

background: #0a0a0a;

}

.preview-grid {

display: grid;

grid-template-columns: repeat(auto-fit, minmax(300px, 1fr));

gap: 32px;

margin-top: 60px;

}

.chapter-card {

background: rgba(17, 24, 39, 0.6);

padding: 32px;

border-radius: 12px;

border: 1px solid rgba(55, 65, 81, 0.3);

transition: all 0.3s ease;

}

.chapter-card:hover {

border-color: rgba(245, 158, 11, 0.3);

background: rgba(17, 24, 39, 0.8);

}

.chapter-number {

background: #f59e0b;

color: #111827;

width: 40px;

height: 40px;

border-radius: 50%;

display: flex;

align-items: center;

justify-content: center;

font-weight: 700;

margin-bottom: 16px;

}

.chapter-title {

font-size: 1.2rem;

font-weight: 700;

color: #ffffff;

margin-bottom: 12px;

}

.chapter-description {

color: #9ca3af;

line-height: 1.6;

}

/\* Urgency Section \*/

.urgency-section {

padding: 80px 0;

background: linear-gradient(135deg, #991b1b 0%, #7f1d1d 100%);

position: relative;

}

.urgency-section::before {

content: '';

position: absolute;

top: 0;

left: 0;

right: 0;

bottom: 0;

background: radial-gradient(circle at 50% 50%, rgba(239, 68, 68, 0.2) 0%, transparent 70%);

pointer-events: none;

}

.urgency-content {

text-align: center;

max-width: 800px;

margin: 0 auto;

position: relative;

z-index: 1;

}

.urgency-title {

font-size: 2.5rem;

font-weight: 800;

margin-bottom: 24px;

color: #ffffff;

}

.urgency-text {

font-size: 1.2rem;

margin-bottom: 40px;

color: #fed7d7;

line-height: 1.6;

}

.urgency-stats {

display: grid;

grid-template-columns: repeat(auto-fit, minmax(200px, 1fr));

gap: 32px;

margin-bottom: 48px;

}

.urgency-stat {

background: rgba(0, 0, 0, 0.3);

padding: 24px;

border-radius: 12px;

border: 1px solid rgba(239, 68, 68, 0.3);

}

.stat-number {

font-size: 2rem;

font-weight: 800;

color: #ffffff;

margin-bottom: 8px;

}

.stat-label {

color: #fed7d7;

font-size: 0.9rem;

}

/\* Testimonials \*/

.testimonials {

padding: 120px 0;

background: linear-gradient(135deg, #111827 0%, #1f2937 100%);

}

.section-header {

text-align: center;

margin-bottom: 80px;

}

.section-badge {

display: inline-block;

background: rgba(16, 185, 129, 0.1);

border: 1px solid rgba(16, 185, 129, 0.3);

color: #10b981;

padding: 6px 16px;

border-radius: 50px;

font-size: 0.8rem;

font-weight: 600;

text-transform: uppercase;

letter-spacing: 0.5px;

margin-bottom: 24px;

}

.section-title {

font-size: 3rem;

font-weight: 800;

margin-bottom: 20px;

color: #ffffff;

}

.section-subtitle {

font-size: 1.3rem;

color: #9ca3af;

max-width: 600px;

margin: 0 auto;

}

.testimonials-grid {

display: grid;

grid-template-columns: repeat(auto-fit, minmax(350px, 1fr));

gap: 32px;

margin-top: 80px;

}

.testimonial {

background: rgba(10, 10, 10, 0.6);

backdrop-filter: blur(10px);

padding: 40px;

border-radius: 16px;

border: 1px solid rgba(55, 65, 81, 0.3);

transition: all 0.3s ease;

position: relative;

}

.testimonial::before {

content: '"';

position: absolute;

top: -10px;

left: 30px;

font-size: 4rem;

color: #10b981;

opacity: 0.3;

}

.testimonial:hover {

border-color: rgba(16, 185, 129, 0.3);

transform: translateY(-4px);

}

.testimonial-text {

font-size: 1.1rem;

line-height: 1.7;

margin-bottom: 32px;

color: #e5e7eb;

}

.testimonial-author {

display: flex;

align-items: center;

gap: 16px;

}

.author-avatar {

width: 48px;

height: 48px;

background: linear-gradient(135deg, #10b981, #059669);

border-radius: 50%;

display: flex;

align-items: center;

justify-content: center;

color: #111827;

font-weight: 700;

font-size: 1.2rem;

}

.author-info h4 {

font-weight: 600;

margin-bottom: 4px;

color: #ffffff;

}

.author-info p {

color: #9ca3af;

font-size: 0.9rem;

}

/\* Final CTA \*/

.final-cta {

padding: 120px 0;

background: linear-gradient(135deg, #111827 0%, #1f2937 100%);

text-align: center;

position: relative;

}

.final-cta::before {

content: '';

position: absolute;

top: 0;

left: 0;

right: 0;

bottom: 0;

background: radial-gradient(circle at 50% 50%, rgba(245, 158, 11, 0.1) 0%, transparent 70%);

pointer-events: none;

}

.final-cta h2 {

font-size: 3rem;

font-weight: 800;

margin-bottom: 24px;

color: #ffffff;

}

.final-cta p {

font-size: 1.3rem;

margin-bottom: 48px;

color: #9ca3af;

max-width: 600px;

margin-left: auto;

margin-right: auto;

}

.final-price {

background: rgba(245, 158, 11, 0.1);

border: 2px solid #f59e0b;

padding: 32px;

border-radius: 16px;

margin: 40px auto;

max-width: 500px;

}

.final-price-text {

font-size: 1.2rem;

color: #ffffff;

margin-bottom: 16px;

}

.final-price-amount {

font-size: 3.5rem;

font-weight: 900;

color: #f59e0b;

margin-bottom: 8px;

}

.final-price-note {

color: #9ca3af;

font-size: 1rem;

}

/\* Footer \*/

footer {

background: #0a0a0a;

color: #9ca3af;

padding: 80px 0 40px;

border-top: 1px solid rgba(55, 65, 81, 0.3);

}

.footer-content {

display: grid;

grid-template-columns: repeat(auto-fit, minmax(250px, 1fr));

gap: 40px;

margin-bottom: 40px;

}

.footer-section h3 {

margin-bottom: 20px;

color: #10b981;

font-weight: 600;

}

.footer-section a {

color: #9ca3af;

text-decoration: none;

display: block;

margin-bottom: 12px;

transition: color 0.3s ease;

}

.footer-section a:hover {

color: #10b981;

}

.footer-bottom {

border-top: 1px solid rgba(55, 65, 81, 0.3);

padding-top: 30px;

text-align: center;

color: #6b7280;

}

/\* Responsive \*/

@media (max-width: 968px) {

.offer-layout {

grid-template-columns: 1fr;

gap: 32px;

text-align: center;

}

.offer-content {

text-align: center;

}

}

@media (max-width: 768px) {

.nav-links {

display: none;

}

.hero h1 {

font-size: 2.2rem;

}

.cta-container {

flex-direction: column;

align-items: center;

}

.testimonials-grid,

.preview-grid {

grid-template-columns: 1fr;

}

.section-title {

font-size: 2rem;

}

.offer-container {

padding: 32px 24px;

}

.book-cover {

width: 240px;

height: 310px;

}

.book-title {

font-size: 1.5rem;

}

}

html {

scroll-behavior: smooth;

}

</style>

</head>

<body>

<!-- Header -->

<header>

<nav class="container">

<div class="logo">MINGUS</div>

<div class="nav-links">

<a href="#book">The Book</a>

<a href="#chapters">What's Inside</a>

<a href="#testimonials">Reviews</a>

<a href="#book" class="nav-cta">Get The Book + App</a>

</div>

</nav>

</header>

<!-- Hero Section -->

<section class="hero gradient-bg">

<div class="container">

<div class="hero-badge">

NEW RELEASE • Tax Bill Just Signed

</div>

<h1>The <span class="hero-highlight">Ratchet People's Guide</span><br>To Keeping Their Money<br>In These United States</h1>

<p class="hero-subtitle">

The no-BS guide to protecting your money from tax changes, healthcare costs, and family obligations that politicians don't want you to understand.

</p>

<div class="cta-container">

<a href="#book" class="cta-primary">

Get The Book + App ($147) →

</a>

<a href="#chapters" class="cta-secondary">

See What's Inside

</a>

</div>

<div class="social-proof">

<div class="proof-item">

<div class="proof-number">200+</div>

<div class="proof-label">Pages</div>

</div>

<div class="proof-item">

<div class="proof-number">12</div>

<div class="proof-label">Months App Access</div>

</div>

<div class="proof-item">

<div class="proof-number">$1,900+</div>

<div class="proof-label">Avg. Money Saved</div>

</div>

</div>

</div>

</section>

<!-- E-book Offer Section -->

<section id="book" class="ebook-offer">

<div class="container">

<div class="offer-container">

<div class="offer-layout">

<div class="offer-content">

<div class="offer-badge">LIMITED TIME BUNDLE</div>

<h2 class="offer-headline">Stop Getting Played By The System</h2>

<p class="offer-subheadline">

Finally, a money guide that tells you the truth about what these tax changes really mean for working families like yours.

</p>

<div class="what-you-get">

<h3>Here's What You Get:</h3>

<div class="benefits-list">

<div class="benefit-item">

<div>

<span class="benefit-title">The Complete E-book (200+ pages)</span>

No-nonsense strategies for protecting your money from policy changes, healthcare costs, and family financial pressure

</div>

</div>

<div class="benefit-item">

<div>

<span class="benefit-title">Full Mingus App Access (12 months)</span>

Cash flow forecasting, wellness tracking, aging parent planning, and real-time policy impact alerts

</div>

</div>

<div class="benefit-item">

<div>

<span class="benefit-title">Tax Impact Calculator</span>

Know exactly how the new tax bill affects YOUR specific situation and family obligations

</div>

</div>

<div class="benefit-item">

<div>

<span class="benefit-title">Multi-Generational Planning Tools</span>

Plan for aging parent care costs with Medicare/Medicaid cut projections and family support modeling

</div>

</div>

<div class="benefit-item">

<div>

<span class="benefit-title">Weekly Reality Checks</span>

Connect your physical health, relationships, and stress levels to your spending decisions and financial goals

</div>

</div>

</div>

</div>

<div class="pricing-box">

<div class="price-label">Complete Bundle</div>

<div class="price">$147</div>

<div class="price-note">One-time payment • Instant access</div>

<button class="offer-cta" onclick="handlePurchase()">

GET THE BOOK + APP NOW

</button>

<div class="guarantee">

<span>🛡️</span>

<span>30-day money-back guarantee</span>

</div>

</div>

</div>

<div class="book-visual">

<div class="book-cover">

<div class="book-title">THE RATCHET PEOPLE'S GUIDE</div>

<div class="book-subtitle">TO KEEPING THEIR MONEY IN THESE UNITED STATES</div>

</div>

<div class="bonus-tag">+ 12 Months App Access</div>

</div>

</div>

</div>

</div>

</section>

<!-- Chapter Preview -->

<section id="chapters" class="chapter-preview">

<div class="container">

<div class="section-header">

<div class="section-badge">WHAT'S INSIDE</div>

<h2 class="section-title">No BS, Just Real Talk</h2>

<p class="section-subtitle">

12 chapters of straight facts about how to keep your money when the system is designed to take it from you.

</p>

</div>

<div class="preview-grid">

<div class="chapter-card">

<div class="chapter-number">1</div>

<h3 class="chapter-title">They Lied About Your Tax Savings</h3>

<p class="chapter-description">

The real math behind the tax bill and why 80% of working families will actually lose money when you factor in healthcare costs and family obligations.

</p>

</div>

<div class="chapter-card">

<div class="chapter-number">2</div>

<h3 class="chapter-title">The Medicaid Trap</h3>

<p class="chapter-description">

How work requirements will kick millions off coverage and what to do if you're a gig worker, have variable hours, or multiple jobs.

</p>

</div>

<div class="chapter-card">

<div class="chapter-number">3</div>

<h3 class="chapter-title">When Your Parents' Medicare Gets Cut</h3>

<p class="chapter-description">

Planning for aging parent care costs when Medicare benefits shrink and rural hospitals close. Real numbers, real strategies.

</p>

</div>

<div class="chapter-card">

<div class="chapter-number">4</div>

<h3 class="chapter-title">The Stress-Spending Connection</h3>

<p class="chapter-description">

How financial pressure affects your health, relationships, and spending decisions - plus how to break the cycle.

</p>

</div>

<div class="chapter-card">

<div class="chapter-number">5</div>

<h3 class="chapter-title">Building Wealth When The Game is Rigged</h3>

<p class="chapter-description">

Investment and savings strategies that work when you're starting from behind and dealing with income instability.

</p>

</div>

<div class="chapter-card">

<div class="chapter-number">6</div>

<h3 class="chapter-title">The Real Emergency Fund Formula</h3>

<p class="chapter-description">

How much you actually need when healthcare costs are unpredictable and family emergencies are inevitable.

</p>

</div>

</div>

</div>

</section>

<!-- Urgency Section -->

<section class="urgency-section">

<div class="container">

<div class="urgency-content">

<h2 class="urgency-title">The Clock is Ticking</h2>

<p class="urgency-text">

Policy changes start hitting in January 2027. Rural hospitals are already closing. Medicaid work requirements are being finalized.

Don't wait until it's too late to protect your family's financial future.

</p>

<div class="urgency-stats">

<div class="urgency-stat">

<div class="stat-number">18 Months</div>

<div class="stat-label">Until major changes take effect</div>

</div>

<div class="urgency-stat">

<div class="stat-number">12M+</div>

<div class="stat-label">People losing coverage</div>

</div>

<div class="urgency-stat">

<div class="stat-number">$2,200</div>

<div class="stat-label">Average healthcare cost increase</div>

</div>

</div>

<div class="cta-container">

<a href="#book" class="cta-primary">

Protect Your Money Now →

</a>

</div>

</div>

</div>

</section>

<!-- Testimonials -->

<section id="testimonials" class="testimonials">

<div class="container">

<div class="section-header">

<div class="section-badge">REAL RESULTS</div>

<h2 class="section-title">People Are Protecting Their Money</h2>

<p class="section-subtitle">

See how readers are using the strategies in this book to save thousands and plan ahead for policy changes.

</p>

</div>

<div class="testimonials-grid">

<div class="testimonial">

<p class="testimonial-text">

This book saved me from making a huge mistake with my tax refund. I was going to spend it on a vacation, but after reading about aging parent costs, I put it in an emergency fund instead. Two months later, my mom needed help with Medicare gaps. Best $147 I ever spent.

</p>

<div class="testimonial-author">

<div class="author-avatar">D</div>

<div class="author-info">

<h4>DeShawn Carter</h4>

<p>Insurance Agent, Dallas</p>

</div>

</div>

</div>

<div class="testimonial">

<p class="testimonial-text">

Finally, someone who tells the truth about what we're really dealing with. The Medicaid work requirements section helped me document my gig work hours properly, and the app tracks everything automatically. My stress levels dropped when I felt like I had a real plan.

</p>

<div class="testimonial-author">

<div class="author-avatar">A</div>

<div class="author-info">

<h4>Aisha Thompson</h4>

<p>Freelance Graphic Designer & Uber Driver</p>

</div>

</div>

</div>

<div class="testimonial">

<p class="testimonial-text">

I thought I was getting a $3,000 tax break. Turns out, between my mom's Medicare changes and potential job instability, I needed to save every penny. The book showed me how to budget for family obligations I never saw coming. Real talk, real solutions.

</p>

<div class="testimonial-author">

<div class="author-avatar">C</div>

<div class="author-info">

<h4>Carlos Mendez</h4>

<p>Warehouse Supervisor, Houston</p>

</div>

</div>

</div>

</div>

</div>

</section>

<!-- Final CTA -->

<section class="final-cta">

<div class="container">

<h2>Stop Getting Played</h2>

<p>

Get the straight facts about your money and the tools to protect it. No fluff, no false promises - just real strategies for real people.

</p>

<div class="final-price">

<div class="final-price-text">Complete Bundle</div>

<div class="final-price-amount">$147</div>

<div class="final-price-note">E-book + 12 months Mingus app access</div>

</div>

<div class="cta-container">

<a href="#book" class="cta-primary" onclick="handlePurchase()">

GET THE BOOK + APP NOW →

</a>

</div>

</div>

</section>

<!-- Footer -->

<footer>

<div class="container">

<div class="footer-content">

<div class="footer-section">

<h3>The Ratchet People's Guide</h3>

<a href="#">About the Book</a>

<a href="#">About Johnnie Watson</a>

<a href="#">Success Stories</a>

<a href="#">Contact</a>

</div>

<div class="footer-section">

<h3>Mingus App</h3>

<a href="#">How It Works</a>

<a href="#">Features</a>

<a href="#">Privacy & Security</a>

<a href="#">Support</a>

</div>

<div class="footer-section">

<h3>Resources</h3>

<a href="#">Tax Impact Calculator</a>

<a href="#">Aging Parent Planning</a>

<a href="#">Financial Wellness Blog</a>

<a href="#">Policy Updates</a>

</div>

<div class="footer-section">

<h3>Follow Us</h3>

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<div class="footer-bottom">

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</div>

</div>

</footer>

<script>

// Purchase tracking

function handlePurchase() {

// Track purchase intent

if (typeof gtag !== 'undefined') {

gtag('event', 'purchase\_intent', {

'event\_category': 'ebook\_bundle',

'event\_label': 'ratchet\_guide',

'value': 147

});

}

// Redirect to payment processor or show purchase modal

alert('Redirecting to secure checkout...');

// Here you would integrate with Stripe, PayPal, or your payment processor

console.log('Purchase initiated for $147 bundle');

}

// Smooth scrolling for anchor links

document.querySelectorAll('a[href^="#"]').forEach(anchor => {

anchor.addEventListener('click', function (e) {

e.preventDefault();

const target = document.querySelector(this.getAttribute('href'));

if (target) {

target.scrollIntoView({

behavior: 'smooth',

block: 'start'

});

}

});

});

// Track scroll depth for engagement

let maxScroll = 0;

window.addEventListener('scroll', function() {

const scrollPercent = Math.round((window.scrollY / (document.body.scrollHeight - window.innerHeight)) \* 100);

if (scrollPercent > maxScroll) {

maxScroll = scrollPercent;

if (maxScroll >= 50 && typeof gtag !== 'undefined') {

gtag('event', 'scroll\_depth', {

'event\_category': 'engagement',

'event\_label': '50\_percent',

'value': 50

});

}

}

});

// Track time on page

let startTime = Date.now();

window.addEventListener('beforeunload', function() {

const timeSpent = Math.round((Date.now() - startTime) / 1000);

if (typeof gtag !== 'undefined') {

gtag('event', 'time\_on\_page', {

'event\_category': 'engagement',

'event\_label': 'ebook\_landing',

'value': timeSpent

});

}

});

</script>

</body>

</html>