**Mingus Lead Magnet Email Sequence**

**Complete Email Copy with Career & Family Features**

**Email 1: Immediate Delivery (Day 0)**

**Subject:** "Your Financial App Manipulation Score: [SCORE] - Here's what it means ✨"

Hey [First Name],

Thank you for taking the Financial App Manipulation Assessment! Based on your responses, **your vulnerability score is [SCORE]/100.**

**[IF HIGH SCORE 70+]:** This puts you in the high-risk category - but don't worry, awareness is the first step to breaking free from these "anxiety algorithms."

**[IF MODERATE SCORE 40-69]:** You're showing some susceptibility to app manipulation tactics, especially around [SPECIFIC TRIGGER FROM THEIR RESPONSES - stress spending/notifications/etc.].

**[IF LOW SCORE 0-39]:** You're naturally resistant to most manipulation tactics, but even the strongest people have blind spots.

**🎁 Your Personalized Report:** I've attached your complete vulnerability breakdown, including:

* Your specific trigger patterns
* The 3 manipulation tactics you're most susceptible to
* Immediate action steps to protect yourself

**But here's what most people don't realize...**

These apps aren't just manipulating your spending - they're actually creating financial blind spots that put your **entire financial ecosystem at risk.** They're so focused on getting you to spend that they never help you see the big picture: your job security, your family's financial safety net, or your career growth potential.

**What if you had a system that actually looked out for your future?**

Tomorrow, I'll share why [SPECIFIC PATTERN FROM ASSESSMENT] is actually a survival mechanism that's being exploited by tech companies - and how understanding this could be the key to not just financial freedom, but **career security and generational wealth building.**

Ready to take control?

Talk soon, Johnnie

P.S. - If you scored high, don't panic. I've helped hundreds of women break these patterns, secure better jobs, and build family financial safety nets despite the manipulation. You're not broken - the system is.

**Email 2: Validation & Connection (Day 2)**

**Subject:** "Why you [SPEND WHEN STRESSED/CHECK APPS CONSTANTLY] - it's not your fault"

[First Name],

Remember when you said you [SPECIFIC RESPONSE FROM Q4: stress spending level] when you're feeling anxious or stressed?

You're not alone. **78% of Black women in our target demographic report the same pattern.**

But here's what no other financial app is telling you: **This stress pattern is often your brain's way of trying to solve a deeper problem.**

When financial stress hits, your brain releases cortisol (stress hormone). These apps KNOW this and send you notifications precisely when you're most vulnerable. But they never ask the real questions:

* **"Is your job actually secure?"** (Most people have no early warning system)
* **"What happens if your family needs financial help?"** (Emergency fund isn't enough)
* **"Are you being paid what you're worth?"** (Skills gaps keep you underpaid)

**[FOR HIGH APP USERS]:** The fact that you have [NUMBER] financial apps and check them [FREQUENCY] actually puts you at higher risk. Each app is collecting data on your emotional state but **none of them are protecting your income source.**

**[FOR STRESS SPENDERS]:** Your spending triggers around [RELATIONSHIP STRESS/WORK FRUSTRATION/SOCIAL MEDIA] might actually be your intuition telling you that your financial foundation isn't stable enough.

**The real question isn't "How do I stop stress spending?"** **It's "How do I build a financial life so secure that stress spending becomes irrelevant?"**

That means: ✅ **Job security early warning system** (know about layoffs before they happen) ✅ **Family financial safety net** (planned support, not crisis spending)  
✅ **Career advancement strategy** (skills assessment → higher income) ✅ **Manipulation-proof money management**

The connection between your physical and mental health and your spending isn't just in your head. **It's measurable, it's predictable, and most importantly - it's changeable.**

Tomorrow, I'll show you the hidden reason your budget keeps failing (hint: it has nothing to do with willpower and everything to do with job insecurity).

Your financial freedom starts with understanding these patterns,

Johnnie

**Email 3: Education & Value (Day 5)**

**Subject:** "The hidden reason your budget keeps failing"

Hey [First Name],

You know that feeling when you create the "perfect" budget, stick to it for a week, then completely blow it on [THEIR BIGGEST SPENDING TRIGGER FROM ASSESSMENT]?

**It's not lack of discipline. It's financial insecurity.**

Based on your assessment, you mentioned that financial notifications make you feel [THEIR EMOTIONAL RESPONSE]. This triggers your nervous system to seek immediate relief - and spending provides that relief... temporarily.

**But here's what your brain is REALLY trying to tell you:**

**Sarah's Story:** She was spending $300+ monthly on stress purchases after checking her banking app. Her heart rate would spike every time she saw her balance, especially after work drama.

Then she realized something: **Her stress spending always increased when work was unstable.**

Instead of another budgeting app, we looked at the real problem:

* **Job security analysis:** Her department was being "restructured" (early warning signs)
* **Skills gap assessment:** She was underpaid by $8K because she lacked 2 key certifications
* **Family financial plan:** Mom needed help with medical bills (planning vs. crisis)
* **Stress-spending patterns:** Connected to career anxiety, not lack of willpower

**Sarah's 6-month transformation:** ✅ **Career move:** Got $12K raise with skills-based job search strategy ✅ **Family planning:** Created systematic support plan for mom ($200/month vs. $800 crisis spending) ✅ **Job security:** Built 12-month early warning system for industry changes ✅ **Stress spending:** Dropped to $50/month because underlying anxiety was resolved

**The magic ingredient?** We addressed the ROOT CAUSE, not just the symptoms.

**Your Quick Win Strategy:** Based on your [STRESS LEVEL] stress rating and [APP CHECKING FREQUENCY], try this:

1. **Career health check:** When did you last assess your job security? (Most people never do)
2. **Skills inventory:** What skills could increase your income by 15% in 12 months?
3. **Family financial forecast:** Who might need help? When? How much?
4. **Then** work on the spending patterns (they're easier to fix when the foundation is solid)

**[FOR HIGH APP USERS]:** Every time you check those apps, ask: "Am I securing my future or just managing my anxiety?"

**The apps are designed to keep you in financial survival mode.** **We're designed to get you to financial prosperity mode.**

Ready to see how this changes everything?

Johnnie

P.S. - This is exactly what Mingus does - connects your physical, mental, and financial health **while protecting your career and family financial future.**

**Email 4: Social Proof & Community (Day 8)**

**Subject:** "What Keisha discovered about her spending habits"

[First Name],

I want to share Keisha's story because, like you, she [SHARED DEMOGRAPHIC/RESPONSE SIMILARITY].

**Keisha's situation:** 28, Atlanta, marketing coordinator making $52K. Multiple side hustles, student loans, helping family financially. Worried about her job security but didn't know how to assess it.

She took the same assessment you did and scored [SIMILAR SCORE RANGE]. Her biggest trigger? [SIMILAR TRIGGER TO USER'S RESPONSES].

**Her breaking point:** Spending $400/month on "retail therapy" while sending $300/month to help her mom with unexpected expenses. She felt trapped between her financial goals and family obligations.

**What changed everything wasn't just understanding her spending - it was securing her entire financial ecosystem:**

**Month 1: Career Security Assessment**

* Discovered her company was planning budget cuts (6 months before it happened)
* Identified skills gap keeping her underpaid by $7,000
* Started strategic networking and certification plan

**Month 2: Family Financial Planning**

* Created systematic support plan for mom instead of crisis payments
* Built family emergency fund separate from personal savings
* Reduced family stress spending because there was now a PLAN

**Month 3: Income Optimization**

* Completed skills assessment and targeted training
* Leveraged early industry knowledge for better positioning
* Increased side hustle income by focusing on high-value skills

**Month 6: The Results**

* ✅ **New job:** $63K salary ($11K increase) because she moved BEFORE layoffs hit
* ✅ **Family support:** Systematic $150/month plan vs. $300 crisis spending
* ✅ **Stress spending:** Down to $75/month because underlying anxiety was resolved
* ✅ **Emergency fund:** $4,000 saved because she wasn't in constant crisis mode

**Keisha's words:** *"I thought I needed to choose between my family and my financial goals. Turns out I needed systems that supported both. The spending was never the real problem - it was not knowing if my foundation was secure."*

**[FOR USERS WITH FAMILY OBLIGATIONS]:** Like you, Keisha struggled with family financial pressures. The solution wasn't boundaries - it was **systematic planning** that honored both her goals and her family's needs.

**[FOR CAREER ANXIOUS USERS]:** The job market feels unstable because you don't have early warning systems. Keisha had 6 months to prepare for changes that blindsided her colleagues.

**[FOR MULTIPLE INCOME USERS]:** Her side hustles became more profitable when she knew which skills commanded premium rates in her industry.

This level of financial security is possible for you too. You're not broken - you just need systems designed for your actual life, **including the parts other apps ignore.**

Building wealth without the manipulation (or the job insecurity),

Johnnie

**Email 5: Urgency & Value Proposition (Day 12)**

**Subject:** "The true cost of financial stress on your health"

[First Name],

Your assessment showed that financial stress most affects your [USER'S RESPONSE FROM WELLNESS QUESTION]. This isn't just uncomfortable - it's expensive.

**But here's what's really scary:** Financial stress isn't just costing you money today. **It's preventing you from seeing the risks and opportunities that will define your financial future.**

**The hidden costs you're not counting:**

**Career Blind Spots:**

* 73% of people get no warning before layoffs/restructuring
* Average skill gaps cost $5,000-$15,000 in annual income
* Job insecurity stress reduces performance (and promotion potential)
* Fear-based career decisions cost $47,000 over 10 years

**Family Financial Crisis:**

* Unprepared family emergencies: $3,200 average crisis spending
* Aging parent care without planning: $18,000-$35,000 in unexpected costs
* Supporting family reactively vs. systematically: 3x more expensive

**Traditional Financial Stress:**

* Stress spending: Average $2,400/year for women in high-stress categories
* Anxiety-driven financial decisions cost 23% more than calm decisions
* Sleep disruption affecting work performance: $3,200 in lost opportunities

**Total annual cost of financial insecurity: $15,000-$25,000**

**But here's the opportunity cost that breaks my heart:**

While you're managing financial anxiety with these manipulative apps, you're missing:

* **Early warning signs** that could save your career
* **Skills development** that could increase your income 20-30%
* **Strategic family planning** that builds generational wealth instead of depleting it

**[FOR RELATIONSHIP STRESS SPENDERS]:** Your pattern of spending during relationship stress might be unconscious preparation for financial instability. What if you knew your foundation was secure?

**[FOR JOB ANXIOUS USERS]:** That background career anxiety? It's probably intuition telling you to pay attention to industry changes.

**Here's what changes when you build REAL financial security:**

**Mingus doesn't just track your spending - it protects your entire financial ecosystem:**

🏢 **Career Security Monitoring:** Early warning system for job market changes in your industry 📊 **Skills Gap Analysis:** Identify exactly which skills will increase your income (and by how much) 👨‍👩‍👧‍👦 **Family Financial Planning:**Systematic support strategies for aging parents, family emergencies, generational wealth 💰 **Manipulation-Free Money Management:** Your stress patterns connected to physical health, not app algorithms

**Based on your [SCORE LEVEL] vulnerability score:**

**🔴 High Risk ($50/month Professional):** You need comprehensive protection. Career insecurity + family obligations + manipulation = financial chaos.

**🟡 Moderate Risk ($20/month Mid-tier):** Prevention mode. Build security systems before you need them.

**🟢 Lower Risk ($10/month Budget):** Maintenance and strategic growth planning.

**The average Mingus user:**

* Saves $2,847 in year one from reduced stress spending
* Increases income by $8,200 in year two from strategic career moves
* Reduces family crisis spending by 65% through systematic planning

**Your financial wellness isn't a luxury - it's essential security for you and everyone counting on you.**

Ready to build security that lasts generations?

[CHOOSE YOUR PLAN - Custom buttons based on their risk level]

Your complete financial ecosystem matters,

Johnnie

**Email 6: Objection Handling (Day 16)**

**Subject:** "But I can't afford another subscription..." (I get it)

[First Name],

I heard this objection just yesterday from Maria: *"Johnnie, I'm already struggling with money. How can I afford to pay for help with money? Plus, I need to save every dollar in case my mom needs help or something happens to my job."*

**Here's what I told her (and you):**

**The real question isn't "Can you afford Mingus?"** **It's "Can you afford to keep flying blind financially?"**

**Let's talk about what you're REALLY paying for right now:**

Based on your assessment responses:

* You check financial apps [FREQUENCY FROM ASSESSMENT] (anxiety management, not security building)
* You're vulnerable to [MANIPULATION PATTERNS] (costing you hundreds monthly)
* But most importantly: **You have no early warning system for job changes, no strategic family financial plan, and no skills-based income growth strategy**

**This is costing you at least $1,200/month in missed opportunities and crisis spending.**

**"But other budgeting apps are free..."**

Free apps make money by keeping you anxious and reactive. They profit when you're in financial survival mode. **They'll never tell you about the promotion opportunity or warn you about industry layoffs.**

**"I should be able to figure this out myself..."**

* Can you predict job market changes in your industry? (Most people can't)
* Do you know which skills would increase your income by 20%? (Skills gaps are invisible until it's too late)
* Have you calculated the real cost of family financial support over the next 10 years? (Crisis planning vs. strategic planning)

**You're not just fighting your spending habits - you're competing against people who have career security systems and family financial strategies.**

**"What if it doesn't work for me?"**

**30-day money-back guarantee.** If Mingus doesn't identify at least one major career opportunity or family financial optimization in the first month, full refund.

**But here's what Maria discovered in her first 30 days:**

* Her industry was consolidating (early warning = 8 months prep time)
* Two $200 certifications would qualify her for $8K salary increase
* Strategic family support plan would save $200/month vs. crisis spending
* **Total value: $8,400 annually for a $240 investment**

**Let's talk about coffee math:**

* Professional plan: $50/month = $1.67/day (**Average career security value: $700/month**)
* Mid-tier: $20/month = 67¢/day (**Average income optimization value: $300/month**)
* Budget: $10/month = 33¢/day (**Average crisis prevention value: $150/month**)

**[FOR HIGH STRESS SPENDERS]:** You probably spent more than $50 in stress purchases this week. What if that anxiety was because your intuition knows something your budget app doesn't?

**[FOR FAMILY SUPPORTERS]:** That $300 crisis payment to family last month? Strategic planning would have made it $75.

**[FOR CAREER ANXIOUS]:** The raise you haven't asked for because you don't know your market value? That's $500+/month you're leaving on the table.

**Real talk:** The women who hesitate the longest often need **comprehensive financial security systems** the most.

Your financial freedom is worth 33¢ a day. **Your career security and family's financial stability are priceless.**

Ready to stop managing financial anxiety and start building financial power?

[PRICING BUTTONS WITH TIER RECOMMENDATIONS]

Rooting for your complete financial ecosystem,

Johnnie

P.S. - Remember Keisha from my earlier email? She hesitated for 3 months because she thought she couldn't afford it. Her words: *"I wish I had started sooner. The career opportunity alone was worth 100x what I paid. I could have saved thousands in family crisis spending if I hadn't waited."*

**Email 7: Final Call to Action (Day 20)**

**Subject:** "Your financial wellness journey starts today"

[First Name],

Three weeks ago, you took the Financial App Manipulation Assessment because something told you that these apps weren't serving your best interests.

**You were right.**

But the manipulation is just the tip of the iceberg.

Your [SCORE] vulnerability score revealed:

* [SPECIFIC PATTERN 1 FROM THEIR RESPONSES]
* [SPECIFIC PATTERN 2 FROM THEIR RESPONSES]
* [SPECIFIC STRESS TRIGGER FROM THEIR RESPONSES]

**But here's what the assessment couldn't measure:**

* How secure is your job really? (Industry changes, company health, skill relevance)
* What's your family financial support strategy for the next 10 years?
* Which skills development would give you the highest income increase?
* How much are you losing by not having early warning systems?

**This isn't just about money - it's about your entire life's financial ecosystem.**

When you're constantly stressed about finances, when you're being manipulated by apps designed to profit from your anxiety, when your career and family financial planning happens in crisis mode... **you can't build the generational wealth you dream about.**

**Not for your family.** **Not for your career.**  
**Not for your legacy.**

**You deserve better.**

You deserve financial systems that secure your future, not just manage your present. You deserve career strategies that put you ahead of market changes. You deserve family financial planning that builds wealth instead of depleting it. You deserve to build wealth without being manipulated or caught off guard.

**[FOR SPECIFIC USER TYPES]:**

**[IF HIGH FAMILY SUPPORT RESPONSES]:** You can build generational wealth AND support your family - but only with strategic systems that plan for both.

**[IF CAREER AMBITIOUS]:** Financial confidence is career confidence, but career security is what lets you take the risks that build real wealth.

**[IF HEALTH-CONSCIOUS]:** Your financial health and physical health are inseparable. But career insecurity affects both more than any spending habit.

**This is your moment.**

Your assessment results showed you have the awareness to recognize manipulation. That's step one.

**Steps two through ten are building the comprehensive financial security that makes manipulation irrelevant:**

✅ Career security early warning systems ✅ Skills-based income optimization  
✅ Strategic family financial planning ✅ Manipulation-proof money management ✅ Physical/mental health integration ✅ Generational wealth building strategies

**Choose your plan:**

**🔴 Professional ($50/month):** For high-risk scores. Comprehensive career monitoring, family financial planning, intensive support, daily insights.

**🟡 Mid-tier ($20/month):** For moderate risk. Career security basics, family planning tools, weekly insights, skills development tracking.

**🟢 Budget ($10/month):** For lower risk or budget-conscious. Monthly career check-ins, basic family planning, community support.

**All plans include:**

* Industry-specific job security monitoring
* Skills gap analysis and income optimization
* Family financial planning tools
* Stress-spending pattern analysis
* Manipulation-free financial insights
* 30-day money-back guarantee

**Your financial ecosystem starts with a single decision.**

The apps will keep manipulating. The job market will keep changing. Family financial needs will keep arising. The patterns will keep repeating.

**Unless you decide to get ahead of it all today.**

A year from now, you'll be in one of two places:

1. Still being manipulated by anxiety algorithms, caught off guard by career changes, and managing family finances in crisis mode
2. Building wealth with comprehensive security systems designed for your success **and** the success of everyone counting on you

**The choice is yours.**

Ready to build wealth and security on your terms?

[CHOOSE YOUR PLAN - DYNAMIC BASED ON THEIR ASSESSMENT]

Here's to your complete financial wellness,

Johnnie

P.S. - The women who join Mingus don't just change their financial habits - they change their family's financial trajectory. **Career security + strategic family planning + manipulation-free money management = generational wealth building.** That's the real goal.

**Implementation Notes**

**Personalization Variables to Track:**

* **[First Name]** - User's first name from assessment
* **[SCORE]** - Their vulnerability score (0-100)
* **[SPECIFIC TRIGGER]** - Their biggest spending trigger from assessment
* **[FREQUENCY]** - How often they check financial apps
* **[NUMBER]** - Number of financial apps they have
* **[STRESS LEVEL]** - Their stress spending level (1-10 scale)
* **[EMOTIONAL RESPONSE]** - How notifications make them feel
* **[USER'S RESPONSE FROM WELLNESS QUESTION]** - Physical/mental health impact
* **[MANIPULATION PATTERNS]** - Specific vulnerability patterns identified

**Conditional Content Based on Assessment:**

* **High App Users** - 6+ financial apps
* **Stress Spenders** - Score 7+ on stress spending scale
* **Family Supporters** - Indicate family financial obligations
* **Career Anxious** - Show job insecurity concerns
* **Relationship Stress Spenders** - Spending triggered by relationship issues
* **Multiple Income Users** - Have side hustles or multiple income streams

**Pricing Tier Recommendations:**

* **Professional ($50)** - Vulnerability score 70+
* **Mid-tier ($20)** - Vulnerability score 40-69
* **Budget ($10)** - Vulnerability score 0-39

**Email Sequence Timing:**

* Email 1: Immediate (Day 0)
* Email 2: Day 2
* Email 3: Day 5
* Email 4: Day 8
* Email 5: Day 12
* Email 6: Day 16
* Email 7: Day 20

**Follow-up for Non-Converters:**

* Move to weekly newsletter with financial wellness tips
* Quarterly soft promotions
* Seasonal check-ins with new assessments

// htmlToPdf.js - Simpler PDF generation using HTML templates

import puppeteer from 'puppeteer'

import { supabase } from './supabase.js'

// HTML template function - much easier than PDF libraries

const generateReportHTML = (leadData, assessmentData) => {

const { segment, score, email, first\_name = 'Your' } = leadData

// Segment-specific data

const segmentData = {

'stress-free': {

title: 'Stress-Free Lover',

color: '#4CAF50',

description: 'You have a healthy relationship with money and relationships!',

strengths: [

'Excellent communication about finances',

'Thoughtful spending decisions',

'Healthy financial boundaries',

'Low emotional influence on purchases'

],

plan: 'Budget ($10)',

weeklyActions: [

'Schedule monthly financial reviews',

'Increase retirement contributions',

'Set new savings goals',

'Explore investment opportunities'

]

},

'relationship-spender': {

title: 'Relationship Spender',

color: '#FF9800',

description: 'You value relationships and show love through spending.',

strengths: [

'Deep value for relationships',

'Generous and caring nature',

'Recognition of spending patterns',

'Motivation to improve'

],

plan: 'Mid-tier ($20)',

weeklyActions: [

'Set up "Relationship Budget" (10% of income)',

'Practice 24-hour wait rule',

'Find free activities with loved ones',

'Create automatic savings'

]

},

'emotional-manager': {

title: 'Emotional Money Manager',

color: '#9C27B0',

description: 'Your emotions influence spending, but you can build better habits.',

strengths: [

'Self-awareness of patterns',

'Desire for healthier habits',

'Understanding of mind-money connection',

'Seeking practical solutions'

],

plan: 'Mid-tier ($20)',

weeklyActions: [

'Start emotion-spending journal',

'Create free coping activities list',

'Set weekly "fun money" budget',

'Practice mindfulness before purchases'

]

},

'crisis-mode': {

title: 'Crisis Mode',

color: '#F44336',

description: 'Your financial stress is high, but help is available.',

strengths: [

'Recognition of urgency',

'Seeking professional help',

'Commitment to change',

'Willingness to break patterns'

],

plan: 'Professional ($50)',

weeklyActions: [

'Remove stored payment info',

'Set up bank spending alerts',

'Create crisis contact list',

'Start emergency savings account'

]

}

}

const data = segmentData[segment] || segmentData['stress-free']

return `

<!DOCTYPE html>

<html lang="en">

<head>

<meta charset="UTF-8">

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

<title>${first\_name}'s Money & Relationship Action Plan</title>

<style>

@import url('https://fonts.googleapis.com/css2?family=Inter:wght@300;400;600;700&display=swap');

\* {

margin: 0;

padding: 0;

box-sizing: border-box;

}

body {

font-family: 'Inter', Arial, sans-serif;

line-height: 1.6;

color: #333;

background: white;

}

.page {

width: 8.5in;

min-height: 11in;

padding: 0.75in;

margin: 0 auto;

background: white;

page-break-after: always;

}

.page:last-child {

page-break-after: avoid;

}

.header {

text-align: center;

background: linear-gradient(135deg, ${data.color}, ${data.color}dd);

color: white;

padding: 40px 20px;

border-radius: 15px;

margin-bottom: 40px;

}

.header h1 {

font-size: 28px;

font-weight: 700;

margin-bottom: 10px;

}

.header p {

font-size: 16px;

opacity: 0.9;

}

.score-badge {

background: white;

color: ${data.color};

padding: 10px 20px;

border-radius: 25px;

display: inline-block;

font-weight: 600;

margin-top: 15px;

}

.section {

margin-bottom: 40px;

}

.section h2 {

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font-size: 22px;

font-weight: 600;

margin-bottom: 20px;

border-bottom: 2px solid ${data.color}33;

padding-bottom: 10px;

}

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font-size: 18px;

font-weight: 600;

margin-bottom: 15px;

}

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gap: 20px;

margin-bottom: 30px;

}

.strength-item {

background: ${data.color}11;

padding: 15px;

border-radius: 8px;

border-left: 4px solid ${data.color};

}

.action-plan {

background: #f8f9fa;

padding: 25px;

border-radius: 10px;

border: 1px solid #e9ecef;

}

.week {

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}

.week h4 {

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font-size: 16px;

font-weight: 600;

margin-bottom: 10px;

}

.action-item {

display: flex;

align-items: flex-start;

margin-bottom: 8px;

padding: 8px 0;

}

.checkbox {

width: 18px;

height: 18px;

border: 2px solid ${data.color};

border-radius: 3px;

margin-right: 12px;

margin-top: 2px;

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}

.emergency-toolkit {

background: linear-gradient(135deg, #fff5f5, #fed7d7);

padding: 25px;

border-radius: 10px;

border: 2px solid #fc8181;

}

.emergency-step {

background: white;

padding: 15px;

margin-bottom: 10px;

border-radius: 8px;

border-left: 4px solid #fc8181;

}

.emergency-step strong {

color: #c53030;

}

.next-steps {

background: linear-gradient(135deg, ${data.color}11, ${data.color}22);

padding: 25px;

border-radius: 10px;

text-align: center;

}

.cta-button {

background: ${data.color};

color: white;

padding: 15px 30px;

border-radius: 8px;

text-decoration: none;

font-weight: 600;

display: inline-block;

margin: 15px 10px;

}

.stats {

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grid-template-columns: repeat(3, 1fr);

gap: 20px;

margin: 30px 0;

}

.stat-box {

text-align: center;

padding: 20px;

background: ${data.color}11;

border-radius: 10px;

}

.stat-number {

font-size: 24px;

font-weight: 700;

color: ${data.color};

}

.footer {

text-align: center;

padding: 20px;

color: #666;

font-size: 12px;

border-top: 1px solid #eee;

margin-top: 40px;

}

@media print {

body { margin: 0; }

.page { margin: 0; padding: 0.5in; }

}

</style>

</head>

<body>

<!-- Cover Page -->

<div class="page">

<div class="header">

<h1>${first\_name}'s Personal Money & Relationship Action Plan</h1>

<p>Custom Report Based on Your Assessment Results</p>

<div class="score-badge">Score: ${score}/100</div>

</div>

<div class="section">

<h2>You Are a ${data.title}</h2>

<p style="font-size: 16px; color: #555; margin-bottom: 30px;">${data.description}</p>

<h3>Your Key Strengths</h3>

<div class="strengths-grid">

${data.strengths.map(strength => `

<div class="strength-item">

<strong>✓</strong> ${strength}

</div>

`).join('')}

</div>

</div>

</div>

<!-- Action Plan Page -->

<div class="page">

<div class="section">

<h2>Your 30-Day Action Plan</h2>

<div class="action-plan">

<div class="week">

<h4>Week 1: Foundation Building</h4>

${data.weeklyActions.slice(0, 2).map(action => `

<div class="action-item">

<div class="checkbox"></div>

<span>${action}</span>

</div>

`).join('')}

</div>

<div class="week">

<h4>Week 2-4: Implementation & Growth</h4>

${data.weeklyActions.slice(2).map(action => `

<div class="action-item">

<div class="checkbox"></div>

<span>${action}</span>

</div>

`).join('')}

</div>

</div>

</div>

<div class="section">

<h2>Your Financial Numbers</h2>

<div class="stats">

<div class="stat-box">

<div class="stat-number">$${Math.round((score <= 16 ? 75000 : score <= 30 ? 60000 : score <= 45 ? 55000 : 45000) \* 0.10)}</div>

<div>Relationship Budget</div>

</div>

<div class="stat-box">

<div class="stat-number">$${Math.round((score <= 16 ? 75000 : score <= 30 ? 60000 : score <= 45 ? 55000 : 45000) \* 0.15)}</div>

<div>Monthly Savings Goal</div>

</div>

<div class="stat-box">

<div class="stat-number">${data.plan}</div>

<div>Recommended Plan</div>

</div>

</div>

</div>

</div>

<!-- Emergency Toolkit Page -->

<div class="page">

<div class="section">

<h2>Your Emergency Toolkit</h2>

<div class="emergency-toolkit">

<h3 style="color: #c53030; margin-bottom: 20px;">When You Feel Triggered to Spend:</h3>

<div class="emergency-step">

<strong>1. STOP:</strong> Take 3 deep breaths and pause

</div>

<div class="emergency-step">

<strong>2. IDENTIFY:</strong> What emotion am I feeling right now?

</div>

<div class="emergency-step">

<strong>3. WAIT:</strong> Can this purchase wait 24 hours?

</div>

<div class="emergency-step">

<strong>4. ALTERNATIVE:</strong> What else could meet this need?

</div>

<div class="emergency-step">

<strong>5. DECIDE:</strong> Is this aligned with my financial goals?

</div>

</div>

</div>

<div class="section">

<h2>Your Next Steps</h2>

<div class="next-steps">

<h3>Continue Your Journey with MINGUS</h3>

<p>Get personalized coaching, community support, and tools to transform your financial life.</p>

<a href="https://your-app.com/signup?segment=${segment}&email=${encodeURIComponent(email)}" class="cta-button">

Get Your ${data.plan} Plan

</a>

<p style="margin-top: 20px; font-size: 14px; color: #666;">

Join thousands of people who have transformed their relationship with money

</p>

</div>

</div>

</div>

<div class="footer">

<p>© 2025 MINGUS - Connecting your physical, mental, and relational health to your financial decisions</p>

<p>Report generated on ${new Date().toLocaleDateString()} | Assessment ID: ${leadData.id}</p>

</div>

</body>

</html>

`

}

// Generate PDF from HTML using Puppeteer

export const generatePDFFromHTML = async (leadData, assessmentData) => {

try {

const html = generateReportHTML(leadData, assessmentData)

const browser = await puppeteer.launch({ headless: true })

const page = await browser.newPage()

await page.setContent(html, {

waitUntil: 'networkidle0',

timeout: 30000

})

const filename = `mingus-report-${leadData.segment}-${Date.now()}.pdf`

const filepath = `/tmp/${filename}`

await page.pdf({

path: filepath,

format: 'A4',

margin: {

top: '0.5in',

right: '0.5in',

bottom: '0.5in',

left: '0.5in'

},

printBackground: true

})

await browser.close()

return {

success: true,

filepath,

filename,

downloadUrl: `${process.env.API\_BASE\_URL}/api/download/${filename}`

}

} catch (error) {

console.error('Error generating PDF from HTML:', error)

return { success: false, error: error.message }

}

}

// Alternative: Use a PDF service (even simpler)

export const generatePDFWithService = async (leadData, assessmentData) => {

try {

const html = generateReportHTML(leadData, assessmentData)

// Using a service like PDFShift, HTML/CSS to PDF API, or similar

const response = await fetch('https://api.pdfshift.io/v3/convert/pdf', {

method: 'POST',

headers: {

'Authorization': `Basic ${Buffer.from('api:' + process.env.PDFSHIFT\_API\_KEY).toString('base64')}`,

'Content-Type': 'application/json'

},

body: JSON.stringify({

source: html,

landscape: false,

format: 'A4',

margin: '0.5in'

})

})

if (!response.ok) {

throw new Error('PDF service failed')

}

const pdfBuffer = await response.buffer()

const filename = `mingus-report-${leadData.segment}-${Date.now()}.pdf`

const filepath = `/tmp/${filename}`

require('fs').writeFileSync(filepath, pdfBuffer)

return {

success: true,

filepath,

filename,

downloadUrl: `${process.env.API\_BASE\_URL}/api/download/${filename}`

}

} catch (error) {

console.error('Error with PDF service:', error)

return { success: false, error: error.message }

}

}