**Ratchet Money Lead Magnet - "Is Your Love Life Draining Your Bank Account?"**

**Cursor Prompts for Ratchet Money Lead Magnet Landing Page**

**Phase 1: Initial Setup & Landing Page Structure**

**Prompt 1: Project Setup**

Create a modern, responsive landing page for "Ratchet Money" - a personal finance app targeting African American professionals aged 25-35. The page should feature a lead magnet questionnaire titled "Is Your Love Life Draining Your Bank Account?"

Requirements:

- Use React with TypeScript

- Implement Tailwind CSS for styling

- Create a mobile-first responsive design

- Use modern UI components

- Include proper form validation

- Set up state management for the questionnaire

- Use a warm, professional color scheme with accessibility in mind

File structure should include:

- components/LandingPage.tsx

- components/Questionnaire.tsx

- components/ResultsModal.tsx

- types/questionnaire.ts

- utils/scoring.ts

**Prompt 2: Hero Section & Page Header**

Create the hero section for the Ratchet Money landing page with:

1. Header with logo placeholder and navigation

2. Hero section featuring:

- Compelling headline: "Is Your Love Life Draining Your Bank Account?"

- Subheadline: "A 2-Minute Assessment on How Relationships Impact Your Financial Future"

- Statistics: "Money stress affects 76% of relationships, but what if your relationship stress is affecting your money?"

- Strong CTA button to start the questionnaire

- Hero image placeholder (suggest using a diverse couple discussing finances)

3. Trust indicators:

- "Takes less than 3 minutes"

- "Get personalized results instantly"

- "Join 1,000+ people building wealth through wellness"

Use modern design principles with gradients, subtle shadows, and engaging typography.

**Phase 2: Questionnaire Implementation**

**Prompt 3: Questionnaire Component Structure**

Create a multi-step questionnaire component with the following specifications:

1. 10 questions total with different input types:

- Multiple choice (radio buttons)

- Checkboxes (multiple selection)

- Rating scales (1-5 stars or slider)

- Short text input

- Dropdown selections

2. Features needed:

- Progress bar showing completion percentage

- Previous/Next navigation

- Form validation before proceeding

- Smooth transitions between questions

- Mobile-optimized touch interactions

- Auto-save progress to localStorage

3. Question types to implement:

- Financial stress level (radio)

- Spending triggers (checkboxes)

- Comfort ratings (star rating)

- Demographics (dropdowns)

- Open-ended feedback (textarea)

Include proper TypeScript interfaces for all question types and responses.

**Prompt 4: Specific Questions Implementation**

Implement these specific questions for the Ratchet Money questionnaire:

Question 1: "How often do you lose sleep thinking about money?" (Radio buttons with point values)

- Never (0 points)

- Once a month (1 point)

- Weekly (2 points)

- Multiple times per week (3 points)

- Daily (4 points)

Question 2: "In the past month, how often have you spent money you didn't plan to spend because of:" (Checkboxes with individual point values)

- Wanting to impress someone on a date (2 points)

- Stress-shopping after an argument (3 points)

- Keeping up with friends' activities (2 points)

- Guilt purchases for family (2 points)

- Emotional eating/drinking after relationship stress (2 points)

- None of the above (0 points)

Question 3: "How comfortable are you discussing money with:" (Rating scale 1-5 for each)

- Your romantic partner

- Your family

- Close friends

Create the remaining 7 questions following the same pattern with proper scoring logic.

**Prompt 5: Scoring & Results Logic**

Create a scoring system for the Ratchet Money questionnaire that:

1. Calculates total points from all responses

2. Categorizes users into segments:

- "Stress-Free Saver" (0-15 points)

- "Relationship Spender" (16-30 points)

- "Emotional Money Manager" (31-45 points)

- "Crisis Mode Financials" (46+ points)

3. Generates personalized results including:

- Overall relationship-money health score

- Top 3 identified challenges

- Recommended action steps

- Relevant product tier recommendation (Budget $10, Mid-tier $20, Professional $50)

4. Creates email content for follow-up sequences based on segment

Include TypeScript interfaces for results and implement the scoring algorithm with detailed explanations for each segment.

**Phase 3: User Experience & Conversion**

**Prompt 6: Results Display & Lead Capture**

Create a results modal/page that displays after questionnaire completion:

1. Animated results reveal with:

- Personalized score with circular progress indicator

- Segment category with custom messaging

- Top challenges identified from responses

- Recommended next steps

2. Lead capture form with:

- Email address (required)

- First name (required)

- Phone number (optional)

- Preferred contact method

- Interest level in beta access

3. Value proposition for email signup:

- "Get your detailed Relationship-Money Health Report"

- "5 Ways to Strengthen Relationships While Building Wealth" PDF

- "Early access to Ratchet Money beta"

- "Weekly tips connecting wellness to wealth"

4. Social proof elements and testimonial placeholders

Implement smooth animations and ensure mobile responsiveness.

**Prompt 7: Form Validation & Error Handling**

Implement comprehensive form validation for the Ratchet Money questionnaire:

1. Real-time validation including:

- Required field checking

- Email format validation

- Phone number formatting

- Age range validation (25-35 target demographic)

- Income range validation

2. User-friendly error messages that:

- Appear inline with form fields

- Use encouraging language rather than harsh corrections

- Provide specific guidance for fixes

- Include accessibility attributes for screen readers

3. Progress saving and recovery:

- Save progress to localStorage after each question

- Allow users to resume if they leave and return

- Clear saved data after successful submission

4. Loading states and submission feedback:

- Show spinner during submission

- Success confirmation with next steps

- Error handling for network issues

Include proper TypeScript types for all validation states.

**Phase 4: Integration & Analytics**

**Prompt 8: Email Integration Setup**

Set up email capture and automation integration for Ratchet Money:

1. Create API endpoints for:

- Questionnaire submission

- Email list subscription

- Results delivery

- Segment tagging

2. Prepare integration code for:

- Mailchimp/ConvertKit API

- Segment user based on quiz results

- Trigger automated email sequences

- Track conversion metrics

3. Email templates structure for:

- Immediate results delivery

- Welcome sequence (5-email drip campaign)

- Segment-specific content

- Product launch notifications

4. Database schema for storing:

- User responses and scores

- Email preferences

- Engagement tracking

- A/B testing data

Include environment variable setup and API security considerations.

**Prompt 9: Analytics & Tracking Implementation**

Implement analytics tracking for the Ratchet Money lead magnet:

1. Google Analytics 4 events for:

- Questionnaire started

- Each question completion

- Questionnaire abandoned (at which question)

- Email submitted

- Results viewed

- CTA clicks from results

2. Conversion funnel tracking:

- Landing page views

- Questionnaire starts

- Question completion rates

- Email capture rate

- Segment distribution

3. A/B testing framework for:

- Different headlines

- Question order variations

- Results page layouts

- CTA button text/colors

4. User behavior tracking:

- Time spent on each question

- Most common abandonment points

- Device/browser usage

- Traffic source performance

Include GDPR-compliant tracking and privacy considerations.

**Prompt 10: Performance Optimization & Deployment**

Optimize and prepare the Ratchet Money landing page for production:

1. Performance optimizations:

- Lazy loading for images and components

- Code splitting for questionnaire sections

- Minimize bundle size

- Optimize for Core Web Vitals

- Implement service worker for offline functionality

2. SEO optimization:

- Meta tags and Open Graph data

- Structured data markup

- Semantic HTML structure

- Image alt tags and accessibility

- Page speed optimization

3. Mobile optimization:

- Touch-friendly interfaces

- Thumb-friendly button sizes

- Smooth scrolling and transitions

- Portrait/landscape handling

- iOS Safari specific fixes

4. Deployment configuration:

- Environment variable setup

- Build optimization

- CDN configuration

- Error monitoring setup

- Performance monitoring

Include production checklist and testing recommendations.

**Phase 5: Testing & Launch**

**Prompt 11: Testing Implementation**

Create comprehensive testing for the Ratchet Money questionnaire:

1. Unit tests for:

- Scoring algorithm accuracy

- Form validation logic

- Results calculation

- Email format validation

- Local storage functionality

2. Integration tests for:

- Complete questionnaire flow

- Email submission process

- Results display accuracy

- Analytics event firing

- API endpoint responses

3. User experience testing:

- Cross-browser compatibility

- Mobile device testing

- Accessibility compliance (WCAG 2.1)

- Loading performance testing

- Form abandonment scenarios

4. A/B testing setup for:

- Headline variations

- Question phrasing

- Results presentation

- CTA placement and wording

Include testing utilities and mock data generators.

**Prompt 12: Launch Checklist & Monitoring**

Create a pre-launch checklist and monitoring setup for Ratchet Money:

1. Pre-launch checklist:

- All forms submit correctly

- Email integrations working

- Analytics tracking verified

- Mobile responsiveness confirmed

- Page speed meets targets (< 3s load time)

- SSL certificate installed

- Privacy policy and terms updated

2. Monitoring setup:

- Error tracking with Sentry or similar

- Uptime monitoring

- Form submission success rates

- Email delivery rates

- User flow completion rates

3. Launch day procedures:

- Database backup before launch

- Rollback plan if issues arise

- Real-time monitoring dashboard

- Support contact information ready

4. Post-launch optimization:

- Daily metrics review

- User feedback collection

- Conversion rate optimization

- Content iteration based on data

Include monitoring dashboard setup and alert configurations.

**Usage Instructions for Cursor:**

1. **Start with Prompt 1** to set up the basic project structure
2. **Use Prompts 2-4** to build the core questionnaire functionality
3. **Implement Prompts 5-7** for the user experience and conversion flow
4. **Add Prompts 8-9** for backend integration and tracking
5. **Finish with Prompts 10-12** for optimization and launch

Each prompt is designed to be comprehensive enough for Cursor's AI to generate substantial, working code while maintaining consistency across the entire project.

**A 2-Minute Assessment on How Relationships Impact Your Financial Future**

**Introduction:** *Money stress affects 76% of relationships, but what if your relationship stress is actually affecting your money? Take this quick assessment to discover how your emotional and social connections might be impacting your financial decisions—and get a personalized action plan to break the cycle.*

**Question 1: Financial Stress Level**

**How often do you lose sleep thinking about money?**

* [ ] Never (0 points)
* [ ] Once a month (1 point)
* [ ] Weekly (2 points)
* [ ] Multiple times per week (3 points)
* [ ] Daily (4 points)

**Question 2: Relationship Impact on Spending**

**In the past month, how often have you spent money you didn't plan to spend because of:** *(Select all that apply)*

* [ ] Wanting to impress someone on a date (2 points)
* [ ] Stress-shopping after an argument with family/partner (3 points)
* [ ] Keeping up with friends' social activities (2 points)
* [ ] Guilt purchases for family members (2 points)
* [ ] Emotional eating/drinking after relationship stress (2 points)
* [ ] None of the above (0 points)

**Question 3: Communication Barriers**

**How comfortable are you discussing money with:** *(Rate 1-5: 1=Very Uncomfortable, 5=Very Comfortable)*

* Your romantic partner: \_\_\_
* Your family: \_\_\_
* Close friends: \_\_\_

**Question 4: Support System Assessment**

**When you're stressed about money, who do you talk to?**

* [ ] My partner/spouse
* [ ] Close family members
* [ ] Friends
* [ ] I keep it to myself
* [ ] A professional (therapist, financial advisor, etc.)

**Question 5: Spending Triggers**

**Which situation most often leads to unplanned spending?**

* [ ] After a stressful day at work
* [ ] Following an argument with someone close to me
* [ ] When I'm feeling lonely or disconnected
* [ ] When I see others enjoying things I can't afford
* [ ] When I'm trying to celebrate or connect with others

**Question 6: Current Financial Management**

**How do you currently track your spending?**

* [ ] Detailed budgeting app/spreadsheet
* [ ] Mental notes and bank account checks
* [ ] I track major expenses only
* [ ] I don't really track spending
* [ ] My partner handles most of it

**Question 7: Relationship Goals vs. Financial Reality**

**How often do your relationship goals conflict with your financial goals?**

* [ ] Never - they align perfectly
* [ ] Rarely - minor conflicts
* [ ] Sometimes - noticeable tension
* [ ] Often - significant stress
* [ ] Always - major source of anxiety

**Question 8: Future Planning**

**Which statement best describes your approach to planning major expenses?**

* [ ] I plan everything months in advance with my partner/family
* [ ] I plan solo but inform others
* [ ] I plan some things but often get surprised by relationship-related costs
* [ ] I rarely plan beyond next month
* [ ] Planning feels impossible with my current situation

**Question 9: Emergency Preparedness**

**If you had a relationship emergency (breakup, family crisis, etc.), how confident are you that you could handle it financially?**

* [ ] Very confident - I have 6+ months saved
* [ ] Somewhat confident - I have some savings
* [ ] Uncertain - depends on the situation
* [ ] Not confident - it would be very stressful
* [ ] Not confident at all - it would be devastating

**Question 10: Wellness Connection**

**Do you notice a connection between your physical/mental wellness and your spending habits?**

* [ ] Strong connection - when I'm stressed/unhealthy, I spend more
* [ ] Some connection - I notice patterns sometimes
* [ ] Weak connection - maybe a little
* [ ] No connection - they're separate for me
* [ ] I've never thought about it

**Your Information**

**To receive your personalized "Relationship-Money Health Report":**

* **First Name:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* **Email:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* **Age Range:**
  + [ ] 22-27 - [ ] 28-32 - [ ] 33-37 - [ ] 38+
* **Annual Income:**
  + [ ] Under $40k - [ ] $40k-$60k - [ ] $60k-$80k - [ ] $80k-$100k - [ ] $100k+
* **Location (City, State):** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Bonus Question (Optional)**

**What's the biggest challenge you face when trying to balance your relationships and your financial goals?** *(1-2 sentences)*

**What You'll Receive:**

✅ **Personalized Relationship-Money Health Score** ✅ **Custom Action Plan** based on your responses ✅ **Free Guide:** "5 Ways to Strengthen Relationships While Building Wealth" ✅ **Early Access** to Mingus beta features ✅ **Weekly Tips** on connecting wellness to wealth

*Your responses are confidential and will only be used to provide your personalized report and relevant financial wellness content. We respect your privacy and will never share your information.*