**Ratchet Money User Profile Questionnaire**

*Understanding Your Financial Journey & Life Context*

**PART 1: PERSONALITY & VALUES**

**1. What drives your financial decisions most?**

* [ ] Community and family obligations
* [ ] Personal growth and self-improvement
* [ ] Building something bigger than myself
* [ ] Security and stability first
* [ ] Faith-based principles

**2. When facing financial stress, I typically:**

* [ ] Seek advice from trusted friends/family
* [ ] Turn to social media for inspiration/guidance
* [ ] Pray or meditate for clarity
* [ ] Research and educate myself
* [ ] Make impulsive purchases to feel better

**3. My relationship with money is:**

* [ ] A tool for empowerment and freedom
* [ ] A source of anxiety and stress
* [ ] A way to support my community
* [ ] A means to achieve my dreams
* [ ] Something I'm still figuring out

**PART 2: SPENDING & SHOPPING PATTERNS**

**4. Before making a purchase over $100, I usually:**

* [ ] Ask friends/family for their opinion
* [ ] Research reviews and ratings online
* [ ] Check if it's a Black-owned business
* [ ] Consider if it aligns with my values
* [ ] Compare prices across multiple platforms

**5. My biggest spending triggers are:**

* [ ] Relationship stress or loneliness
* [ ] Work/career frustration
* [ ] Social media comparison
* [ ] Family obligations or guilt
* [ ] Celebration or reward spending

**6. I'm most likely to overspend on:**

* [ ] Beauty and self-care products
* [ ] Experiences (travel, dining, events)
* [ ] Professional development/education
* [ ] Gifts for others
* [ ] Home and lifestyle upgrades

**PART 3: RELATIONSHIP & SOCIAL DYNAMICS**

**7. In relationships, money conflicts usually center around:**

* [ ] Different financial goals/priorities
* [ ] Unequal earning potential
* [ ] Family financial obligations
* [ ] Spending habits and lifestyle choices
* [ ] Long-term financial planning disagreements

**8. I feel most supported in my financial journey when:**

* [ ] My partner shares similar money goals
* [ ] My friends celebrate my financial wins
* [ ] My family understands my boundaries
* [ ] I have a community of like-minded women
* [ ] I can mentor others in their journey

**9. My biggest relationship challenge related to money is:**

* [ ] Finding a partner who matches my financial ambition
* [ ] Balancing career growth with relationship time
* [ ] Managing family financial expectations
* [ ] Dealing with judgment about my spending choices
* [ ] Communicating financial boundaries clearly

**PART 4: AMBITIONS & GOALS**

**10. My primary financial goal is:**

* [ ] Building generational wealth
* [ ] Achieving complete financial independence
* [ ] Starting/growing my own business
* [ ] Purchasing a home in a great neighborhood
* [ ] Creating financial security for emergencies

**11. In 5 years, I see myself:**

* [ ] Running a successful business
* [ ] In a leadership role in my industry
* [ ] Financially free and traveling frequently
* [ ] Owning multiple income streams
* [ ] Mentoring others in financial wellness

**12. My biggest barrier to achieving my financial goals is:**

* [ ] Inconsistent income from gig work
* [ ] Student loan/debt burden
* [ ] Lack of investment knowledge
* [ ] Family financial obligations
* [ ] Emotional spending patterns

**PART 5: STRESS & WELLNESS CONNECTION**

**13. When I'm financially stressed, it most affects my:**

* [ ] Physical health (sleep, eating, exercise)
* [ ] Mental health (anxiety, depression)
* [ ] Relationships (arguments, withdrawal)
* [ ] Work performance and focus
* [ ] Spiritual/emotional well-being

**14. I practice stress management through:**

* [ ] Regular exercise or movement
* [ ] Meditation/prayer/mindfulness
* [ ] Social connection with friends
* [ ] Creative outlets or hobbies
* [ ] Professional therapy or coaching

**15. My ideal financial app would:**

* [ ] Connect my emotions to spending patterns
* [ ] Help me build wealth while staying true to my values
* [ ] Provide culturally relevant financial advice
* [ ] Support my entrepreneurial goals
* [ ] Help me balance all areas of my life

**PART 6: LIFESTYLE & PRIORITIES**

**16. My weekly routine includes (check all that apply):**

* [ ] 30+ minutes of physical activity most days
* [ ] Daily social media engagement (1+ hours)
* [ ] Regular check-ins with family/friends
* [ ] Time for spiritual practice or reflection
* [ ] Side hustle or business development work

**17. I spend the most money on:**

* [ ] Housing and living expenses
* [ ] Beauty, fashion, and self-care
* [ ] Food and dining experiences
* [ ] Transportation and travel
* [ ] Education and professional development

**18. When I achieve a financial milestone, I:**

* [ ] Celebrate with friends and family
* [ ] Share the win on social media
* [ ] Reward myself with a purchase/experience
* [ ] Immediately set the next bigger goal
* [ ] Feel grateful and give back to others

**OPEN-ENDED REFLECTION**

**19. What would financial freedom mean to your life and relationships?** [Text field for response]

**20. What's one financial habit you wish you could change, and how do you think it connects to other areas of your life?** [Text field for response]

*This questionnaire helps Mingus understand your unique financial personality and life context to provide personalized insights that connect your physical, mental, and relational health to your financial decisions.*

**Mingus User Profile Questionnaire**

*Understanding Your Financial Glow-Up Journey* ✨

**PART 1: YOUR ENERGY & MONEY MINDSET**

**1. What's really driving your financial glow-up?**

* [ ] Supporting my people and building generational wealth
* [ ] Leveling up and becoming that girl who has it all together
* [ ] Boss moves - building my empire from the ground up
* [ ] Security first - I need my peace of mind, periodt
* [ ] My faith guides my steps and my coins

**2. When money stress hits different, I usually:**

* [ ] Call my girls for that real talk and advice
* [ ] Scroll social media for inspo and motivation
* [ ] Get in my feelings but pray/meditate it through
* [ ] Research mode activated - I educate myself
* [ ] Retail therapy because I deserve nice things

**3. My relationship with money is giving:**

* [ ] Boss energy - it's my tool for world domination
* [ ] Anxiety vibes - it keeps me up at night sometimes
* [ ] Community love - it's how I show up for my people
* [ ] Dream fuel - it's gonna get me everything I want
* [ ] Still figuring it out but I'm growing

**PART 2: SPENDING HABITS & BAG SECURING**

**4. Before I drop $100+, I'm:**

* [ ] Getting the tea from my circle first
* [ ] Reading all the reviews like it's homework
* [ ] Checking if it's Black-owned because representation matters
* [ ] Making sure it aligns with my values and vibe
* [ ] Price comparing because I didn't come to play

**5. I be spending when I'm in my feelings about:**

* [ ] Relationship drama or feeling lonely
* [ ] Work stress or when my boss is doing too much
* [ ] Seeing everyone else living their best life online
* [ ] Family asking for money AGAIN
* [ ] Celebrating wins or treating myself because I earned it

**6. My coins mostly go to:**

* [ ] Looking good and feeling good (beauty, self-care)
* [ ] Experiences that feed my soul (travel, events, good food)
* [ ] Investing in myself (courses, coaching, certifications)
* [ ] Spoiling the people I love
* [ ] Creating my soft life at home

**PART 3: LOVE & RELATIONSHIPS TEA**

**7. Money fights in relationships usually be about:**

* [ ] We want different things from our coins
* [ ] One of us makes more and it's awkward
* [ ] My family needs help and they don't get it
* [ ] They spend different than me and it's triggering
* [ ] We can't agree on our future financial plans

**8. I feel most supported in my money journey when:**

* [ ] My partner is matching my energy and ambition
* [ ] My girls are hyping up my financial wins
* [ ] My family respects my boundaries around money
* [ ] I have my tribe of ambitious women to lean on
* [ ] I'm helping someone else level up too

**9. The biggest relationship challenge around money is:**

* [ ] Finding someone who matches my boss energy
* [ ] Balancing my career glow-up with quality time
* [ ] Setting boundaries with family who always need something
* [ ] People judging how I choose to spend MY money
* [ ] Having tough conversations about money without drama

**PART 4: BOSS MOVES & DREAMS**

**10. My main financial goal is giving:**

* [ ] Generational wealth - breaking cycles, setting up my lineage
* [ ] Complete independence - I answer to nobody
* [ ] Entrepreneur life - building my own empire
* [ ] Homeowner energy - getting my house in the neighborhood I want
* [ ] Emergency fund secured - I need that peace of mind

**11. In 5 years, I see myself:**

* [ ] Running the business of my dreams
* [ ] Being THE person people look up to in my field
* [ ] Living my soft life and traveling whenever I want
* [ ] Multiple streams flowing like water
* [ ] Mentoring other queens on their financial journey

**12. What's really blocking my bag right now:**

* [ ] This gig economy got me all over the place
* [ ] Student loans and debt got me in a chokehold
* [ ] I need to get my investment game together
* [ ] Family obligations be eating my budget
* [ ] I spend my feelings and I know it

**PART 5: WELLNESS CHECK - STRESS & SELF-CARE**

**13. When money stress is stressing me, it hits my:**

* [ ] Body first (can't sleep, stress eating, no energy for the gym)
* [ ] Mental space (anxiety through the roof, can't focus)
* [ ] Relationships (I'm snappy and pulling back from people)
* [ ] Work life (can't concentrate, making mistakes)
* [ ] Spirit (feeling disconnected from my purpose)

**14. I keep my peace through:**

* [ ] Moving my body - gym, walks, dance, whatever feels good
* [ ] Prayer, meditation, or just sitting in silence
* [ ] Quality time with my people who get me
* [ ] Creative outlets that feed my soul
* [ ] Therapy or coaching - getting professional help

**15. My dream financial app would:**

* [ ] Help me understand why I spend when I'm in my feelings
* [ ] Support my wealth-building while keeping me true to myself
* [ ] Give me advice that actually makes sense for my life
* [ ] Help me build my business and side hustles
* [ ] Keep all areas of my life balanced and thriving

**PART 6: LIFESTYLE & DAILY VIBES**

**16. My weekly routine be like (check all that apply):**

* [ ] I'm moving my body most days (30+ minutes)
* [ ] Social media is part of my daily scroll (1+ hours)
* [ ] Regular check-ins with family/friends are non-negotiable
* [ ] I carve out time for my spiritual practice
* [ ] Side hustle/business work is happening regularly

**17. Most of my money goes to:**

* [ ] Keeping a roof over my head and bills paid
* [ ] Looking good and feeling good about myself
* [ ] Good food and experiences that make memories
* [ ] Getting around and exploring the world
* [ ] Investing in my growth and education

**18. When I secure a financial win, I:**

* [ ] Celebrate with my circle because they deserve the joy too
* [ ] Share the victory on social media to inspire others
* [ ] Treat myself to something special because I earned it
* [ ] Set an even bigger goal because I'm just getting started
* [ ] Feel grateful and find ways to give back

**REAL TALK SECTION**

**19. What would true financial freedom look like for your life and relationships?** *[Text field for response]*

**20. What's one money habit you know you need to change, and how do you think it connects to everything else going on in your life?** *[Text field for response]*

*This questionnaire helps Mingus understand your unique financial personality and life context, so we can give you insights that actually make sense for YOUR journey - not some generic advice that doesn't hit the same.* 💯

**Mingus Relationship Patterns Assessment**

*Real Talk About Your Dating Choices & Relationship Money* 💕💰

**PART 1: YOUR RELATIONSHIP PATTERNS (BE HONEST SIS)**

**1. When you look back at your last few relationships, they usually ended because:**

* [ ] He couldn't handle my ambition and success
* [ ] Money stress and different financial goals
* [ ] He wanted me to be "softer" but still handle everything
* [ ] I kept attracting the same type of guy with different faces
* [ ] We just weren't aligned on where life was going

**2. The type of guy that usually catches your attention first:**

* [ ] The charming one with big dreams but no plan
* [ ] The "provider" type who wants to take care of everything
* [ ] The ambitious one who's about his money (even if it's not quite there yet)
* [ ] The creative/artist type who's "finding himself"
* [ ] The stable one who seems like he has it together

**3. But the type you actually NEED is probably:**

* [ ] Someone who matches my energy and financial discipline
* [ ] A partner who supports my goals without trying to compete
* [ ] Someone emotionally mature who can handle my success
* [ ] A man who has his own vision and doesn't need me to fix him
* [ ] Someone who gets that I can be soft AND a boss

**PART 2: SOCIAL MEDIA & RELATIONSHIP EXPECTATIONS**

**4. Social media got you thinking relationships should be:**

* [ ] Always looking perfect with matching outfits and vacations
* [ ] Him spoiling me with expensive gifts and experiences
* [ ] Traditional - he provides, I support and look good doing it
* [ ] Power couple energy - both of us winning together
* [ ] Private and low-key, not for the 'gram

**5. When you see couples online living their "soft life," you feel:**

* [ ] Inspired - that's exactly what I want
* [ ] Triggered - why can't I find a man who provides like that?
* [ ] Confused - how do they afford this lifestyle?
* [ ] Motivated to get my own money up first
* [ ] Skeptical - nobody's life is that perfect

**6. The relationship content that influences you most:**

* [ ] "Feminine energy" coaches talking about letting him lead
* [ ] Financial independence creators saying "be your own provider"
* [ ] Couples showing their luxury lifestyle and travels
* [ ] Real talk about healthy relationship dynamics
* [ ] Success stories about finding love after focusing on yourself

**PART 3: MONEY, CAREER & RELATIONSHIP CONFLICTS**

**7. When a guy finds out about your financial goals/success, he usually:**

* [ ] Gets intimidated and starts acting weird
* [ ] Tries to "put me in my place" or humble me
* [ ] Suddenly expects me to pay for everything
* [ ] Gets motivated to step his game up (rare but it happens)
* [ ] Acts supportive but I can tell he's uncomfortable

**8. You've probably turned down or lost interest in good guys because:**

* [ ] He didn't make enough money to match my lifestyle
* [ ] He seemed too "safe" or boring compared to others
* [ ] He wanted me to slow down my career/business goals
* [ ] He didn't give me that butterflies feeling I thought I needed
* [ ] I was too focused on my goals to make time for love

**9. Your biggest relationship red flag that you keep ignoring:**

* [ ] He talks a good game but his actions don't match
* [ ] He expects me to be independent but also take care of him
* [ ] He gets weird about my money or tries to control my spending
* [ ] He doesn't celebrate my wins or makes me feel bad for succeeding
* [ ] He's not emotionally available but I keep trying to fix it

**PART 4: FAMILY, PRESSURE & PARTNER SELECTION**

**10. Your family/friends usually say about the guys you date:**

* [ ] "He's cute but what does he DO?" (translation: where's his money?)
* [ ] "You're too successful for him" or "You need to date up"
* [ ] "You're too picky - give the good guys a chance"
* [ ] "Stop trying to save these men" (they see the pattern)
* [ ] "When are you going to settle down?" (pressure to just pick somebody)

**11. When it comes to traditional gender roles in relationships:**

* [ ] I want to be provided for AND keep my independence
* [ ] I'll submit to the right man but he has to earn it
* [ ] I'm confused about what I actually want vs. what I should want
* [ ] I want partnership where we both contribute our strengths
* [ ] I don't believe in gender roles - we're both adults

**12. The pressure you feel most in dating:**

* [ ] My biological clock vs. not settling for less
* [ ] Society saying I should be "softer" to attract men
* [ ] Friends/family asking why I'm still single
* [ ] Seeing everyone else coupled up on social media
* [ ] Balancing my standards with being "realistic"

**PART 5: EMOTIONAL PATTERNS & SPENDING**

**13. When relationship stress hits, your spending usually:**

* [ ] Goes up on self-care and "treating myself"
* [ ] Gets tighter because I stress about money when I'm emotional
* [ ] Becomes more impulsive - retail therapy is real
* [ ] Shifts to trying to look better for dating apps/going out
* [ ] Stays the same - I don't let relationship drama affect my money

**14. You know a relationship is affecting your financial goals when:**

* [ ] I'm spending money trying to keep up with what he expects
* [ ] I'm financially supporting him instead of my own dreams
* [ ] I'm too emotionally drained to focus on my business/career
* [ ] We're fighting about money more than we're building together
* [ ] I'm making financial decisions based on fear of being alone

**15. The relationship pattern that keeps messing with your money:**

* [ ] Dating potential instead of reality (investing in dreams, not facts)
* [ ] Thinking love should be expensive (if he's not spending, he doesn't care)
* [ ] Trying to prove I'm "wife material" by financially supporting
* [ ] Lowering my standards when I'm lonely or tired of being alone
* [ ] Choosing chemistry over compatibility every single time

**PART 6: SELF-AWARENESS & GROWTH**

**16. If you're being real with yourself, you probably:**

* [ ] Have a type that's actually not good for you
* [ ] Make excuses for men who aren't making the effort
* [ ] Confuse drama and intensity with genuine connection
* [ ] Want to be chosen so badly that you ignore obvious issues
* [ ] Know what you need but keep choosing what you want

**17. Your relationship with being single is:**

* [ ] I hate it and will settle just to not be alone
* [ ] I'm okay with it but society makes me feel like something's wrong
* [ ] I actually love it but feel pressure to want a relationship
* [ ] It's lonely sometimes but I'd rather be single than settling
* [ ] I'm using this time to heal and figure out what I really want

**18. The dating advice that triggers you most:**

* [ ] "Lower your standards" or "Be more realistic"
* [ ] "Work on yourself first" (implying I'm the problem)
* [ ] "Let him be the man" or anything about submitting
* [ ] "Stop being so picky" when I have legitimate dealbreakers
* [ ] "The right person will accept you as you are" (what if I'm choosing wrong?)

**REAL TALK REFLECTION**

**19. What pattern do you keep repeating in relationships that you know isn't serving you?** *[Text field for response]*

**20. If you could design your ideal partner from scratch - not based on what looks good or feels exciting, but what would actually support your life goals - what would that look like?** *[Text field for response]*

**21. What's one relationship belief you have that might actually be getting in your way of finding lasting love?***[Text field for response]*

*This assessment helps Mingus understand how your relationship patterns might be impacting your financial goals and overall well-being. No judgment, just real insights to help you make choices that align with ALL your goals.* 💯✨

**Mingus Relationship Financial Stress Scoring System**

*Predicting Financial Stress Likelihood from Relationship Patterns*

**SCORING METHODOLOGY**

**Point Assignment by Risk Level:**

* **High Risk (3 points):** Answers indicating patterns most likely to cause financial stress
* **Moderate Risk (2 points):** Answers showing potential for financial stress
* **Low Risk (1 point):** Answers indicating healthier patterns
* **Minimal Risk (0 points):** Answers showing strong financial boundaries

**Question Weighting System:**

* **Core Financial Impact Questions (3x multiplier):** Q13, Q14, Q15
* **High Impact Questions (2x multiplier):** Q1, Q2, Q8, Q9, Q16
* **Standard Questions (1x multiplier):** All others

**DETAILED SCORING BREAKDOWN**

**PART 1: RELATIONSHIP PATTERNS**

**Q1. Past relationship endings (2x weight):**

* Money stress and different financial goals **(3 pts)**
* He couldn't handle my ambition and success **(2 pts)**
* I kept attracting the same type with different faces **(2 pts)**
* He wanted me "softer" but still handle everything **(2 pts)**
* We weren't aligned on where life was going **(1 pt)**

**Q2. Type that catches attention first (2x weight):**

* The charming one with big dreams but no plan **(3 pts)**
* The creative/artist type who's "finding himself" **(3 pts)**
* The "provider" type who wants to take care of everything **(2 pts)**
* The ambitious one about his money (even if not there yet) **(1 pt)**
* The stable one who seems like he has it together **(0 pts)**

**Q3. Type you actually NEED:**

* Someone emotionally mature who can handle my success **(0 pts)**
* A man with his own vision who doesn't need fixing **(0 pts)**
* Someone who gets I can be soft AND a boss **(0 pts)**
* Someone who matches my energy and financial discipline **(0 pts)**
* A partner who supports goals without competing **(1 pt)**

**PART 2: SOCIAL MEDIA & EXPECTATIONS**

**Q4. Social media relationship expectations:**

* Traditional - he provides, I support and look good **(3 pts)**
* Always looking perfect with expensive lifestyle **(2 pts)**
* Him spoiling me with expensive gifts **(2 pts)**
* Power couple energy - both winning together **(0 pts)**
* Private and low-key, not for the 'gram **(0 pts)**

**Q5. Feelings about "soft life" couples:**

* Triggered - why can't I find a man who provides like that? **(3 pts)**
* Inspired - that's exactly what I want **(2 pts)**
* Confused - how do they afford this? **(1 pt)**
* Motivated to get my own money up first **(0 pts)**
* Skeptical - nobody's life is that perfect **(0 pts)**

**Q6. Most influential relationship content:**

* "Feminine energy" coaches about letting him lead **(2 pts)**
* Couples showing luxury lifestyle and travels **(2 pts)**
* Financial independence - "be your own provider" **(1 pt)**
* Real talk about healthy relationship dynamics **(0 pts)**
* Success stories about focusing on yourself first **(0 pts)**

**PART 3: MONEY, CAREER & CONFLICTS**

**Q7. His reaction to your success:**

* Suddenly expects me to pay for everything **(3 pts)**
* Tries to "put me in my place" or humble me **(2 pts)**
* Gets intimidated and starts acting weird **(2 pts)**
* Acts supportive but I can tell he's uncomfortable **(1 pt)**
* Gets motivated to step his game up **(0 pts)**

**Q8. Good guys you've rejected (2x weight):**

* He didn't make enough to match my lifestyle **(3 pts)**
* He seemed too "safe" or boring **(2 pts)**
* He didn't give me that butterflies feeling **(2 pts)**
* He wanted me to slow down career goals **(1 pt)**
* I was too focused on goals to make time **(1 pt)**

**Q9. Red flag you keep ignoring (2x weight):**

* He gets weird about my money/tries to control spending **(3 pts)**
* He expects independence but also wants me to take care of him **(3 pts)**
* He talks good game but actions don't match **(2 pts)**
* He doesn't celebrate wins/makes me feel bad for succeeding **(2 pts)**
* He's not emotionally available but I try to fix it **(2 pts)**

**PART 4: FAMILY, PRESSURE & SELECTION**

**Q10. What family/friends say:**

* "You're too picky - give good guys a chance" **(2 pts)**
* "When are you going to settle down?" **(2 pts)**
* "He's cute but what does he DO?" **(1 pt)**
* "You're too successful for him" **(1 pt)**
* "Stop trying to save these men" **(1 pt)**

**Q11. Traditional gender roles:**

* I want to be provided for AND keep independence **(3 pts)**
* I'm confused about what I want vs. should want **(2 pts)**
* I'll submit to the right man but he has to earn it **(1 pt)**
* I want partnership where we both contribute strengths **(0 pts)**
* I don't believe in gender roles - we're both adults **(0 pts)**

**Q12. Dating pressure you feel most:**

* Seeing everyone coupled up on social media **(2 pts)**
* Friends/family asking why I'm still single **(2 pts)**
* Society saying I should be "softer" **(2 pts)**
* Balancing standards with being "realistic" **(1 pt)**
* Biological clock vs. not settling **(1 pt)**

**PART 5: EMOTIONAL PATTERNS & SPENDING (3x weight)**

**Q13. When relationship stress hits spending (3x weight):**

* Becomes more impulsive - retail therapy is real **(3 pts)**
* Goes up on self-care and "treating myself" **(2 pts)**
* Shifts to trying to look better for dating/going out **(2 pts)**
* Gets tighter because I stress about money **(1 pt)**
* Stays the same - don't let drama affect money **(0 pts)**

**Q14. Relationship affecting financial goals (3x weight):**

* I'm financially supporting him instead of my dreams **(3 pts)**
* I'm spending money trying to keep up with his expectations **(3 pts)**
* We're fighting about money more than building together **(2 pts)**
* I'm making decisions based on fear of being alone **(2 pts)**
* I'm too drained to focus on business/career **(1 pt)**

**Q15. Money pattern that keeps repeating (3x weight):**

* Dating potential instead of reality **(3 pts)**
* Trying to prove I'm "wife material" by financially supporting **(3 pts)**
* Thinking love should be expensive **(2 pts)**
* Lowering standards when lonely **(2 pts)**
* Choosing chemistry over compatibility **(2 pts)**

**PART 6: SELF-AWARENESS & GROWTH**

**Q16. If you're being real with yourself (2x weight):**

* Want to be chosen so badly that you ignore obvious issues **(3 pts)**
* Have a type that's actually not good for you **(2 pts)**
* Make excuses for men who aren't making effort **(2 pts)**
* Confuse drama and intensity with genuine connection **(2 pts)**
* Know what you need but keep choosing what you want **(1 pt)**

**Q17. Relationship with being single:**

* I hate it and will settle just to not be alone **(3 pts)**
* I actually love it but feel pressure to want relationship **(2 pts)**
* I'm okay but society makes me feel something's wrong **(1 pt)**
* It's lonely sometimes but rather single than settling **(0 pts)**
* Using time to heal and figure out what I want **(0 pts)**

**Q18. Dating advice that triggers you:**

* "Stop being so picky" when I have legitimate dealbreakers **(2 pts)**
* "Lower your standards" or "Be more realistic" **(2 pts)**
* "Let him be the man" or anything about submitting **(1 pt)**
* "Work on yourself first" **(1 pt)**
* "Right person will accept you as you are" **(1 pt)**

**SCORING CALCULATION**

**Formula:**

Total Score = (Core Questions × 3) + (High Impact Questions × 2) + (Standard Questions × 1)

Maximum Possible Score: 144 points

**Risk Categories:**

**🔴 HIGH RISK (90-144 points): Financial Stress Very Likely**

* Strong patterns of emotional spending triggered by relationships
* Consistent attraction to financially unstable partners
* External pressure leading to poor financial decisions
* Low self-awareness about destructive patterns

**🟡 MODERATE-HIGH RISK (65-89 points): Financial Stress Likely**

* Some emotional spending patterns around relationships
* Mixed attraction to stable vs. unstable partners
* Moderate external pressure influencing decisions
* Growing self-awareness but still repeating patterns

**🟠 MODERATE RISK (40-64 points): Some Financial Stress Possible**

* Occasional emotional spending during relationship stress
* Generally good partner selection with some exceptions
* Some external pressure but mostly making own decisions
* Good self-awareness with room for growth

**🟢 LOW RISK (20-39 points): Financial Stress Unlikely**

* Healthy spending habits regardless of relationship status
* Consistent attraction to emotionally and financially stable partners
* Makes decisions based on personal values, not external pressure
* High self-awareness and healthy relationship patterns

**💚 MINIMAL RISK (0-19 points): Financial Stress Very Unlikely**

* Strong financial boundaries unaffected by relationships
* Excellent partner selection and high standards
* Independent decision-making immune to external pressure
* Very high self-awareness and healthy relationship patterns

**MINGUS INTERVENTION RECOMMENDATIONS BY SCORE**

**High Risk (90-144):**

* **Immediate:** Daily spending alerts during emotional periods
* **Weekly:** Relationship pattern coaching + financial therapy
* **Monthly:** Comprehensive financial and relationship goal realignment
* **Tier Recommendation:** Professional ($50) with intensive support

**Moderate-High Risk (65-89):**

* **Daily:** Mood-based spending insights
* **Weekly:** Pattern recognition coaching
* **Monthly:** Financial goal check-ins with relationship context
* **Tier Recommendation:** Mid-tier ($20) with targeted interventions

**Moderate Risk (40-64):**

* **Weekly:** Gentle pattern awareness notifications
* **Monthly:** Goal progress with relationship balance tips
* **Tier Recommendation:** Mid-tier ($20) for preventive support

**Low Risk (20-39):**

* **Monthly:** Maintenance check-ins and goal progress
* **Tier Recommendation:** Budget ($10) for ongoing support

**Minimal Risk (0-19):**

* **Quarterly:** Celebration of healthy patterns + advanced goal setting
* **Tier Recommendation:** Budget ($10) or no intervention needed

*This scoring system helps Mingus identify users most at risk for relationship-driven financial stress and provide targeted interventions to break these cycles.*

**Mingus Statistical Comparison Framework**

*Comparing Individual Users to Demographic Baseline with Statistical Significance*

**PHASE 1: BASELINE DATA COLLECTION**

**Sample Size Requirements**

**Primary Sample (African American Women, Ages 25-45):**

Confidence Level: 95%

Margin of Error: 3%

Population Size: ~2.8 million (estimated target demographic)

Required Sample Size: 1,067 responses

For 5% margin of error: 384 responses (minimum viable)

For 2% margin of error: 2,401 responses (optimal)

**Stratified Sampling by Key Demographics:**

* **Income Brackets:** $40-60K, $60-80K, $80-100K (355 each for 3% MOE)
* **Age Groups:** 25-30, 31-35, 36-40, 41-45 (267 each)
* **Geographic Regions:** Top 10 metro areas (107 each)
* **Education Levels:** Some college, Bachelor's, Graduate+ (355 each)

**Control Group Sample:**

Non-Hispanic White Women (25-45): 400 responses

Hispanic Women (25-45): 400 responses

Asian Women (25-45): 400 responses

Total Comparative Sample: 1,200 responses

**Data Collection Methodology**

**Recruitment Channels:**

1. **Social Media Advertising** (Facebook, Instagram, TikTok) - 40%
2. **Influencer Partnerships** (from target list) - 25%
3. **Professional Networks** (LinkedIn, professional associations) - 15%
4. **Community Organizations** (churches, social groups) - 10%
5. **University Partnerships** (HBCUs, alumni networks) - 10%

**Quality Control Measures:**

* Attention check questions (3 per survey)
* Response time validation (minimum 8 minutes)
* IP address verification (no duplicates)
* Demographic verification questions
* Post-survey validation interviews (10% random sample)

**PHASE 2: STATISTICAL BASELINE ESTABLISHMENT**

**Core Metrics Calculation**

**Primary Outcome Variable:**

Relationship Financial Stress Score (RFSS)

Range: 0-144 points

Distribution: Expected to be right-skewed

**Baseline Demographics Descriptive Statistics:**

African American Women (25-45) Baseline:

- Mean RFSS Score (μ)

- Standard Deviation (σ)

- Median Score

- Interquartile Range (IQR)

- 95th/5th Percentiles

- Skewness and Kurtosis measures

**Subgroup Analysis:**

By Income:

- $40-60K: Mean ± SD

- $60-80K: Mean ± SD

- $80-100K: Mean ± SD

By Age:

- 25-30: Mean ± SD

- 31-35: Mean ± SD

- 36-40: Mean ± SD

- 41-45: Mean ± SD

By Region:

- Atlanta Metro: Mean ± SD

- Houston Metro: Mean ± SD

- DC Metro: Mean ± SD

(etc. for all 10 target regions)

**PHASE 3: INDIVIDUAL COMPARISON CALCULATIONS**

**Z-Score Calculation**

Z = (X - μ) / σ

Where:

X = Individual user's RFSS score

μ = Population mean RFSS score

σ = Population standard deviation

Interpretation:

Z > +2.0: "Much higher stress risk than typical" (97.5th percentile)

Z > +1.0: "Higher stress risk than typical" (84th percentile)

Z ≈ 0: "About average stress risk" (50th percentile)

Z < -1.0: "Lower stress risk than typical" (16th percentile)

Z < -2.0: "Much lower stress risk than typical" (2.5th percentile)

**Percentile Ranking Calculation**

Percentile Rank = (Number of scores below X / Total number of scores) × 100

If user scores 85 and this ranks in 78th percentile:

"Your relationship financial stress risk is higher than 78% of women in your demographic"

**Confidence Interval for Individual Comparison**

CI = X ± (Z\_α/2 × σ/√n)

Where:

Z\_α/2 = 1.96 for 95% confidence

σ = Population standard deviation

n = Sample size used to establish baseline

Example output:

"We are 95% confident your true stress risk score falls between 82-88,

compared to the typical range of 45-55 for women in your demographic."

**PHASE 4: DEMOGRAPHIC-SPECIFIC COMPARISONS**

**Multiple Comparison Framework**

**Primary Comparison (Most Important):**

African American Women, Same Age Group, Similar Income

Sample requirement: Minimum 100 per subgroup

Statistical power: 80% to detect medium effect size (d=0.5)

**Secondary Comparisons:**

1. **Same demographic, different income levels**
2. **Same income, different racial groups**
3. **Same age, different racial groups**
4. **General population baseline**

**Effect Size Calculations**

Cohen's d = (X\_user - μ\_demographic) / σ\_pooled

Interpretation:

d = 0.2: Small difference

d = 0.5: Medium difference

d = 0.8: Large difference

Example output:

"Your stress risk shows a large difference (d=0.85) compared to

similar women in your demographic, suggesting significantly

higher relationship-financial stress patterns."

**PHASE 5: VALIDATION AND RELIABILITY**

**Longitudinal Validation Study**

Follow-up Sample: 200 users from baseline

Time Points: 6 months, 12 months, 18 months

Outcome Measures:

- Actual financial stress events

- Relationship status changes

- Spending pattern changes

- Self-reported stress levels

Predictive Validity:

Correlation between baseline RFSS and future financial stress events

Target: r > 0.50 for strong predictive validity

**External Criterion Validation**

Compare RFSS scores against:

- Credit score changes (6-month period)

- Emergency fund depletion incidents

- Relationship breakup financial impact

- Career/income changes due to relationship stress

Convergent Validity Targets:

- r > 0.40 with financial stress measures

- r > 0.35 with relationship satisfaction (negative correlation)

- r > 0.30 with impulse spending measures

**PHASE 6: REAL-TIME COMPARISON ALGORITHM**

**User Dashboard Calculation**

def calculate\_user\_comparison(user\_score, user\_demographics):

# Match user to appropriate baseline group

baseline\_group = match\_demographic\_group(user\_demographics)

# Calculate primary statistics

z\_score = (user\_score - baseline\_group.mean) / baseline\_group.std

percentile = stats.percentileofscore(baseline\_group.scores, user\_score)

# Calculate confidence interval

margin\_error = 1.96 \* (baseline\_group.std / sqrt(baseline\_group.n))

ci\_lower = user\_score - margin\_error

ci\_upper = user\_score + margin\_error

# Generate comparison text

comparison\_text = generate\_comparison\_narrative(

z\_score, percentile, baseline\_group

)

return {

'z\_score': z\_score,

'percentile': percentile,

'confidence\_interval': (ci\_lower, ci\_upper),

'comparison\_group': baseline\_group.description,

'narrative': comparison\_text,

'recommendation\_tier': determine\_tier(z\_score)

}

**Dynamic Baseline Updates**

Update Schedule: Monthly (minimum 50 new responses)

Recalculation: Quarterly (full baseline recalculation)

Quality Check: Remove outliers beyond 3 standard deviations

Trend Analysis: Track changes in population baseline over time

**PHASE 7: STATISTICAL SIGNIFICANCE TESTING**

**Individual vs. Population Mean**

One-sample t-test:

H₀: User score = Population mean

H₁: User score ≠ Population mean

t = (X - μ) / (s/√n)

Where n = 1 for individual comparison

Use population parameters for calculation

Significance levels:

p < 0.001: Extremely significant difference

p < 0.01: Highly significant difference

p < 0.05: Statistically significant difference

p > 0.05: No significant difference

**Subgroup Comparison Testing**

Independent samples t-test:

Compare user's demographic subgroup vs. other subgroups

ANOVA for multiple group comparisons:

F = MS\_between / MS\_within

Post-hoc tests (Tukey HSD) for pairwise comparisons

Bonferroni correction for multiple comparisons

**IMPLEMENTATION TIMELINE**

**Phase 1: Data Collection (Months 1-4)**

* Month 1: Survey design and testing
* Month 2: Recruitment launch
* Months 3-4: Data collection and quality control

**Phase 2: Analysis (Months 5-6)**

* Statistical analysis and baseline establishment
* Validation studies initiation
* Algorithm development

**Phase 3: Integration (Months 7-8)**

* Dashboard development
* Real-time calculation system
* User testing and refinement

**Phase 4: Launch (Month 9)**

* Full feature launch
* Ongoing data collection
* Continuous baseline updates

**BUDGET ESTIMATE**

Data Collection:

- Survey incentives ($10 × 2,500 responses): $25,000

- Recruitment advertising: $15,000

- Research platform licensing: $5,000

Analysis:

- Statistical consultant: $20,000

- Data processing tools: $3,000

Technology Development:

- Algorithm development: $30,000

- Dashboard integration: $15,000

Total Estimated Cost: $113,000

Cost per baseline data point: $45.20

Monthly maintenance cost: $2,000

This framework provides statistically rigorous comparisons that will give Mingus users meaningful insights into how their relationship-financial stress patterns compare to similar women in their demographic, with the confidence that comes from proper statistical methodology.