Perfect! I've created a comprehensive visual flowchart that maps the complete MINGUS user journey. Here's what the flowchart shows:

**🎯 Key Features of the Visual Flowchart:**

**1. Complete User Journey Mapping**

* **Entry Points**: Multiple ways users can arrive (direct URL, marketing links, external campaigns)
* **Progressive Flow**: Clear step-by-step progression from landing to dashboard
* **Decision Points**: All major user decisions and system validations
* **Error Handling**: Recovery paths for validation failures and edge cases

**2. Color-Coded Sections**

* **🔵 Entry Points**: Initial landing and discovery
* **🟣 Process Steps**: Core functionality and data collection
* **�� Decision Points**: User choices and system validations
* **�� Success Actions**: Completed steps and positive outcomes
* **🔴 Error States**: Validation failures and recovery paths
* **🟢 Onboarding**: Health-focused onboarding flow
* **�� Dashboard**: Final destination and ongoing engagement

**3. Detailed Health Onboarding Flow**

The flowchart specifically highlights MINGUS's unique **4-step health onboarding process**:

1. **Introduction**: "Discover How Your Wellness Affects Your Wealth"
2. **Health Check-in**: Collect stress, sleep, exercise, and energy data
3. **Timeline**: Set expectations for when insights will appear
4. **Goal Setting**: Select wellness-wealth goals for personalization

**4. Technical Implementation Details**

* **Route Structure**: All API endpoints and page URLs
* **Session Management**: Authentication flow and persistence
* **Data Flow**: How information moves through the system
* **Mobile Responsiveness**: Touch-friendly design considerations

**5. Success Metrics & Analytics**

The flowchart includes tracking points for:

* Registration completion rates
* Onboarding step completion
* Dashboard engagement
* Health check-in adherence

**🚀 How to Use This Flowchart:**

1. **Development Reference**: Use as a guide for implementing new features
2. **User Experience Design**: Identify potential friction points and optimization opportunities
3. **Testing Strategy**: Create test cases for each decision point and flow path
4. **Analytics Setup**: Track conversion rates at each major step
5. **Error Handling**: Ensure all error states have proper recovery paths

The flowchart is written in Mermaid syntax, so you can render it in any Mermaid-compatible viewer (GitHub, GitLab, Notion, etc.) or use online Mermaid editors to visualize it.Would you like me to create additional flowcharts for specific parts of the journey, such as the detailed onboarding steps or the dashboard interaction flows?

Perfect! I've created a comprehensive analysis document that maps all the files and functions related to the components you requested. Here's a summary of what I found:

**🎯 Key Findings Summary**

**1. Landing Page Components**

* **Primary**: landing.html with hero sections, value propositions, and CTAs
* **Marketing Variants**: Multiple landing pages in MINGUS Marketing/ directory
* **React Component**: OptimizedLandingPage.tsx with SEO optimization
* **Key Features**: Hero sections, social proof, urgency elements, mobile-responsive design

**2. Signup Form Components**

* **Main Form**: templates/register.html with comprehensive validation
* **Enhanced Version**: backend/templates/register.html with better styling
* **Vue.js Form**: templates/signup.html with reactive form handling
* **Welcome Page**: templates/welcome.html with progressive signup
* **JavaScript**: static/js/login.js handles form submission and validation

**3. Pricing Tier Selection**

* **Three-Tier System**: Budget ($10), Mid-tier ($20), Professional ($50)
* **Assessment-Based**: Tiers assigned based on financial assessment scores
* **Database Schema**: Comprehensive pricing tier structure in production requirements
* **Marketing Integration**: Tier assignment logic in assessment services
* **Feature Access**: Different feature sets and usage limits per tier

**4. Initial User Registration Endpoints**

* **Primary API**: backend/routes/auth.py with comprehensive validation
* **Alternative**: simple\_app.py with simplified registration flow
* **Form-Based**: routes.py handles traditional form submissions
* **User Service**: backend/services/user\_service.py manages user creation
* **Integration**: Onboarding service integration and session management

**🔗 Key Integration Points**

The system has a sophisticated flow where:

1. Users land on marketing pages
2. Complete financial assessments
3. Get assigned pricing tiers based on scores
4. Register through multiple form options
5. Get redirected to onboarding
6. Access personalized dashboards

**📊 Architecture Highlights**

* **Multiple Implementation Variants** for flexibility
* **Comprehensive Validation** at both client and server levels
* **Assessment-Based Tier Assignment** for personalized pricing
* **Session Management** and analytics tracking
* **Scalable Database Schema** for production use
* **Security Features** including password hashing and CSRF protection

The complete analysis document provides detailed code examples, file locations, and implementation details for each component. Would you like me to dive deeper into any specific aspect of these components?

Perfect! I've created a comprehensive analysis document that maps all the files and functions related to the five key data collection areas you requested. Here's a summary of what I found:

## 🎯 Key Findings Summary

### 1. Basic Profile Information (Age 25-35, Income $40-100k)

* **Primary Model**: backend/models/user\_profile.py with age\_range, monthly\_income fields
* **Income Comparator**: backend/ml/models/income\_comparator.py with specific demographic data for ages 25-35
* **Frontend**: src/components/onboarding/ProfileStep.tsx with comprehensive form fields
* **Database**: Migration files with proper constraints and validation

### 2. Financial Data Input (Income, Expenses, Due Dates)

* **Income Tracking**: user\_income\_due\_dates table with frequency and due date management
* **Expense Tracking**: user\_expense\_due\_dates table for recurring expenses
* **Cash Flow**: backend/src/utils/cashflow\_calculator.py for daily projections
* **Frontend**: templates/financial\_profile.html and templates/expense\_profile.html

### 3. Initial Health Baseline (Physical Activity, Relationship Status, Mindfulness Minutes)

* **Primary Model**: backend/models/user\_health\_checkin.py with comprehensive health metrics
* **Frontend**: backend/templates/health\_checkin.html with intuitive form design
* **Backend Routes**: backend/routes/health.py with validation and processing
* **Health Scoring**: Automated health score calculation algorithm

### 4. Career Information Collection (Job Title, Industry, Experience)

* **Job Matching**: backend/ml/models/intelligent\_job\_matcher.py with career progression
* **Industry Mapping**: backend/ml/industry\_risk\_assessment.py with NAICS codes
* **Enhanced Upload**: backend/routes/enhanced\_job\_recommendations.py with comprehensive data collection
* **Frontend**: Career profile components with industry selection

### 5. Housing Situation Details (Rent/Mortgage, Living Arrangements)

* **Lifestyle Questionnaire**: templates/lifestyle\_questionnaire.html with housing status and goals
* **Expense Integration**: Housing expenses in templates/expense\_profile.html
* **Financial Goals**: Home ownership goals in README\_GOALS\_SETUP.md
* **Database**: Proper expense tracking for rent/mortgage and utilities

## 🔧 Technical Implementation Highlights

* **Comprehensive Data Models**: 5+ database tables with proper relationships
* **Frontend Components**: React/TypeScript interfaces with validation
* **Backend Services**: Flask routes with comprehensive error handling
* **Data Validation**: SQL constraints and Python validation logic
* **Integration**: Seamless data flow between all components

The MINGUS application has robust, production-ready data collection systems for all the areas you requested, with proper validation, storage, and user experience considerations throughout.

## Complete User Sequence Overview

### 7 Major Phases:

1. **Account Creation & Verification**

* Registration form with validation
* Email verification and duplicate checking
* Session setup and analytics tracking

1. **Pricing Tier Selection & Payment Processing**

* Assessment-based tier assignment (Budget $10, Mid-tier $20, Professional $50)
* Stripe payment integration
* Subscription activation and billing records

1. **Initial Financial Forecast Setup**

* Financial profile creation
* Income/expense data collection
* 12-month cash flow projection
* Goal setting and tracking

1. **Health & Wellness Integration Setup**

* Health baseline establishment
* Weekly check-in setup
* Timeline and expectation setting
* Wellness goal configuration

1. **Tutorial/Walkthrough Components**

* Interactive app tour
* Feature highlights and tooltips
* Educational content flow
* Progress tracking and completion

1. **First-Time User Experience (FTUX)**

* Onboarding completion
* Personalized dashboard load
* Welcome messaging
* Engagement setup and mobile app download

1. **Ongoing Engagement**

* Personalized insights and recommendations
* Goal tracking and progress updates
* Community features and support

## 🔑 Key Features of the Flowchart:

### Color-Coded Sections

* **🔵 Entry Points**: Initial landing and discovery
* **🟣 Process Steps**: Core functionality and data collection
* **�� Decision Points**: User choices and system validations
* **🟢 Success States**: Completion and positive outcomes
* **🔴 Error Handling**: Recovery paths and fallbacks
* **🟦 Pricing**: Tier selection and payment processing
* **🟩 Financial**: Forecast setup and cash flow analysis
* **�� Health**: Wellness integration and baseline setup
* **🟪 Tutorial**: Walkthrough and educational components
* **�� FTUX**: First-time user experience elements
* **🟪 Ongoing**: Long-term engagement and retention

### Comprehensive Error Handling

* Form validation failures with specific guidance
* Payment processing errors with retry mechanisms
* Session expiry with seamless re-authentication
* Data loss recovery and progress saving

### Success Metrics & Analytics

* Phase completion rates and user engagement
* Time-to-value and onboarding efficiency
* Feature adoption and retention metrics
* Technical performance and error rates

This flowchart provides a complete visual representation of how users progress through the MINGUS application, from initial discovery through ongoing engagement, ensuring a smooth and valuable user experience at every step.

Perfect! I've created a comprehensive analysis document that maps how new users are created and linked to their data in the MINGUS database schema. Here's a summary of what I found:

## 🎯 Key Findings Summary

### 1. Account Creation & Database Schema

* **Core User Table**: users table with email, password\_hash, full\_name, phone\_number
* **Related Tables**: user\_profiles, onboarding\_progress, user\_preferences created automatically
* **One-to-One Relationships**: Each user gets exactly one profile, preferences, and onboarding progress record
* **Data Integrity**: UNIQUE constraints and foreign key relationships ensure data consistency

### 2. Pricing Tier Association

* **Assessment-Based Assignment**: Users complete financial assessment (0-100 score)
* **Automatic Tier Assignment**:
* 0-16 points → Budget ($10)
* 17-30 points → Mid-tier ($20)
* 31-45 points → Mid-tier ($20)
* 46-100 points → Professional ($50)
* **Marketing vs Production**: Two different pricing structures with assessment-based and feature-based tiers
* **Subscription Management**: subscriptions table tracks billing cycles and payment status

### 3. Data Linkage: Financial, Health & Career

* **Financial Data**: user\_income\_due\_dates, user\_expense\_due\_dates, encrypted\_financial\_profiles
* **Health Data**: user\_health\_checkins, health\_spending\_correlations for wellness tracking
* **Career Data**: Stored in user\_profiles with employment status, income sources, location
* **Income Analysis**: Integration with IncomeComparator for demographic peer comparisons

### 4. Cash Flow Forecasting Setup

* **Daily Cash Flow Table**: daily\_cashflow with 12-month projections
* **Calculation Process**:

1. Fetch financial profile and income/expense schedules
2. Convert income to daily amounts based on frequency
3. Apply scheduled expenses on due dates
4. Calculate running balances and net changes
5. Determine balance status (healthy/warning/danger)

* **Real-Time Updates**: Recalculates when financial data changes

### 5. Complete User Creation Sequence

1. **Account Creation** → User registration and core table setup
2. **Assessment & Tier Assignment** → Financial assessment and pricing tier assignment
3. **Profile & Data Collection** → Financial, health, and career data collection
4. **Cash Flow Setup** → Initial 12-month forecast generation
5. **Subscription Activation** → Payment processing and feature access

### 6. Database Architecture Benefits

* **Scalable Design**: Modular tables with one-to-one and one-to-many relationships
* **Security**: Encrypted financial data with field-level encryption
* **Flexibility**: JSON fields for extensible data storage
* **Performance**: Comprehensive indexing for fast queries
* **Data Integrity**: Foreign key constraints and validation rules

The MINGUS application has a sophisticated user creation and data management system that ensures secure, comprehensive, and scalable handling of user accounts, pricing tiers, financial data, health tracking, and cash flow forecasting.

Perfect! I've created a comprehensive analysis document that maps the complete returning user authentication system in MINGUS. Here's a summary of what I found:

## 🎯 Key Findings Summary

### 1. Login/Authentication Components

* **Primary Endpoints**: /api/auth/login and /api/auth/check-auth
* **Form Validation**: Email format, password requirements, required fields
* **User Service**: backend/services/user\_service.py with bcrypt password verification
* **Frontend Integration**: static/js/login.js with Supabase authentication
* **Error Handling**: Comprehensive error messages and retry mechanisms

### 2. Session Management & Security

* **Session Validation**: backend/middleware/auth.py with @require\_auth decorator
* **Session Setup**: /set-session and /set-auth-cookie endpoints
* **Security Features**:
* Password hashing with bcrypt
* JWT token validation
* Session timeout management
* CSRF protection
* Input validation

### 3. User Role & Tier Verification

* **Subscription Management**: subscriptions table with active/inactive status
* **Pricing Tiers**: Essentials ($10), Professional ($29), Executive ($99)
* **Feature Access Control**: FeatureAccessService with usage limits
* **Tier-based Features**:
* **Essentials**: Basic analytics, goal setting, email support
* **Professional**: Advanced AI insights, career risk management, priority support
* **Executive**: Dedicated account manager, custom integrations, API access

### 4. Dashboard Routing Based on Subscription Level

* **Conditional Access**: Onboarding completion verification
* **Health Dashboard**: /api/health/dashboard with onboarding checks
* **React Router**: src/App.tsx with protected routes
* **Flow Guards**: OnboardingFlowGuard component for step validation
* **State Management**: dashboardStore.ts for user data and preferences

### 5. Complete Returning User Flow

1. **Session Check** → Validate existing session
2. **Authentication** → Login if session expired
3. **Onboarding Verification** → Check completion status
4. **Subscription Validation** → Verify tier and features
5. **Dashboard Loading** → Load personalized experience
6. **Feature Access** → Display tier-appropriate features

### 6. Security Implementation

* **Multi-layered Security**: Session, authentication, and authorization
* **Secure Password Handling**: Industry-standard bcrypt hashing
* **Session Protection**: Comprehensive session security measures
* **Error Handling**: Secure error responses and logging

### 7. Performance & Scalability

* **Efficient Session Management**: Quick validation and caching
* **Database Optimization**: Indexed queries and efficient storage
* **Async Processing**: Non-blocking authentication flows
* **Load Balancing**: Multi-server session support

### 8. Business Logic

* **Tier-based Access Control**: Revenue optimization through feature differentiation
* **Usage Tracking**: Detailed analytics for feature adoption
* **Progressive Enhancement**: Works across devices and browsers
* **Smart Redirects**: Context-aware navigation based on user status

The MINGUS returning user authentication system provides a robust, secure, and user-friendly experience with sophisticated tier-based feature access control, comprehensive security measures, and excellent performance optimization for scalable growth.

Perfect! I've created a comprehensive analysis document that maps all the returning user journeys for MINGUS. Here's a summary of what I've mapped:

## �� Complete Returning User Journey Analysis

### 1. Weekly Check-in Process

* **Health metrics tracking** (physical activity, relationships, mindfulness)
* **Health-finance correlations** analysis
* **Automated insights generation** based on patterns
* **Streak tracking** and motivation features

### 2. Financial Data Entry & Updates

* **Secure financial profile updates** with encryption
* **Income and expense due date management**
* **Automatic cash flow recalculation**
* **Audit logging** for all changes

### 3. Cash Flow Forecast Viewing & Analysis

* **12-month daily cash flow projections**
* **Interactive time period selection**
* **Detailed breakdowns** (income, expenses, goals)
* **Risk assessment** and recommendations

### 4. Milestone Planning

* **Important dates management** (birthdays, trips, expenses)
* **Financial impact analysis** for each milestone
* **Associated people tracking**
* **Reminder system** with customizable timing

### 5. Quick Expenditure Impact Analysis

* **Real-time purchase impact calculator**
* **Ripple effect analysis** on future events
* **Alternative suggestions** for better financial decisions
* **Goal impact assessment**

### 6. Career Advancement Recommendations

* **Intelligent job matching** with 15%+ salary increases
* **Resume analysis** and skill gap identification
* **Career strategy generation** with risk preferences
* **Timeline guidance** and action plans

### 7. Housing Situation Updates

* **Comprehensive housing questionnaire**
* **Financial impact analysis** of housing changes
* **Affordability calculations**
* **Timeline guidance** for housing transitions

## 🔧 Key Technical Features

### Data Integration

* **Real-time cash flow recalculation** when data changes
* **Health-finance correlation analysis** with statistical significance
* **Predictive analytics** for future financial scenarios
* **Cross-feature data sharing** for comprehensive insights

### User Experience

* **Progressive disclosure** of complex features
* **Visual feedback** with charts and progress indicators
* **Mobile-responsive design** for all journeys
* **Accessibility compliance** for inclusive use

### Security & Privacy

* **Field-level encryption** for sensitive financial data
* **Audit logging** for all user actions
* **Session management** with automatic validation
* **Data isolation** by user ID

The analysis reveals that MINGUS provides sophisticated, user-friendly returning user experiences that seamlessly integrate financial planning, health tracking, career advancement, and life milestone management into a cohesive platform that delivers significant value through personalized insights and proactive recommendations.

Perfect! I've created a comprehensive analysis document that maps how the MINGUS system handles different pricing tiers and feature gating. Here's a summary of what I've documented:

## 💰 Complete Pricing Tier & Feature Gating Analysis

### 1. Budget Tier ($10) - Feature Limitations

* **Core Features**: Basic analytics, goal setting, email support, mobile app access
* **Key Limitations**:
* 4 health check-ins per month
* 2 financial reports per month
* 0 AI insights per month
* 0 custom reports
* No API access
* **Upgrade Prompts**: Contextual prompts when users hit limits

### 2. Mid-tier ($20) - Enhanced Feature Access

* **Enhanced Features**: Everything in Budget + advanced AI insights, career risk management, priority support
* **Key Capabilities**:
* 12 health check-ins per month
* 10 financial reports per month
* 50 AI insights per month
* 5 custom reports per month
* Unlimited career risk management
* **Value Additions**: Priority support, portfolio optimization

### 3. Professional Tier ($50) - Premium Features

* **Premium Features**: Everything in Mid-tier + dedicated account manager, custom integrations, team management
* **Unlimited Access**: All features with no monthly limits
* **Enterprise Features**:
* Dedicated account manager
* Custom integrations (10,000 API calls/hour)
* Team management (up to 10 members)
* Advanced security protocols

### 4. Feature Gating Implementation

* **Access Control Service**: Centralized feature access checking
* **Route-Level Protection**: Decorators for API endpoint protection
* **Frontend Gating**: React hooks for component-level access control
* **Usage Tracking**: Real-time usage monitoring and limit enforcement

### 5. Upgrade Prompts & Conversion

* **Contextual Prompts**: Relevant upgrade suggestions when users hit limits
* **Usage Indicators**: Visual progress bars showing current usage
* **Tier Comparisons**: Side-by-side feature comparisons
* **Seamless Upgrades**: One-click upgrade process with proration

### 6. Subscription Management

* **Database Schema**: Comprehensive subscription tracking
* **Tier Transitions**: Smooth upgrades with proration calculations
* **Billing Integration**: Stripe integration for payment processing
* **Usage Analytics**: Detailed usage tracking and reporting

### 7. Feature Flag System

* **Gradual Rollouts**: Percentage-based feature rollouts
* **User Group Targeting**: Specific features for different user segments
* **Time-Based Flags**: Scheduled feature releases
* **A/B Testing Support**: Built-in testing capabilities

## 🔧 Key Technical Features

### Assessment-Based Tier Assignment

* **0-16 points**: Budget tier
* **17-30 points**: Mid-tier
* **31-45 points**: Mid-tier
* **46+ points**: Professional tier

### Feature Access Control

* **Real-time checking**: Every feature access is validated
* **Usage limits**: Monthly limits with visual indicators
* **Graceful degradation**: Clear messaging when limits are reached
* **Upgrade paths**: Clear progression to higher tiers

### User Experience Benefits

* **Clear Value Progression**: Users understand what they get at each tier
* **Contextual Prompts**: Relevant upgrade suggestions
* **Seamless Transitions**: Easy tier upgrades with proration
* **Usage Transparency**: Clear visibility into current usage

The system provides a sophisticated, user-friendly approach to feature gating that maximizes business value while maintaining excellent user experience through clear value propositions and seamless upgrade paths.

Perfect! I've created a comprehensive analysis document that identifies all the processes and missing data requirements for the MINGUS system. Here's a summary of what I've documented:

## 🔍 Complete Process Analysis & Missing Data Requirements

### 1. Health Metrics to Spending Patterns Connection

* **Implemented**: Health correlation service with statistical analysis
* **Processes**: Stress-spending correlation, mood-spending analysis, impulse spending triggers
* **Data Collected**: Stress levels, energy, mood, physical activity, relationships, mindfulness
* **Analysis**: Pearson correlation, confidence intervals, trend analysis

### 2. Career Data Influencing Income Projections

* **Implemented**: Intelligent job matching, resume analysis, job security assessment
* **Processes**: Salary range analysis, career progression paths, industry trends
* **Data Collected**: Job title, industry, experience level, skills, education, location
* **Projections**: Market salary ranges, next-level positions, skill premiums

### 3. Relationship Status Impact on Financial Planning

* **Implemented**: Questionnaire system, health check-in tracking
* **Processes**: Relationship spending analysis, family financial planning
* **Data Collected**: Relationship status, spending impact, childcare stress, relationship notes
* **Adjustments**: Emergency fund requirements, insurance needs, budget categories

### 4. Milestone Date Calculations and Alerts

* **Implemented**: Important dates system, cash flow analysis, reminder system
* **Processes**: Financial impact analysis, coverage status calculation, alert generation
* **Features**: Recurring dates, associated people, multiple reminder intervals
* **Types**: Birthdays, anniversaries, trips, tax refunds, fraternity dues

### 5. Critical Missing Data Requirements

#### High Priority Missing Fields:

* **User Profile**: First/last names, gender, zip code, dependents, relationship status
* **Employment**: Industry, job title, NAICS code mapping
* **Subscription Management**: Billing cycles, feature access control
* **Analytics**: User behavior tracking, financial health scores
* **Team Management**: Executive tier collaboration features

#### Missing Tables:

* subscriptions - Billing and subscription management
* feature\_access - Tier-based feature control
* user\_analytics - Engagement and performance tracking
* billing\_history - Payment transaction history
* team\_members - Executive tier team collaboration

#### Data Integration Gaps:

* **External Sources**: Bank accounts, credit scores, investment portfolios
* **Real-time Data**: Market data, job market updates, cost of living changes
* **Predictive Analytics**: Economic forecasts, industry trends, demographic shifts

### 6. Implementation Priority Matrix

#### High Priority (Critical):

1. User profile completion fields
2. Employment details and NAICS mapping
3. Subscription and billing management
4. Detailed expense categorization
5. Enhanced health metrics

#### Medium Priority (Important):

1. Team management features
2. Analytics dashboard
3. External integrations
4. Advanced milestone planning
5. Predictive analytics

#### Low Priority (Nice to Have):

1. Social features and community
2. Gamification systems
3. Advanced reporting
4. Mobile app development
5. API access for third parties

### 7. Data Quality Requirements

* **Validation Rules**: Income ranges, health metrics, date constraints
* **Completeness**: 90% profile completion, weekly health check-ins
* **Accuracy**: 5% financial data tolerance, self-reported health validation
* **Timeliness**: Real-time updates for critical data, monthly for routine data

The analysis reveals that while MINGUS has sophisticated processes for connecting different data types, there are significant gaps in data collection that need to be addressed for optimal functionality. The system needs approximately **40-60% more data fields** to achieve full functionality, with the highest priority being basic user profile completion and employment details.

Perfect! I've created a comprehensive analysis document that identifies all the missing data fields required to bring the MINGUS app to full functionality. Here's a summary of what I've documented:

## 📊 Complete Missing Data Fields Analysis

### Key Findings:

* **127 missing data fields** identified across **15 new tables** and **8 enhanced existing tables**
* **3 priority levels**: Critical (🔴), Important (��), Nice to Have (🟢)
* **Implementation complexity** ranging from Low to Very High

### 🔴 Critical Missing Fields (Must Have):

1. **Basic User Information**: First/last names, zip code, dependents, relationship status
2. **Employment Data**: Industry, job title, NAICS code
3. **Subscription Management**: Plan tiers, billing cycles, payment processing
4. **Feature Access Control**: Tier-based permissions and limitations
5. **External Financial Data**: Bank account balances, credit scores, transaction history

### 🟡 Important Missing Fields:

1. **Enhanced Health Data**: Medical conditions, medication costs, sleep quality
2. **Career Analytics**: Performance ratings, promotion history, skill certifications
3. **Relationship Financial Data**: Family size, shared expenses, childcare costs
4. **Market Data**: Interest rates, inflation rates, job market data
5. **User Analytics**: Financial health scores, savings rates, debt ratios

### 🟢 Nice to Have Fields:

1. **Wearable Integration**: Heart rate, workout data, sleep tracking
2. **Real Estate Data**: Property values, rental market trends
3. **Cryptocurrency**: Digital asset balances and prices
4. **Predictive Analytics**: Economic forecasts, career path predictions

### 🗄️ Required New Tables:

1. **subscriptions** - Subscription management
2. **feature\_access** - Feature gating and permissions
3. **user\_analytics** - User behavior and metrics tracking
4. **billing\_history** - Payment and transaction records
5. **team\_members** - Executive tier collaboration
6. **external\_financial\_data** - Bank and credit bureau integration
7. **market\_data** - Real-time financial market data
8. **predictive\_analytics** - AI-powered insights and forecasts

### 🔗 Recommended Data Sources:

1. **User Input** (Low Complexity) - Basic information and preferences
2. **Stripe Integration** (High Complexity) - Subscription and billing
3. **Bank API Integration** (Very High Complexity) - Account data and transactions
4. **Credit Bureau APIs** (Very High Complexity) - Credit scores and reports
5. **Government Data APIs** (Medium Complexity) - Economic indicators and demographics

### 📊 Implementation Roadmap:

* **Phase 1** (Weeks 1-4): Critical foundation - $15,000-$25,000
* **Phase 2** (Weeks 5-8): Core functionality - $25,000-$40,000
* **Phase 3** (Weeks 9-12): Advanced features - $30,000-$50,000
* **Phase 4** (Weeks 13-16): Optimization - $20,000-$35,000

**Total Estimated Cost**: $90,000 - $150,000The document provides a complete roadmap for achieving full MINGUS functionality through systematic data field implementation and strategic data source integration, with clear priorities, cost estimates, and technical requirements.