I am Johnnie Watson, a solo founder of Mingus, a personal finance assistant that connects your physical, mental, and relational health to your financial decisions. Mingus takes your income and expenses amounts along with their due dates to create a forecast of your cash balances. The user completes a weekly check in that asks them about their physical activity level, rate the status of their relationships, and provide the number of minutes that they have devoted to meditation, prayer, or other mindfulness exercises and connect those activities to additional spending that the user is making.

Next, given important milestone dates like birthdays, anniversaries, planned trips, outlays for your children’s activities, car repairs, and social group assessments, we project your ability to cover those expenses as they come due. We also provide a way to see what a quick expenditure will do to your forecast balances. Additionally, the next features will have the user provide career information so that we can help them determine the next job that can help them improve their income possibilities and give Mingus information on their housing situation to find their next apartment.

I would like to use AI to suggest the data sources for all of the features, outline the steps, and help write code that will enable the budget, career, health, and relational data from the user connect to provide an outlook on their financial future.

I have little programming experience and understand basic Python. I do not have extensive UI/UX and development experience for mobile apps. I do have extensive experience forecasting cash.

The ideal customer for Mingus is an African American man or woman between the ages of 25-35 that has completed the second year of their first job after college or someone that is in their first or second year after finishing graduate or professional school. This customer makes between $40,000 to $100,000 per year. They are facing one or more of the following challenges:

**Top Problems Facing African American Adults Ages 25–40**

| **#** | **Problem** | **Description** |
| --- | --- | --- |
| **1** | **Income Instability & Underemployment** | Many work multiple jobs or gig work (Uber, Door dash, freelance), often without benefits or stable wages, limiting ability to plan or save. |
| **2** | **Student Loan & Consumer Debt Burden** | High debt-to-income ratios due to college loans, credit cards, or payday loans hinder wealth building and credit health. |
| **3** | **Low Access to High-Growth Career Paths** | Systemic barriers limit entry into tech, finance, and other high-paying fields. Lack of mentors and career mapping tools compound this. |
| **4** | **Childcare & Education Affordability** | Quality childcare and K–12 education (especially in safe, high-performing districts) are expensive and often out of reach without subsidies. |
| **5** | **Homeownership Barriers** | Down payments, credit requirements, rising interest rates, and redlining legacy issues prevent access to stable, desirable neighborhoods. |
| **6** | **Inability to Build Emergency Savings** | Living paycheck-to-paycheck means even small emergencies (car repair, medical bills) can trigger financial spirals. |
| **7** | **Lack of Financial Literacy Tools That Reflect Lived Experience** | Most budgeting and investment tools aren’t built with culturally relevant context or emotional connection to financial stress. |
| **8** | **Transportation Strain** | Buying or maintaining a reliable car is a financial stretch; high auto loan APRs and insurance costs are common. |
| **9** | **Infrequent Travel & Leisure Access** | Limited discretionary income and responsibilities (kids, caregiving) make consistent or meaningful travel inaccessible. |
| **10** | **Mental Health Toll of Financial Stress** | Financial pressure contributes to anxiety, depression, and relationship strain—but few culturally responsive resources exist. |

They live in the following areas:

1. **Atlanta**: +95,000 (includes Rome, Gainesville, LaGrange, Griffin)
2. **Houston**: +88,000 (includes Huntsville, Brenham, Bay City, Cleveland)
3. **DC Metro**: +75,000 (includes Winchester, Warrenton, Leonardtown)
4. **Dallas-Fort Worth**: +72,000 (includes Tyler, Corsicana, Gainesville, Sherman)
5. **New York**: +65,000 (includes Poughkeepsie, Bridgeport, New Haven)
6. **Philadelphia**: +58,000 (includes Lancaster, Reading, Atlantic City)
7. **Chicago**: +52,000 (includes Milwaukee suburbs, Rockford, Kankakee)
8. **Charlotte**: +48,000 (includes Hickory, Shelby, Monroe, Rock Hill)
9. **Miami**: +42,000 (includes Naples, Key Largo, Okeechobee)
10. **Baltimore**: +35,000 (includes York, Easton, Cambridge)

The competitors for my target audience are the existing personal finance SaaS providers like Rocket, Pocketguard, Mint, YNAB, Simplifi, GoodBudget. Additionally, the life coaches that specifically address emotional impacts on finances like Coach Kai, **Dasha Kennedy – The Broke Black Girl, Lynnette Khalfani-Cox – The Money Coach, Marsha Barnes – The Finance Bar, Derrius Quarles – BREAUX Capital, which specifically target the market for my app.**

**The list of influencers that my target market would also consider would be:**

**1. Nedra Glover Tawwab (@nedratawwab)**

A licensed therapist and author, Nedra focuses on mental health, boundaries, and personal development. Her content empowers followers to prioritize their well-being and establish healthy relationships.

**2. Jay Shetty (@jayshetty)**

A former monk turned motivational speaker, Jay shares wisdom on mindfulness, purpose, and self-improvement. His posts often delve into mental clarity, career advice, and long-term personal growth strategies.

**3. Mel Robbins (@melrobbins)**

A renowned author and speaker, Mel offers practical advice on overcoming procrastination, building confidence, and achieving goals. Her "5 Second Rule" technique is widely recognized for initiating positive change.

**4. Adrienne LDN (@adrienneldn)**

A wellness coach and podcaster, Adrienne emphasizes the importance of physical activity, mental health, and time management. Her content encourages followers to reclaim personal time for self-care and growth. [The Sun](https://www.thesun.co.uk/wellness/32252546/who-influencer-adrienne-ldn/?utm_source=chatgpt.com)

**5. Kojo Sarfo (@kojosarfo)**

A mental health nurse practitioner, Kojo creates content that combines mental health education with career development tips. His approachable style makes complex topics accessible to a broad audience.

**7. Chloé Daniels (@clobaremoneycoach)**

A financial educator, Chloé shares her journey to financial independence, offering tips on budgeting, investing, and building wealth. Her content is particularly geared toward empowering women in their financial journeys. [Bankrate](https://www.bankrate.com/investing/financial-influencers-to-follow/?utm_source=chatgpt.com)

**8. Lavendaire (@lavendaire)**

A lifestyle YouTuber and content creator, Lavendaire focuses on personal growth, self-care, and intentional living. Her aesthetically pleasing content inspires followers to pursue their best selves. [Traackr](https://www.traackr.com/blog/10-rising-top-influencers-self-development?utm_source=chatgpt.com)

**9. Steven Bartlett (@steven)**

An entrepreneur and podcast host, Steven shares insights on business, personal development, and mental health. His interviews with various thought leaders provide diverse perspectives on success and well-being.

**10. Ali Abdaal (@aliabdaal)**

A former doctor turned productivity expert, Ali offers content on effective study techniques, productivity hacks, and personal development. His evidence-based approach appeals to those seeking efficiency and growth.

**My goal is to get 1,000 sign-ups during the first year that are spread across the following price points:**

|  |  |  |
| --- | --- | --- |
| Tier | Price | Enrollments |
| Budget | $10 | 333 |
| Mid-tier | $20 | 567 |
| Professional | $50 | 100 |

Whenever I say I would like Claude to use the 1-3-1, Claude is to use this problem-solving framework that involves identifying one specific challenge, brainstorming three potential solutions, and then recommending one specific course of action. This approach encourages a solution-focused mindset and empowers team members to contribute to finding effective solutions. Ask 5 questions one at a time to get the information that you need. You will answer each question with what you know about the business and situation, present your answer, and allow me to edit or approve it before moving on to the next question.