Here is a complete prompt sequence and functional design—written from the perspective of a **software developer using Lovable**—to create a **budget-impact analyzer** that:

* Sources and stores local prices for key cost-of-living categories
* Calculates monthly budget impact
* Estimates probability of reaching a 3-month savings/spending goal

**💾 Step 1: Create the Database**

💬 **Prompt:**  
“Create a database called LocalCostData with the following fields:

* zip\_code (text)
* gas\_price\_per\_gallon (number)
* housing\_cost\_monthly (number)
* auto\_insurance\_monthly (number)
* daycare\_cost\_monthly (number)
* data\_source (text)”

💬 **Prompt:**  
“Create a second database called UserBudget with:

* user\_id (auto)
* zip\_code (text)
* monthly\_income (number)
* monthly\_gas\_usage\_gallons (number)
* target\_3mo\_savings\_goal (number)
* current\_savings (number)
* start\_date (date)”

**🔍 Step 2: Auto-Fill Local Costs Based on Zip Code**

💬 **Prompt:**  
“When a user enters a zip code in the onboarding flow, query the LocalCostData database and auto-fill their local:

* gas price,
* housing cost,
* insurance, and
* daycare estimates into a read-only section for their review.”

**🧮 Step 3: Monthly Expense Calculation Engine**

💬 **Prompt:**  
“Add a formula field in UserBudget called total\_monthly\_cost that calculates:

diff

CopyEdit

(gas\_price\_per\_gallon \* monthly\_gas\_usage\_gallons)

+ housing\_cost\_monthly

+ auto\_insurance\_monthly

+ daycare\_cost\_monthly

💬 **Prompt:**  
“Add a second formula called monthly\_surplus:

go

CopyEdit

monthly\_income - total\_monthly\_cost

```”

**📈 Step 4: 3-Month Goal Forecasting Logic**

💬 **Prompt:**  
“Add a formula field called estimated\_3\_month\_surplus:

nginx

CopyEdit

monthly\_surplus \* 3

Add a probability calculator field called goal\_probability that returns:

* 90% if estimated\_3\_month\_surplus >= target\_3mo\_savings\_goal
* 60% if surplus is within 75–99% of goal
* 30% if surplus is 50–74% of goal
* 10% if below 50%”

**📊 Step 5: Build the Dashboard Interface**

💬 **Prompt:**  
“Create a dashboard view with:

* Title: ‘Your Cost of Living Breakdown’
* Monthly gas cost (with gallons \* price)
* Housing cost
* Insurance cost
* Daycare cost
* Monthly surplus (with conditional formatting: red < 0, green > 0)
* Goal probability (with progress bar)”

**✅ Step 6: Add Local Update Admin Tool**

💬 **Prompt:**  
“Create an admin interface to manually update LocalCostData by zip code. Allow admins to enter new values or override gas/housing/insurance/daycare rates and tag with data\_source field.”

**🔁 Optional: Auto-Update with API or CSV**

If you want to pull in live data from sources like:

* Zillow API for housing
* [GasBuddy API](https://www.gasbuddy.com/) for gas prices
* [Insurance.com](https://www.insurance.com/) or scraped CSVs

💬 **Prompt:**  
“Allow upload of CSV to LocalCostData with zip\_code, gas\_price\_per\_gallon, etc., and auto-replace existing entries by zip\_code.”

Would you like a wireframe or prompt to generate the **probability output chart** visually within Lovable?

4o

**You said:**

yes

**ChatGPT said:**

Image created