**Mingus Personalization & Goal Setting - Cursor Prompts**

**Prompt 1: Goal Data Models and Database Schema**

Create a Python data model for a personal finance goal-setting system with the following requirements:

- User goals should include: emergency fund building, career development, and important date planning

- Each goal should have: goal\_type, target\_amount, target\_date, current\_progress, priority\_level (1-5), and status

- Important dates should include: birthdays, anniversaries, planned trips, children's activities, car repairs, job changes, certifications, major purchases

- Each important date should have: event\_name, event\_date, estimated\_cost, category, funding\_status, and notes

- Include relationships between users, goals, and important dates

- Use SQLAlchemy ORM if possible

- Add validation for reasonable target amounts ($50-$50,000) and future dates

- Include methods to calculate progress percentage and days until target date

Target audience: African American adults 25-35 making $40-100k annually who often face income instability and emergency savings challenges.

**Prompt 2: Goal Selection Interface Logic**

Create a Python function for goal selection logic that:

- Presents 3 primary goal categories: Emergency Fund, Career Development, Important Dates

- For Emergency Fund: automatically suggests 3-6 months of expenses based on user's monthly spending

- For Career Development: includes options like certification costs, networking event budgets, skill-building course funds

- For Important Dates: allows users to select from common events (birthdays, vacations, car maintenance, etc.) and add custom events

- Includes goal prioritization (users can rank multiple goals)

- Validates that total monthly goal contributions don't exceed 30% of disposable income

- Returns structured data that can be saved to database

- Include helper functions to suggest realistic timeframes based on income and existing expenses

Consider that users may have irregular income from gig work or multiple jobs.

**Prompt 3: Milestone Planning Calculator**

Create a Python class for milestone planning that:

- Takes a target goal (amount and date) and calculates required monthly/weekly savings

- Accounts for irregular income by suggesting percentage-based savings rather than fixed amounts

- Includes multiple savings strategies: aggressive (25% of income), moderate (15%), conservative (10%)

- Factors in upcoming important dates and adjusts savings recommendations

- Handles competing goals by suggesting allocation percentages

- Includes a "catch-up" calculator for when users fall behind on goals

- Provides warnings when goals are unrealistic given current financial situation

- Returns a savings plan with specific dollar amounts and dates

Include methods to recalculate when income or expenses change, which is common for the target demographic.

**Prompt 4: Goal Dashboard Backend API**

Create Flask/FastAPI endpoints for a goal dashboard that:

- GET /api/goals - returns all user goals with progress percentages

- POST /api/goals - creates new goals with validation

- PUT /api/goals/{id} - updates goal progress or details

- DELETE /api/goals/{id} - archives completed or cancelled goals

- GET /api/goals/recommendations - suggests new goals based on spending patterns and upcoming dates

- POST /api/goals/quick-check - accepts a potential purchase amount and returns impact on all active goals

- GET /api/milestones/upcoming - returns important dates in next 90 days with funding status

Include error handling for common issues like insufficient income to meet goals, conflicting goal dates, and invalid goal amounts.

Add logging for goal creation, updates, and completions for analytics.

**Prompt 5: Goal Setting Frontend Components**

Create React/HTML components for goal setting interface that:

- Goal selection wizard with 3 steps: category selection, details input, priority ranking

- Uses cards or tiles for visual goal category selection (Emergency Fund, Career, Important Dates)

- Includes progress bars and visual indicators for goal completion percentage

- Shows "days remaining" countdown for time-sensitive goals

- Includes a "goal impact calculator" that shows how a potential purchase affects goal timeline

- Mobile-first responsive design with large touch targets

- Accessibility features including screen reader support and high contrast colors

- Success celebrations when goals are completed

- Warning messages when goals are at risk

Style should be modern, encouraging, and culturally relevant for African American young professionals. Use colors that convey financial stability and growth.

**Prompt 6: Important Dates Integration**

Create a system to integrate important dates with cash flow forecasting that:

- Automatically detects potential financial stress dates (when multiple expenses cluster)

- Suggests moving flexible important dates to avoid cash flow conflicts

- Provides alternative funding strategies (payment plans, early saving, etc.) for large upcoming expenses

- Integrates with existing expense forecasting to show impact on monthly balances

- Includes templates for common important dates with typical cost ranges

- Sends alerts 30, 60, and 90 days before important dates with funding status

- Allows users to mark dates as "flexible" vs "fixed" for better planning

- Calculates the true cost of important dates including related expenses (travel, gifts, etc.)

Include logic to handle the reality that many users live paycheck-to-paycheck and need early warnings.

**Prompt 7: Goal Achievement Tracking & Analytics**

Create a goal tracking and analytics system that:

- Tracks goal completion rates and identifies patterns in successful vs failed goals

- Connects goal achievement to weekly health check-ins (physical activity, relationships, mindfulness)

- Generates insights like "You save 20% more during weeks with 3+ workout sessions"

- Includes goal adjustment recommendations based on actual vs planned progress

- Provides monthly goal performance reports

- Tracks correlation between different types of goals and financial stress levels

- Includes gamification elements like streaks, badges, and achievement levels

- Exports goal progress data for external financial planning tools

Analytics should focus on actionable insights that help users understand the connection between their wellness activities and financial goal achievement.

**Prompt 8: Smart Goal Recommendations Engine**

Create an intelligent goal recommendation system that:

- Analyzes user spending patterns to suggest relevant goals

- Considers user's income stability and recommends appropriate goal timeframes

- Suggests emergency fund priorities based on spending volatility

- Recommends career development goals based on income level and industry trends

- Uses machine learning to predict which goals users are most likely to complete

- Factors in seasonal spending patterns and adjusts recommendations accordingly

- Considers user's location and local cost of living for realistic goal amounts

- Includes "micro-goals" for users who struggle with larger financial commitments

- Provides personalized motivation messages based on goal type and user progress

System should be particularly sensitive to the financial challenges faced by young African American professionals, including irregular income and limited emergency savings.

**Usage Instructions for Cursor:**

1. **Start with Prompt 1** to establish your data foundation
2. **Use each prompt sequentially** - they build upon each other
3. **Customize the output** by adding specific technology preferences (Django vs Flask, React vs Vue, etc.)
4. **Test each component** before moving to the next prompt
5. **Iterate on prompts** by adding your specific business logic and requirements

**Additional Context to Add:**

When using these prompts, include this context about your target users:

* Income range: $40-100k annually
* Often have irregular income from gig work
* Ages 25-35, early career professionals
* May lack emergency savings
* Value culturally relevant financial advice
* Located primarily in major metro areas (Atlanta, Houston, DC, Dallas, NYC, etc.)