**Mingus Health & Wellness Assessment: Prompt Development Sequence**

**Overview**

This sequence of prompts will create a culturally relevant health and wellness assessment that connects physical, mental, and relational health to financial spending patterns for African American professionals aged 25-35.

**Prompt 1: Foundation & Framework Design**

**Purpose**: Establish the assessment structure and scoring methodology

**Prompt**: "Design a wellness assessment framework for Mingus that measures three core dimensions: Physical Health, Mental/Emotional Health, and Relational Health. The assessment should:

* Use a 1-10 scale for each dimension
* Include 5-7 questions per dimension
* Be completed in under 5 minutes
* Generate scores that can be correlated with spending categories
* Be culturally relevant for African American professionals aged 25-35
* Account for the unique stressors this demographic faces (student loans, career advancement barriers, family obligations)

Create the overall structure, scoring methodology, and explain how scores will map to spending influence levels (Low Impact: 1-3, Moderate Impact: 4-6, High Impact: 7-10)."

**Prompt 2: Physical Health Dimension Development**

**Purpose**: Create specific questions for physical wellness tracking

**Prompt**: "Develop the Physical Health section of the Mingus wellness assessment. Create 6 questions that measure:

1. Exercise frequency and consistency
2. Sleep quality and duration
3. Nutrition habits and meal planning
4. Energy levels throughout the day
5. Stress-related physical symptoms
6. Self-care and recovery practices

Each question should:

* Use clear, non-judgmental language
* Include response options that reflect real-life constraints (work schedules, commute times, childcare responsibilities)
* Connect to potential spending categories (gym memberships, meal delivery, supplements, medical expenses)
* Avoid assumptions about access to resources (expensive gyms, organic foods, etc.)

Include the rationale for how each question connects to spending behavior patterns."

**Prompt 3: Mental/Emotional Health Dimension Development**

**Purpose**: Create questions that assess mental wellness and stress levels

**Prompt**: "Develop the Mental/Emotional Health section of the Mingus wellness assessment. Create 6 questions that measure:

1. Stress levels related to finances and career
2. Anxiety about future financial security
3. Emotional spending triggers and patterns
4. Mental health support systems and practices
5. Work-life balance and burnout indicators
6. Confidence in financial decision-making

Each question should:

* Be sensitive to the mental health stigma that may exist in the target demographic
* Recognize intersectional stressors (racism, discrimination, imposter syndrome)
* Connect to spending categories (therapy, self-care, entertainment, retail therapy)
* Include culturally relevant coping mechanisms (church, family support, community involvement)

Explain how responses will help identify spending patterns driven by emotional states."

**Prompt 4: Relational Health Dimension Development**

**Purpose**: Assess relationship quality and social support systems

**Prompt**: "Develop the Relational Health section of the Mingus wellness assessment. Create 6 questions that measure:

1. Quality of romantic/partnership relationships
2. Family relationships and obligations
3. Friendship networks and social support
4. Professional relationships and mentorship
5. Community involvement and belonging
6. Social financial pressures and expectations

Each question should:

* Acknowledge the importance of extended family and community in African American culture
* Recognize financial obligations to family members (supporting parents, helping siblings)
* Address social spending pressures (keeping up appearances, group activities)
* Consider the impact of relationship status on financial goals
* Include questions about financial discussions within relationships

Explain how relational health scores correlate with spending on gifts, entertainment, family support, and social activities."

**Prompt 5: Spending Category Mapping & Correlation Logic**

**Purpose**: Connect wellness scores to specific spending behaviors

**Prompt**: "Create a comprehensive mapping system that connects wellness assessment scores to spending categories and behaviors. Design:

1. **Spending Category Framework**: List 15-20 spending categories most relevant to the target demographic
2. **Correlation Matrix**: Show how scores in each wellness dimension influence spending in each category
3. **Behavioral Triggers**: Identify specific score combinations that indicate increased spending risk
4. **Personalized Insights**: Template for generating individualized feedback based on wellness scores

Include:

* Examples of how a user scoring 3/10 in Mental Health might increase spending on retail therapy or food delivery
* How high Relational Health scores (8-10) might correlate with increased social spending
* How low Physical Health scores might drive healthcare or convenience spending
* Seasonal and life event modifiers that could amplify these correlations

The system should help users understand WHY they spend money in certain areas based on their wellness state."

**Prompt 6: Assessment Flow & User Experience Design**

**Purpose**: Create the optimal user experience for completing the assessment

**Prompt**: "Design the user experience flow for the Mingus wellness assessment, including:

1. **Onboarding Language**: Welcoming introduction that explains the connection between wellness and finances
2. **Question Progression**: Optimal order for presenting questions to maintain engagement
3. **Progress Indicators**: Visual cues to show completion status
4. **Response Validation**: Gentle prompts for incomplete or inconsistent answers
5. **Immediate Feedback**: What users see after completing each section
6. **Results Presentation**: How to present scores and insights in an actionable, non-overwhelming way

Consider:

* Mobile-first design for busy professionals
* Cultural sensitivity in language and tone
* Motivation to complete despite personal nature of questions
* Privacy concerns and data security messaging
* Integration with the weekly check-in feature mentioned in the business plan

Include specific copy examples and wireframe descriptions for key screens."

**Prompt 7: Implementation & Analysis Integration**

**Purpose**: Connect the assessment to Mingus's forecasting capabilities

**Prompt**: "Create the technical integration plan for incorporating wellness assessment data into Mingus's cash flow forecasting system. Design:

1. **Data Collection Structure**: How wellness scores are stored and updated
2. **Predictive Modeling**: How wellness scores influence spending forecasts
3. **Alert System**: When to notify users about wellness-driven spending risks
4. **Trend Analysis**: How to track wellness-spending correlations over time
5. **Intervention Recommendations**: Specific financial actions based on wellness states

Include:

* API requirements for connecting wellness data to financial forecasts
* Database schema for storing assessment responses
* Algorithm logic for adjusting spending predictions based on wellness scores
* Dashboard elements for displaying wellness-financial connections
* Weekly check-in integration to update and refine predictions

Provide pseudo-code examples for key functions that calculate spending adjustments based on wellness scores."

**Prompt 8: Validation & Testing Framework**

**Purpose**: Ensure assessment accuracy and cultural relevance

**Prompt**: "Develop a comprehensive testing and validation plan for the Mingus wellness assessment:

1. **Beta Testing Protocol**: How to recruit and engage target demographic for feedback
2. **Cultural Sensitivity Review**: Checklist for ensuring questions are appropriate and relevant
3. **Accuracy Validation**: Methods to verify that wellness scores accurately predict spending
4. **Bias Detection**: How to identify and eliminate potential biases in questions or scoring
5. **Iteration Framework**: Process for refining questions based on user feedback and data

Include:

* Sample size requirements for statistical validity
* Key performance indicators for assessment effectiveness
* A/B testing strategies for question variations
* Feedback collection methods that respect user privacy
* Timeline for assessment refinement and deployment

Create a checklist format that can be used during development and testing phases."

**Next Steps After Prompt Completion**

1. **Review and Refine**: Each prompt output should be reviewed for alignment with Mingus's mission
2. **Integration Planning**: Determine how assessment integrates with existing cash flow forecasting
3. **Technical Development**: Begin building the assessment interface and backend systems
4. **User Testing**: Recruit beta users from target demographic for feedback
5. **Launch Preparation**: Create marketing materials highlighting the unique wellness-finance connection

**Success Metrics**

* **Completion Rate**: >80% of users complete the full assessment
* **Engagement**: Users return for weekly check-ins
* **Accuracy**: Wellness scores correlate with actual spending patterns
* **User Satisfaction**: Positive feedback on relevance and insights
* **Business Impact**: Contributes to user acquisition and retention goals

# Frontend Interface Development Prompts for Mingus Wellness Assessment

## Overview

These prompts will guide the development of a mobile-first, culturally relevant wellness assessment interface that feels natural and engaging for African American professionals aged 25-35.

## Prompt 1: Design System & Visual Identity

**Purpose**: Establish the visual foundation and cultural relevance

**Prompt**: "Create a comprehensive design system for the Mingus wellness assessment interface that reflects the brand's connection to financial wellness and cultural identity. Design:

**Visual Identity Elements:**

* Color palette that feels trustworthy yet approachable (avoid clinical/sterile medical colors)
* Typography that's readable on mobile devices and feels modern but not intimidating
* Icon system that represents wellness concepts without stereotypes
* Illustration style that depicts diverse people in relatable situations

**Cultural Considerations:**

* Visual representation that reflects the target demographic authentically
* Imagery that shows real-life scenarios (apartment living, public transportation, family gatherings)
* Color psychology that resonates with African American cultural aesthetics
* Avoid wellness imagery that assumes privilege (expensive gyms, luxury spas, etc.)

**Mobile-First Requirements:**

* Touch-friendly interface elements (minimum 44px touch targets)
* Single-thumb navigation for busy professionals
* Fast loading times for users on limited data plans
* Accessibility features for various visual and motor abilities

Include mood boards, color codes, typography specifications, and example screens showing the design system in action."

## Prompt 2: Onboarding & Introduction Flow

**Purpose**: Create a welcoming entry experience that explains the wellness-finance connection

**Prompt**: "Design the onboarding flow for the Mingus wellness assessment that introduces users to the concept of connecting their health to their financial decisions. Create:

**Welcome Sequence (3-4 screens):**

* Opening screen that immediately communicates value without overwhelming
* Explanation of how wellness impacts spending (with relatable examples)
* Privacy and data security reassurance
* Time commitment and process overview

**Copy Examples for Each Screen:**

* Headlines that feel conversational, not corporate
* Body text that addresses common concerns ('This isn't about judging your lifestyle')
* Specific examples relevant to the target demographic
* Clear call-to-action buttons with encouraging language

**Interactive Elements:**

* Progress indicators that show assessment length
* 'Skip intro' option for returning users
* Quick preview of the types of questions to expect
* Option to save progress and return later

**Addressing Potential Resistance:**

* Concerns about privacy and judgment
* Time constraints of busy professionals
* Skepticism about wellness-finance connections
* Previous negative experiences with health assessments

Include wireframes, specific copy examples, and user flow diagrams for the entire onboarding experience."

## Prompt 3: Question Interface Design & User Experience

**Purpose**: Create an engaging, non-intimidating question format

**Prompt**: "Design the core question interface for the wellness assessment that makes personal questions feel comfortable and easy to answer. Create:

**Question Display Format:**

* Screen layout that focuses attention on one question at a time
* Visual hierarchy that makes questions scannable
* Response options that feel natural and non-clinical
* Progress indicators that motivate completion

**Response Input Methods:**

* Slider controls for 1-10 scale questions with descriptive labels
* Button arrays for multiple choice with clear visual feedback
* Toggle switches for yes/no questions
* Text input for optional elaboration (not required)

**Interaction Design:**

* Smooth transitions between questions
* Immediate visual feedback when selections are made
* Ability to change answers before proceeding
* Auto-save functionality for incomplete sessions

**Question Categories Visual Treatment:**

* Different color coding or icons for Physical, Mental, Relational health
* Section headers that prepare users for topic changes
* Mini-progress indicators within each section
* Celebration moments when sections are completed

**Accessibility Features:**

* Screen reader compatibility
* High contrast mode options
* Voice input capabilities
* Alternative input methods for motor limitations

Include detailed wireframes, interaction specifications, and accessibility guidelines for each question type."

## Prompt 4: Progress Tracking & Motivation System

**Purpose**: Keep users engaged throughout the assessment

**Prompt**: "Design a progress tracking and motivation system that encourages users to complete the full wellness assessment. Create:

**Progress Visualization:**

* Overall completion percentage with visual appeal
* Section-by-section progress breakdown
* Estimated time remaining that updates dynamically
* Achievement badges or milestones for sections completed

**Motivation Techniques:**

* Encouraging micro-copy between sections
* Preview of insights they'll receive upon completion
* Social proof elements (without compromising privacy)
* Gentle reminders about the financial benefits of completion

**Engagement Features:**

* Option to pause and resume with automatic save
* Quick recap of previous answers when returning
* Ability to skip particularly sensitive questions initially
* Reward system for consistent weekly check-ins

**User Control Elements:**

* Clear exit options without losing progress
* Ability to modify previous answers
* Privacy controls for sensitive responses
* Option to delete assessment data

**Mobile Optimization:**

* Thumb-friendly navigation controls
* Swipe gestures for moving between questions
* Minimal data usage during progress saving
* Works well on various screen sizes and orientations

Include mockups of progress screens, motivation copy examples, and technical specifications for save/resume functionality."

## Prompt 5: Results Display & Insight Presentation

**Purpose**: Present wellness scores and financial insights in an actionable format

**Prompt**: "Design the results presentation interface that shows users their wellness scores and connects them to financial insights. Create:

**Score Visualization:**

* Dashboard layout that shows all three wellness dimensions
* Visual representations that are immediately understandable
* Color coding that indicates areas of strength and concern
* Comparison with previous assessments (for returning users)

**Financial Connection Display:**

* Clear explanation of how each wellness score impacts spending
* Specific dollar amounts for spending adjustments
* Category-by-category breakdown of forecast changes
* Visual representation of before/after cash flow projections

**Actionable Insights Section:**

* Personalized recommendations based on scores
* Specific actions users can take to improve both wellness and finances
* Resource suggestions that are accessible and culturally relevant
* Integration points with the main Mingus budgeting features

**Sharing and Export Options:**

* PDF export of results for personal records
* Sharing options with healthcare providers or financial advisors
* Privacy-protected sharing with family members or accountability partners
* Integration with calendar for scheduling follow-up actions

**Next Steps Guidance:**

* Clear path to set up weekly check-ins
* Integration with main Mingus cash flow forecasting
* Recommendations for frequency of retaking full assessment
* Links to additional resources and support

Include detailed mockups of results screens, data visualization examples, and user flow for post-assessment actions."

## Prompt 6: Weekly Check-in Interface Design

**Purpose**: Create a quick, habitual interface for ongoing wellness tracking

**Prompt**: "Design the weekly check-in interface that makes ongoing wellness tracking feel natural and sustainable. Create:

**Quick Assessment Format:**

* Streamlined version of main assessment (2-3 minutes maximum)
* Visual consistency with full assessment but simplified
* One-screen format that minimizes scrolling
* Smart defaults based on previous responses

**Habit Formation Features:**

* Consistent day/time recommendations for check-ins
* Push notification design that feels helpful, not nagging
* Streak tracking and celebration for consistent use
* Integration with phone calendar and reminder systems

**Adaptive Questioning:**

* Questions that adjust based on previous week's responses
* Focus on areas where scores changed significantly
* Optional deeper dive questions for concerning changes
* Skip options for particularly busy weeks

**Immediate Feedback:**

* Instant display of how responses affect cash flow forecast
* Week-over-week trend visualization
* Alerts for significant wellness changes that impact spending
* Congratulations for improvements in any dimension

**Integration Elements:**

* Direct links to updated cash flow forecasts
* Suggested budget adjustments based on wellness changes
* Reminders about upcoming financial milestones affected by wellness
* Connection to main Mingus features without leaving the check-in flow

**Accessibility for Busy Users:**

* Voice input options for hands-free completion
* Apple Watch or smartwatch compatibility
* Ultra-fast loading times
* Offline capability with sync when connected

Include wireframes for the weekly check-in flow, notification designs, and integration specifications with the main Mingus platform."

## Prompt 7: Responsive Design & Cross-Platform Compatibility

**Purpose**: Ensure the interface works seamlessly across all devices and platforms

**Prompt**: "Create responsive design specifications for the wellness assessment that works optimally across all devices and platforms used by the target demographic. Design for:

**Mobile Devices (Primary Focus):**

* iOS and Android native app specifications
* Progressive Web App (PWA) version for universal access
* Touch gesture controls and thumb-friendly navigation
* Battery and data usage optimization

**Tablet Experience:**

* Landscape and portrait mode layouts
* Larger screen real estate utilization without losing intimacy
* Split-screen compatibility for multitasking users
* Apple Pencil support for more detailed input

**Desktop/Laptop Access:**

* Web browser compatibility (Chrome, Safari, Firefox, Edge)
* Keyboard navigation for accessibility
* Larger screen layout that doesn't feel empty or intimidating
* Integration with desktop financial planning tools

**Cross-Platform Consistency:**

* Synchronized data across all devices
* Consistent visual design and interaction patterns
* Performance optimization for various hardware capabilities
* Offline functionality with seamless sync

**Technical Specifications:**

* Loading time requirements (under 3 seconds on 3G)
* Image optimization and compression standards
* Font loading strategies for various connection speeds
* API response time requirements for real-time updates

**Platform-Specific Features:**

* iOS: Health app integration, Siri shortcuts, widget support
* Android: Google Fit integration, home screen widgets, voice commands
* Web: Bookmark functionality, browser notification support
* All platforms: Biometric authentication where available

Include detailed breakpoint specifications, performance requirements, and platform-specific design guidelines."

## Prompt 8: Accessibility & Inclusive Design Implementation

**Purpose**: Ensure the interface is usable by people with various abilities and circumstances

**Prompt**: "Create comprehensive accessibility and inclusive design specifications for the wellness assessment interface. Address:

**Visual Accessibility:**

* High contrast mode for users with visual impairments
* Scalable text that maintains layout integrity up to 200% zoom
* Color-blind friendly color schemes with alternative indicators
* Screen reader optimization with proper heading structure and alt text

**Motor Accessibility:**

* Voice control integration for hands-free operation
* Large touch targets (minimum 44px) with adequate spacing
* Single-handed operation for users with limited mobility
* Switch control compatibility for assistive devices

**Cognitive Accessibility:**

* Simple, clear language that avoids medical or financial jargon
* Consistent navigation patterns throughout the interface
* Option to repeat instructions or access help at any time
* Memory aids for users who need to return to complete assessment

**Situational Accessibility:**

* Works well in bright sunlight (high contrast, large text)
* Usable in noisy environments (visual feedback for audio cues)
* Functions on slower internet connections (progressive loading)
* Accessible while commuting (minimal fine motor control required)

**Cultural and Economic Accessibility:**

* Available in multiple languages relevant to target communities
* Works on older devices and operating systems
* Minimal data usage for users with limited plans
* No assumptions about access to resources or living situations

**Privacy and Safety:**

* Easy-to-find privacy controls
* Option to quickly hide sensitive information
* Secure data transmission and storage
* Clear explanation of data usage and sharing policies

**Testing Requirements:**

* Accessibility testing with actual assistive technology users
* Usability testing with target demographic representatives
* Performance testing on various devices and connection speeds
* Cultural sensitivity review by community representatives

Include specific WCAG 2.1 compliance guidelines, testing checklists, and implementation specifications for each accessibility feature."

## Prompt 9: Error Handling & Edge Case Management

**Purpose**: Create graceful handling of problems and unusual situations

**Prompt**: "Design comprehensive error handling and edge case management for the wellness assessment interface. Address:

**Technical Error Scenarios:**

* Network connectivity loss during assessment
* Server errors that prevent data submission
* App crashes or unexpected closures
* Data corruption or sync failures

**User Error Prevention:**

* Input validation that prevents impossible or illogical responses
* Confirmation dialogs for potentially destructive actions
* Auto-save functionality to prevent data loss
* Clear formatting requirements for text inputs

**Accessibility Error Handling:**

* Error messages that work with screen readers
* Visual error indicators that don't rely solely on color
* Alternative input methods when primary methods fail
* Clear recovery instructions for all error states

**Data Privacy Errors:**

* Handling of incomplete consent or privacy agreements
* Clear processes for data deletion requests
* Graceful handling of authentication failures
* Transparent communication about data security incidents

**Edge Case Scenarios:**

* Users who want to skip entire sections
* Responses that indicate immediate safety concerns
* Multiple users sharing the same device
* Users who complete assessment multiple times in short periods

**Recovery Mechanisms:**

* Step-by-step recovery instructions in plain language
* Contact information for human support when needed
* Automatic retry mechanisms for temporary failures
* Progressive degradation when features are unavailable

**Error Message Design:**

* Friendly, non-technical language that doesn't increase anxiety
* Specific next steps for resolving each type of error
* Contextual help that appears when errors occur
* Option to report bugs or request assistance

Include error message examples, recovery flow diagrams, and technical specifications for error logging and monitoring."

## Prompt 10: Performance Optimization & Technical Implementation

**Purpose**: Ensure fast, reliable performance across all target devices and network conditions

**Prompt**: "Create performance optimization and technical implementation guidelines for the wellness assessment interface. Specify:

**Loading Performance:**

* Initial page load under 2 seconds on 3G networks
* Progressive loading strategy for images and non-critical content
* Lazy loading implementation for off-screen elements
* Caching strategies for repeat visits and weekly check-ins

**Runtime Performance:**

* Smooth animations and transitions (60fps target)
* Memory usage optimization for older devices
* Battery life considerations for mobile users
* Responsive interaction feedback (under 100ms)

**Network Optimization:**

* Minimal data usage for users on limited plans
* Offline functionality for core assessment features
* Smart sync when network connectivity is restored
* API optimization to reduce bandwidth requirements

**Code Architecture:**

* Component-based structure for maintainability
* Separation of concerns between presentation and business logic
* Scalable state management for complex user interactions
* Testing framework integration for continuous quality assurance

**Analytics and Monitoring:**

* Performance monitoring for real-world usage patterns
* Error tracking and crash reporting
* User behavior analytics (privacy-compliant)
* A/B testing framework for interface improvements

**Security Implementation:**

* Client-side data encryption for sensitive information
* Secure API communication protocols
* Input sanitization and validation
* Regular security audit requirements

**Deployment Strategy:**

* Progressive rollout plan for new features
* Rollback procedures for problematic releases
* Environment-specific configurations (dev, staging, production)
* Continuous integration and deployment pipeline

Include technical architecture diagrams, performance benchmarks, and implementation timelines for each optimization strategy."

## Implementation Priority

### Phase 1: Core Interface (Weeks 1-4)

* Design system and visual identity
* Basic question interface
* Results display

### Phase 2: Enhanced UX (Weeks 5-8)

* Onboarding flow
* Progress tracking
* Weekly check-in interface

### Phase 3: Optimization (Weeks 9-12)

* Responsive design
* Accessibility features
* Performance optimization

### Phase 4: Advanced Features (Weeks 13-16)

* Error handling
* Cross-platform compatibility
* Analytics integration

## Success Metrics

**User Experience:**

* Assessment completion rate >80%
* Time to complete <5 minutes
* User satisfaction score >4.5/5

**Technical Performance:**

* Load time <2 seconds on 3G
* Crash rate <1%
* Accessibility compliance score >95%

**Business Impact:**

* Weekly check-in engagement >70%
* Integration with cash flow forecasting >90%
* User retention improvement >25%

**Wellness Assessment Integration with Cash Flow Forecasting**

**Executive Summary**

The wellness assessment should act as a **dynamic spending multiplier** that adjusts your baseline cash flow forecasts based on the user's current physical, mental, and relational health state. This creates more accurate predictions and proactive financial guidance.

**1. Integration Architecture**

**Core Integration Points**

**A. Baseline Forecast Enhancement**

* Your existing income/expense forecasting remains the foundation
* Wellness scores apply percentage adjustments to specific spending categories
* Integration happens at the category level, not transaction level

**B. Real-Time Adjustment Engine**

* Weekly check-ins update wellness scores
* Immediate recalculation of affected spending forecasts
* Alerts when wellness changes significantly impact cash flow

**C. Predictive Modeling Layer**

* Historical wellness-spending correlations improve over time
* Machine learning identifies personal spending patterns
* Seasonal and life event modifiers enhance accuracy

**2. Wellness Score to Spending Multiplier Framework**

**Physical Health Multipliers (1-10 scale)**

| **Wellness Score** | **Spending Category** | **Multiplier** | **Rationale** |
| --- | --- | --- | --- |
| 1-3 (Poor) | Healthcare | 1.3-1.5x | Increased medical expenses, urgent care |
| 1-3 (Poor) | Food Delivery | 1.4-1.6x | Too exhausted to cook, convenience eating |
| 1-3 (Poor) | Transportation | 1.2-1.3x | Uber/Lyft instead of walking/biking |
| 4-6 (Moderate) | Gym/Fitness | 1.1-1.2x | Motivated to improve, new memberships |
| 7-10 (Good) | Healthcare | 0.8-0.9x | Preventive care, fewer emergencies |
| 7-10 (Good) | Food Delivery | 0.7-0.8x | Meal prep, home cooking |

**Mental Health Multipliers (1-10 scale)**

| **Wellness Score** | **Spending Category** | **Multiplier** | **Rationale** |
| --- | --- | --- | --- |
| 1-3 (High Stress) | Retail/Shopping | 1.4-1.8x | Emotional spending, retail therapy |
| 1-3 (High Stress) | Entertainment | 1.3-1.5x | Escapism, streaming services, gaming |
| 1-3 (High Stress) | Alcohol/Substances | 1.5-2.0x | Stress coping mechanisms |
| 4-6 (Moderate) | Self-Care | 1.2-1.4x | Massage, therapy, wellness apps |
| 7-10 (Good) | Savings | 1.1-1.2x | Better financial discipline |
| 7-10 (Good) | Retail/Shopping | 0.7-0.8x | Reduced impulse purchases |

**Relational Health Multipliers (1-10 scale)**

| **Wellness Score** | **Spending Category** | **Multiplier** | **Rationale** |
| --- | --- | --- | --- |
| 1-3 (Poor) | Dating/Social | 1.5-2.0x | Trying to rebuild connections |
| 1-3 (Poor) | Gifts | 0.6-0.7x | Social isolation, fewer occasions |
| 4-6 (Moderate) | Family Support | 1.2-1.4x | Helping family through difficulties |
| 7-10 (Good) | Entertainment/Social | 1.3-1.5x | Active social life, group activities |
| 7-10 (Good) | Gifts | 1.2-1.3x | Celebrating relationships |

**3. Technical Implementation**

**Data Structure**

# Wellness Assessment Data Model

wellness\_scores = {

"user\_id": "12345",

"assessment\_date": "2025-06-29",

"physical\_health": 6,

"mental\_health": 4,

"relational\_health": 8,

"composite\_score": 6.0,

"previous\_scores": [...], # Historical data

"spending\_adjustments": {

"healthcare": 1.0,

"food\_delivery": 1.2,

"retail": 1.4,

"social": 1.3

}

}

**Integration Workflow**

**Step 1: Baseline Forecast Generation**

def generate\_baseline\_forecast(user\_income, user\_expenses, milestone\_dates):

# Your existing cash flow forecasting logic

baseline\_forecast = calculate\_cash\_flow(income, expenses, dates)

return baseline\_forecast

**Step 2: Wellness Adjustment Application**

def apply\_wellness\_adjustments(baseline\_forecast, wellness\_scores):

adjusted\_forecast = baseline\_forecast.copy()

for category, multiplier in wellness\_scores['spending\_adjustments'].items():

if category in adjusted\_forecast['expenses']:

adjusted\_forecast['expenses'][category] \*= multiplier

return recalculate\_cash\_balances(adjusted\_forecast)

**Step 3: Forecast Reconciliation**

def reconcile\_forecasts(baseline, wellness\_adjusted):

variance = calculate\_variance(baseline, wellness\_adjusted)

risk\_alerts = identify\_cash\_flow\_risks(variance)

recommendations = generate\_recommendations(risk\_alerts)

return {

'forecast': wellness\_adjusted,

'variance': variance,

'alerts': risk\_alerts,

'recommendations': recommendations

}

**4. User Experience Integration**

**Dashboard Enhancement**

**A. Wellness-Financial Health Score**

* Combined score showing both financial and wellness health
* Visual indicator (red/yellow/green) for overall status
* Trending arrows showing improvement or decline

**B. Spending Alerts**

* "Your stress levels may increase dining out by $150 this month"
* "Strong relationships could mean $200 more in social activities"
* "Low energy might lead to $100 extra in convenience spending"

**C. Proactive Recommendations**

* "Consider meal prep to offset potential food delivery increases"
* "Your wellness score suggests budgeting extra for self-care this month"
* "Strong social health - plan for increased entertainment expenses"

**Weekly Check-in Integration**

**Enhanced Questions**

1. **Physical**: "How many days did you exercise this week?" (0-7 scale)
2. **Mental**: "How stressed did you feel about money this week?" (1-10 scale)
3. **Relational**: "How satisfied were you with your relationships this week?" (1-10 scale)
4. **Spending Reflection**: "Did you make any purchases to cope with stress?" (Yes/No + amount)

**Immediate Feedback**

* Updated cash flow forecast based on new wellness scores
* Comparison with previous week's predictions vs. actual spending
* Adjusted recommendations for the coming week

**5. Advanced Features**

**Predictive Analytics**

**A. Personal Spending Pattern Recognition**

* Track individual correlations between wellness and spending
* Machine learning identifies unique user patterns
* Personalized multipliers based on historical data

**B. Seasonal Adjustments**

* Holiday stress multipliers (November-January)
* Summer social activity increases
* Back-to-school family expense spikes

**C. Life Event Modifiers**

* Job change stress periods
* Relationship status changes
* Major life transitions

**Risk Management**

**A. Spending Velocity Alerts**

* Rapid changes in wellness scores trigger forecast updates
* Early warning system for potential overspending
* Automatic budget adjustments based on wellness trends

**B. Emergency Fund Recommendations**

* Wellness-based emergency fund size calculations
* Stress-spending buffer recommendations
* Mental health emergency fund suggestions

**6. Implementation Timeline**

**Phase 1: Basic Integration (Months 1-2)**

* Static multipliers based on wellness scores
* Manual forecast adjustments
* Basic dashboard display

**Phase 2: Dynamic Forecasting (Months 3-4)**

* Automated forecast recalculation
* Weekly check-in integration
* Spending alerts and recommendations

**Phase 3: Predictive Enhancement (Months 5-6)**

* Machine learning pattern recognition
* Personalized multipliers
* Advanced risk management features

**Phase 4: Advanced Analytics (Months 7-12)**

* Seasonal and life event modeling
* Peer comparison features
* Comprehensive wellness-financial coaching

**7. Success Metrics**

**Accuracy Improvements**

* **Forecast Accuracy**: Target 20% improvement in spending predictions
* **Alert Effectiveness**: 70% of alerts should correlate with actual spending changes
* **User Satisfaction**: 85% of users find wellness-adjusted forecasts more accurate

**Engagement Metrics**

* **Weekly Check-in Completion**: 80% weekly completion rate
* **Forecast Utilization**: Users check updated forecasts within 24 hours of wellness updates
* **Recommendation Adoption**: 50% of users follow through on wellness-based recommendations

**Financial Impact**

* **Overspending Reduction**: 15% reduction in unplanned expenses
* **Emergency Fund Growth**: Users increase emergency funds by 25% due to better risk awareness
* **Goal Achievement**: 30% improvement in reaching financial milestones

**8. Technical Requirements**

**Data Storage**

* Wellness score history (minimum 12 months)
* Spending correlation tracking
* Forecast accuracy metrics
* User preference settings

**API Integrations**

* Bank account connections for actual spending verification
* Calendar integration for life event detection
* Notification systems for alerts and recommendations

**Security Considerations**

* Encrypted wellness data storage
* HIPAA-compliant data handling
* User control over data sharing and deletion

**Conclusion**

This integration transforms Mingus from a traditional budgeting tool into a holistic financial wellness platform. By connecting physical, mental, and relational health to spending behavior, users get more accurate forecasts and actionable insights that address the root causes of their financial challenges.

The system acknowledges that financial decisions aren't made in a vacuum - they're influenced by how we feel physically, mentally, and socially. This culturally aware approach will resonate strongly with your target demographic and differentiate Mingus in the competitive personal finance market.