**Steps to create and integrate the Financial Questionnaire Template, including the user flow for "go deep" vs "keep it brief":**

**1. Create the Financial Questionnaire Template**

* **Purpose:** Offer a quick, simplified assessment for users who want a brief onboarding.
* **Fields to include:**
* Monthly income (number)
* Total monthly expenses (number)
* Current savings (number)
* Total debt (number)
* Risk tolerance (slider or radio: 1-5)
* Main financial goals (multi-select: emergency fund, debt payoff, savings, investment, retirement, home purchase, etc.)
* **UI:**
* Clean, single-page form with progress indicator.
* Submit button: “Get My Financial Health Score”.

**2. Create a Choice Screen**

* **Purpose:** Let users choose between a quick assessment and the full onboarding.
* **Screen content:**
* Title: “How detailed do you want to get?”
* Two buttons/cards:
* **Keep it Brief:** “Quick assessment for instant insights” → routes to the Financial Questionnaire.
* **Go Deep:** “Comprehensive profile for personalized planning” → routes to the existing onboarding process.
* Short description of what each option means.
* **Routing:**
* /onboarding/choice (or similar) as the first step after registration/login.

**3. Integrate into the User Flow**

* **After registration/login:**
* If onboarding not complete, redirect to /onboarding/choice.
* **If user selects “Keep it Brief”:**
* Route to /financial-questionnaire (new template).
* On submit, show a results/summary page with a financial health score and recommendations.
* Option to “Go Deeper” later from dashboard or results page.
* **If user selects “Go Deep”:**
* Route to the existing onboarding process (income sources, frequency, detailed expenses, debts, etc.).

**4. Backend/API**

* **New endpoint:**
* POST /api/financial/questionnaire to accept and process the brief questionnaire.
* Calculate a financial health score and generate recommendations.
* Store results in the user’s profile or a new table.
* **Results endpoint:**
* GET /api/financial/questionnaire/results to display the score and recommendations.

**5. Recommend the “Go Deep” vs “Keep it Brief” Question**

**Suggested screen/question:**> **How detailed do you want to get with your financial setup?**> - [ ] **Keep it Brief**: Quick assessment for instant insights (5 questions, 2 minutes)> - [ ] **Go Deep**: Comprehensive profile for personalized planning (detailed income, expenses, debts, goals)

**6. Optional Enhancements**

* Allow users to “upgrade” from brief to deep onboarding at any time.
* Track which users choose each path for analytics.
* Pre-fill detailed onboarding with answers from the brief questionnaire if they upgrade.

**Summary of Steps:**

1. Build the Financial Questionnaire template and backend.
2. Build the onboarding choice screen.
3. Add routing logic after registration/login.
4. Implement backend endpoints for questionnaire submission and results.
5. Add “upgrade to full onboarding” option in dashboard/results.

Would you like a sample wireframe or code for any of these steps?