

I have selected the "Build for Habit" prompt.

The Concept: "Stakes" — Accountability via Loss Aversion

The Insight: Most habit apps fail because they rely on willpower, which is a depletable resource. Behavioral economics tells us that **Loss Aversion** (the pain of losing \$10) is a significantly stronger motivator than the potential gain of a generic reward.

The Solution: **Stakes** is a habit-building platform where you bet on yourself. You pledge real money on your daily tasks. If you complete them (verified by AI vision or integrations), you keep your money. If you fail, the money is forfeited to "The Pot" (or a charity).

The Prototype

The React prototype below demonstrates the "**Wager Flow**." It's not about checking a box; it's about "securing the bag."

Core UX: High-tension, gamified interface. Red (Risk) and Green (Safety) color psychology. **Metric to Track: TVL (Total Value Locked)** — The amount of money users have currently bet on their own success. High TVL indicates high trust and high motivation.

Monetization:

1. **The Commitment Fee:** Stakes takes a 5% transaction fee only on *forfeited* bets.
2. **Subscription:** "Pro" users can bet higher amounts and challenge friends in "Pools."