

# Fintey Demo/MVP Spec v2

## Focused on Teaching 5 Core Financial Concepts

**Target:** 60-90 second sessions that teach real money lessons through consequences.

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### The 5 Core Concepts We Teach

#### 1. Overborrowing is Dangerous

**Lesson:** Debt spirals destroy financial freedom

**Demo:** Borrow 3 times = Game Over (debt trap)

**Metrics:** Times borrowed, interest paid, days in debt

**Success:** Win with 0-1 borrows

#### 2. Delayed Gratification Wins

**Lesson:** Saying "no" now gets you what you want faster

**Demo:** Skip invites → reach goal faster

**Metrics:** Invites joined vs skipped, days to goal

**Success:** High skip rate, low days to goal

#### 3. Every Dollar Has Opportunity Cost

**Lesson:** Spending on X means you can't spend on Y (your goal)

**Demo:** Every purchase slows goal progress

**Metrics:** Total earned vs spent, savings rate %

**Success:** Earned > Spent

#### 4. Earning Beats Borrowing >

**Lesson:** Hustling builds wealth, borrowing destroys it

**Demo:** Compare hustle earnings vs interest paid

**Metrics:** Times hustled vs borrowed, net cash flow

**Success:** More hustles than borrows

#### 5. Social Pressure Costs Real Money

**Lesson:** FOMO is expensive, boundaries matter

**Demo:** Maintain social while protecting cash (balance)

**Metrics:** Social score vs goal progress

**Success:** Social 40+ AND goal achieved

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## Simplified Action Set (4 Actions Only)

Removed: Counter Plan, Delay (too complex for demo)

### 1. Join ✓

- **When:** Accept the invite as-is
- **Effect:**
  - Cash: -Full Cost (triggers auto-borrow if needed)
  - Energy: -1 to -2
  - Social: +3 to +5
  - Goal: Slows significantly
- **Teaches:** Instant gratification, opportunity cost, can cause debt spiral
- **Available:** Always (may trigger borrowing)

### 2. Split Cost ⚡

- **When:** Share cost with squad
- **Effect:**
  - Cash: -Half Cost (triggers auto-borrow if needed)
  - Energy: -1
  - Social: +2 to +3
  - Goal: Slows moderately
- **Teaches:** Compromise, still spends money, reduces but doesn't eliminate cost
- **Available:** Always (may trigger borrowing)

### 3. Skip ✕

- **When:** Say no, protect your goal
- **Effect:**
  - Cash: \$0 (saved!)
  - Energy: \$0 (preserved!)
  - Social: -2 to -4
  - Goal: Protected (no slowdown)
- **Teaches:** Delayed gratification, opportunity cost in reverse, social tradeoff
- **Available:** Always

### 4. Earn First 💰

- **When:** Hustle before deciding
  - **Effect:**
    - Cash: +\$8 to \$12
    - Energy: -1 (hustle takes energy)
    - Social: -1 (busy, can't respond quickly)
    - Goal: Speeds up if you save the money
  - **Teaches:** Earning beats borrowing, building wealth vs debt
  - **Available:** Always
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## Simplified Meters

### 4 Core Meters:

1. **Cash** - Current money available (starts \$50)
2. **Energy** - 0 to 3 bars per day (limits actions)
3. **Social** - 0 to 100 (affects invite quality)
4. **Goal Progress** - Cash balance shows progress toward goal

### Debt Display:

- Not a meter, shown as warning notices
  - "Debt: \$X per day for Y days remaining"
  - "⚠ Borrow count: 2/3 (Game ends at 3!)"
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## Core Gameplay Loop

### Daily Flow:

1. **Start Day** - Energy refills to 3
2. **Invite Appears** - 2-4 invites per day
3. **Choose Action** - 4 buttons (Join, Split, Skip, Earn)
4. **Outcome Plays** - Meters update, squad reacts
5. **Callout Shows** - Educational moment
6. **Next Invite or Day**
7. **Check Win/Loss** - Did you reach goal or borrow 3x?

### Win Conditions:

- **Success:** Cash  $\geq$  Goal Amount (\$200-\$400)
- **Shows:** Financial Report Card with 5 concepts

### Loss Condition:

- **Failure:** Borrowed 3 times
  - **Shows:** Financial Report Card revealing mistakes
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## End Screen: Financial Report Card

### When game ends (win or lose):

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YOUR FINANCIAL REPORT CARD

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[🎉 GOAL ACHIEVED!] or [⚠️ DEBT TRAP - GAME OVER]

Days: X | Final Cash: \$X | Social: X

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 Concept 1: Overborrowing is Dangerous

→ Times borrowed: 3/3 ❌

→ Total interest paid: \$24

→ Grade: F

💡 Lesson: Debt spiraled out of control

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 Concept 2: Delayed Gratification


→ Joined: 12 | Skipped: 3 (20% skip rate)

→ Days to goal: 18 days

→ Grade: C

💡 Lesson: Could reach goal faster by skipping more

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 Concept 3: Opportunity Cost


→ Earned: \$48 | Spent: \$92

→ Savings rate: -92% ❌

→ Grade: F

💡 Lesson: Spent twice what you earned

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 Concept 4: Earning vs Borrowing

→ Times hustled: 2

→ Times borrowed: 3

→ Ratio: 0.67 (should be 3+) ❌

→ Grade: F

💡 Lesson: Borrowed more than you earned

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## 👥 Concept 5: Social vs Financial

→ Social score: 72

→ Goal progress: 45%

→ Grade: C

💡 Lesson: Popular but broke - need balance

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[\[Try New Goal\]](#) [\[View Collection\]](#)

## Grading System:

- **A:** Optimal (green)
  - **B:** Good (light green)
  - **C:** Okay (yellow)
  - **D:** Poor (orange)
  - **F:** Failed (red)
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## 📋 Action Availability Matrix

Action	Available When	Triggers Borrow	Energy Cost
Join	Always	If cash < cost	1-2 bars
Split	Always	If cash < half cost	1 bar
Skip	Always	Never	0 bars
Earn	Always	Never	1 bar

## Auto-Borrow Rules:

- **Trigger:** Cash goes negative after action
  - **Amount:** Shortage + \$5 buffer
  - **Interest:** 30% (1st), 40% (2nd), 50% (3rd)
  - **Payback:** Over 6 days
  - **Game Over:** 3rd borrow ends game immediately
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## Content Libraries (Simplified for Demo)

### Invite Types:

- **Hangout Invites:** 15 total (movies, food, events)
- **Buy Item Invites:** 10 total (clothes, tech, shoes)
- **Mix:** 60% hangout, 40% buy

### Invite Properties:

```
{  
  
  id: "movie_night",  
  
  type: "hangout",  
  
  title: "Movie Night",  
  
  desc: "Squad's going to see the new Marvel movie",  
  
  cost: 14,  
  
  energy: 1,  
  
  social: 4  
  
}
```

### Goals Library (12 total across 4 tiers):

// Starter (\$150-200)

```
{ id: "phone", name: "Phone Upgrade", emoji: "📱", amount: 200 },  
  
{ id: "console", name: "Gaming Console", emoji: "🎮", amount: 180 },  
  
{ id: "sneakers", name: "Limited Sneakers", emoji: "👟", amount: 150 },
```

// Medium (\$300-400)

{ id: "concert", name: "Concert VIP", emoji: "🎵", amount: 300 },

{ id: "laptop", name: "Laptop", emoji: "💻", amount: 400 },

{ id: "skateboard", name: "Electric Skateboard", emoji: "⚡", amount: 350 },

// Advanced (\$500-800)

{ id: "trip", name: "Spring Break Trip", emoji: "✈️", amount: 600 },

{ id: "car", name: "Car Down Payment", emoji: "🚗", amount: 800 },

{ id: "camera", name: "Pro Camera", emoji: "📷", amount: 500 },

// Dream (\$1000+)

{ id: "college", name: "College Savings", emoji: "🎓", amount: 1000 },

{ id: "apartment", name: "First Apartment", emoji: "🏠", amount: 1500 },

{ id: "business", name: "Start Business", emoji: "💼", amount: 1200 }

### Surprise Events Library (10 total):

{ title: "Streaming Renewed", desc: "Music subscription charged \$10", cost: 10 },

{ title: "Parking Ticket", desc: "Forgot to pay. Fine: \$15", cost: 15 },

{ title: "Phone Data Overage", desc: "Went over data limit", cost: 8 },

{ title: "Lost Bet", desc: "Squad fantasy league entry", cost: 12 },

{ title: "Birthday Gift", desc: "Friend's bday, chip in for gift", cost: 18 },

{ title: "Uber Home", desc: "Missed last bus, need ride", cost: 14 },

{ title: "Broken Headphones", desc: "Need replacement for school", cost: 25 },

{ title: "App Purchase", desc: "Accidentally bought premium", cost: 7 },

{ title: "Library Fine", desc: "Late return fees piled up", cost: 9 },

{ title: "Delivery Fee", desc: "Food delivery added surprise fees", cost: 6 }

## Hustle Library (3 options):

{ name: "Dog Walking", basePay: 10, energy: 1 },

{ name: "Tutoring", basePay: 12, energy: 1 },

{ name: "Lawn Mowing", basePay: 15, energy: 2 }

## Educational Callouts:

- **spend\_tradeoff**: "Spending slows your goal unless it's planned."
  - **borrow\_interest**: "Borrowing helps now, but you repay more later. That's interest."
  - **debt\_stacking**: "Borrowing again squeezes your future cash even more."
  - **skip\_protected**: "Skipping saves cash now, but can hurt social later."
  - **earn\_boosted**: "Hustling builds your goal faster than spending slows it."
  - **social\_tradeoff**: "Being included has a cost. Pick which hangs are worth it."
  - **surprise\_hit**: "Unexpected costs are part of life. Keep a cash buffer."
  - **final\_warning**: "⚠️ One more borrow and it's game over!"
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## UI Priorities for Demo

### Must Have:

1. **Clear action buttons** - 4 big buttons
2. **Visual warnings** - 🚩 badge when action triggers borrow
3. **Borrow counter** - "2/3 borrows" always visible
4. **Financial report card** - End screen with 5 concepts
5. **Goal progress bar** - Shows cash toward goal

### Nice to Have:

- Squad reactions
  - Collectibles after winning
  - Surprise events (can be later)
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## Success Metrics (for Demo/MVP)

### Player understands concepts if:

1. **Tries again after debt trap** - Learns borrowing is dangerous
2. **Increases skip rate** - Learns delayed gratification
3. **Hustles more** - Learns earning beats borrowing
4. **Reaches goal faster** - Applies all concepts
5. **Balances social & money** - Real-world applicable



## Data to Track:

- Borrow count per session
  - Skip rate per session
  - Days to goal per session
  - Improvement across sessions
  - Which concept caused failure most
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## MVP Scope

### In Scope:

- ✓ 4 actions (Join, Split, Skip, Earn)
- ✓ Auto-borrowing with interest
- ✓ 3-borrow game over
- ✓ Financial report card with 5 concepts
- ✓ 25 invites total
- ✓ Goal collection system
- ✓ Session time: 60-90 seconds
- ✓ Surprise events (10 types, teaches emergency planning)
- ✓ Advanced goals (12+ goals across 4 tiers)

### Out of Scope (for now):

- ✗ Counter Plan (complex voting)
  - ✗ Delay action (similar to Skip)
  - ✗ Squad chat
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## Surprise Events (In Scope)

**Purpose:** Teach that life has unexpected costs - planning for them matters

### Event Triggers:

- **Frequency:** 20-30% chance after Join/Split actions
- **Weighted by:** High spending behavior increases frequency

### Event Types (10 total):

{

title: "Streaming Auto-Renewed",

desc: "Your music subscription charged \$10",

```
cost: 10

},

{

title: "Parking Ticket",

desc: "Forgot to pay for parking. Fine: $15",

cost: 15

},

{

title: "Phone Data Overage",

desc: "You went over your data limit",

cost: 8

}
```

### Player Options:

1. **Pay Now** - Deduct from cash (may trigger auto-borrow)
2. **Borrow** - Explicit borrow (counts toward 3-borrow limit!)

**Teaching Moment:** Surprise costs demonstrate:

- **Concept 1:** Unexpected expenses force borrowing
- **Concept 3:** Need cash buffer for emergencies
- **Concept 4:** Earning creates cushion vs borrowing

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## Advanced Goals (In Scope)

**Purpose:** Different goals require different strategies - teaches planning

### Goal Tiers:

**Starter Goals** (\$150-\$200):

- 📱 Phone Upgrade - \$200
- 🎮 Gaming Console - \$180
- 👟 Limited Sneakers - \$150

### Medium Goals (\$300-\$400):

- 🎵 Concert VIP Tickets - \$300
- 💻 Laptop - \$400
- ⚡ Electric Skateboard - \$350

### Advanced Goals (\$500-\$800):

- ✈️ Spring Break Trip - \$600
- 🚗 First Car Down Payment - \$800
- 📷 Professional Camera - \$500

### Dream Goals (\$1000+):

- 🎓 College Savings Start - \$1000
- 🏠 Apartment First Month - \$1500

### Strategy Impact:

- **\$150-200:** Can win with moderate skipping
- **\$300-400:** Requires high skip rate + hustling
- **\$500-800:** Must master all concepts, zero debt
- **\$1000+:** Nearly impossible without perfect play

**Teaching:** Higher goals = more delayed gratification needed

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## 🏆 Collectible Designs (Reward System)

Each goal unlocks a unique collectible card when achieved:

### Starter Tier (Epic):

- 📱 **Phone Upgrade** - Cyan gradient (#00f5ff, #0099ff, #6666ff)
- 🎮 **Gaming Console** - Purple gradient (#b866ff, #8844ff, #6622ff)
- 👟 **Limited Sneakers** - Green gradient (#00ff88, #00cc66, #009944)

### Medium Tier (Rare):

- 🎵 **Concert VIP** - Pink gradient (#ff6b9d, #ff1493, #9d1466)
- 💻 **Laptop** - Blue gradient (#4da6ff, #1a8cff, #0066cc)
- ⚡ **Skateboard** - Yellow gradient (#ffd700, #ffaa00, #ff8800)

### Advanced Tier (Legendary):

- ✈️ **Spring Break** - Orange gradient (#ff6600, #ff4400, #cc2200)
- 🚗 **Car Payment** - Red gradient (#ff4466, #dd2244, #bb0022)

- 📷 **Pro Camera** - Teal gradient (#00d4aa, #00aa88, #008866)

### Dream Tier (Mythic):

- 🎓 **College Savings** - Gold gradient (#ffd700, #ffaa00, #ff6600)
- 🏠 **First Apartment** - Silver gradient (#c0c0c0, #a0a0a0, #808080)
- 💼 **Start Business** - Platinum gradient (#e5e4e2, #b8b8b8, #909090)

### Visual Style:

- Metallic finish with star badge
  - Glowing border based on rarity
  - Shows: Days taken, Cash left, Social score
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### 📖 Sample Session Flow

**Goal:** Phone (\$200)

**Starting:** Cash \$50, Energy 3/3, Social 50

#### Day 1:

**Invite 1:** "Mall hangout \$18"

- Player: **Skip** (-2 social)
- Result: Cash \$50, Social 48
- Callout: "Skipping protects your goal but costs social."

**Invite 2:** "Sneaker raffle \$5"

- Player: **Join** (-\$5)
- Result: Cash \$45, Social 51
- Callout: "Small spends add up over time."

**Invite 3:** Available energy for earning

- Player: **Earn First** (+\$11)
- Result: Cash \$56, Energy 0/3
- Callout: "Hustling builds your goal faster."

#### Day 2:

**Invite 1:** "Concert tickets \$35"

- Player: **Join** (triggers borrow!)
- Result: Cash \$26, Borrowed \$14, Debt 1/3 ⚠️

- Callout: "Borrowing helps now, but you repay more. That's interest."

**Surprise Event: "Parking Ticket \$15"**

- Triggered after Join action
- Player: **Pay Now** (triggers second borrow!)
- Result: Cash \$26, Borrowed \$20, Debt 2/3 ⚠️⚠️
- Callout: "Unexpected costs are part of life. Keep a cash buffer."

**Warning Banner:** "🚨 One more borrow and it's GAME OVER!"