Flux: Behavioral Investment Platform

1. **A twist on normal habit trackers**
   - ☐ Real money transfers between users' own checking and savings accounts
   - ☐ Users never lose money as punishment—only miss earning opportunities
   - ☐ No fake points, badges, or gamified currencies

2. **AI chat as central command center and accountability coach**
   - ☐ Natural language interface for habit creation and activity logging
   - ☐ Proactive coaching and personalized insights
   - ☐ Monthly behavioral summaries
   - ☐ No forms required—just conversation

3. **Attaches money to BUILD and RESIST habits**
   - ☐ BUILD habits: Complete positive behaviors (workout, meditate, read)
   - ☐ RESIST habits: Successfully avoid negative behaviors (junk food, cigarettes, DoorDash)
   - ☐ Users accumulate balance throughout the week
   - ☐ Automatic transfers to savings every Friday
   - ☐ Can link savings goals to specific habits for motivation

4. **Investment portfolio aesthetic with advanced analytics**
   - ☐ Habits displayed as "positions" generating returns
   - ☐ Behavioral Indices: "Exercise Index: 71.3% | You: 84th percentile"
   - ☐ Habit Strength Score (HSS) algorithm tracking performance
   - ☐ Gamification with earned badges for milestones
   - ☐ Comparative rankings against community

5. **Seeking ongoing partnership for MVP → BETA → FULL BETA**
   - ☐ App is 70% complete (React/Vite, working prototype)
   - ☐ Need banking infrastructure (Plaid + Stripe integration)
   - ☐ Refine AI coaching systems
   - ☐ Scale through validation phases with real users

Questions

1. What is your process for converting this to a native mobile app?
2. What is your familiarity with backend banking infrastructure using Plaid and Stripe?