

EPICS & USER STORIES - FINANCIAL PLANNING CLIENT INTAKE SYSTEM

EPIC 1: USER AUTHENTICATION & ACCOUNT MANAGEMENT

Epic Description:

As a client, I need to securely create an account and manage my login credentials so that my financial information is protected and accessible only to me.

Acceptance Criteria:

- Users can register with email and password
 - Users can login securely
 - Passwords are encrypted
 - Users can reset forgotten passwords
 - Session management with JWT tokens
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USER STORY 1.1: User Registration

As a new client

I want to create an account with my name, email, and password

So that I can save my financial information securely

Acceptance Criteria:

- Registration form has fields: Full Name, Email, Password
- Email validation (proper format)
- Password validation (minimum 8 characters, 1 uppercase, 1 number)
- Password confirmation field matches
- Error message if email already exists
- Success message after registration
- Automatic login after successful registration
- User redirected to questionnaire Section 1

Technical Notes:

- Use bcrypt for password hashing (12 rounds)
- Store user in PostgreSQL users table
- Generate JWT token on successful registration

Estimated Effort: 5 story points

USER STORY 1.2: User Login

As a returning client

I want to log in with my email and password

So that I can access my saved financial information

Acceptance Criteria:

- Login form has Email and Password fields
- "Remember me" checkbox option
- Error message for invalid credentials
- Error message for non-existent email
- Success message on login
- JWT token generated and stored
- User redirected to last incomplete section or dashboard
- Session expires after 24 hours

Technical Notes:

- Compare password with bcrypt
- Return JWT token with user_id and email
- Store token in localStorage

Estimated Effort: 3 story points

USER STORY 1.3: Password Reset

As a client who forgot my password

I want to reset it via email

So that I can regain access to my account

Acceptance Criteria:

- "Forgot Password?" link on login page

- Email input field
- System sends reset link to email
- Reset link expires after 1 hour
- User can set new password
- Success message after reset
- Auto-login after password reset

Technical Notes:

- Generate unique reset token
- Send email via SendGrid or AWS SES
- Store reset token with expiry in database

Estimated Effort: 8 story points

USER STORY 1.4: Logout

As a logged-in client

I want to securely logout

So that my data is protected on shared devices

Acceptance Criteria:

- Logout button visible in header
- Clicking logout clears JWT token
- User redirected to login page
- Confirmation message "You have been logged out"
- Cannot access protected pages after logout

Technical Notes:

- Clear localStorage
- Clear session state
- Invalidate token on backend (optional)

Estimated Effort: 2 story points

EPIC 2: MULTI-STEP QUESTIONNAIRE FORM

Epic Description:

As a client, I need to complete a comprehensive financial questionnaire across multiple sections so that the financial advisor has complete information to provide personalized guidance.

Acceptance Criteria:

- 6 main sections with subsections
 - Progress bar showing completion
 - Navigation between sections
 - Form validation
 - Auto-save functionality
 - Data persists across sessions
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USER STORY 2.1: Section Navigation

As a client filling out the questionnaire

I want to navigate between sections using Previous/Next buttons

So that I can review and edit my answers

Acceptance Criteria:

- "Next" button advances to next section
- "Previous" button goes back (except on Section 1)
- Progress bar updates (e.g., "Section 2 of 6")
- Progress bar shows percentage visually
- Current section highlighted
- Cannot skip sections (must complete in order)
- Form validates before allowing "Next"
- Smooth transition between sections

Technical Notes:

- Track currentSection in state
- Update progress percentage: $(\text{currentSection} / 6) \times 100$
- Disable "Next" if validation fails

Estimated Effort: 5 story points

USER STORY 2.2: Auto-Save Progress

As a client filling out a long questionnaire
I want to have my progress automatically saved
So that I don't lose data if I close the browser

Acceptance Criteria:

- Data saved to database when clicking "Next"
- "Save & Continue Later" button on each section
- Auto-save every 2 minutes (background)
- Visual indicator when saving ("Saving..." / "Saved ✓")
- Data persists across browser sessions
- On return, user resumes from last incomplete section
- Timestamp shows "Last saved: 2 minutes ago"

Technical Notes:

- API: POST /api/goals (upsert by section_name)
- Store in form_progress table
- Use debouncing for auto-save

Estimated Effort: 8 story points

USER STORY 2.3: Section 2 - Financial Goals (College Planning)

As a client with children
I want to enter college planning details for each child
So that the advisor can calculate funding needs

Acceptance Criteria:

- "Number of children" dropdown (0-5)
- Dynamic fields appear based on number selected
- For each child:
 - Name (text input)
 - Current age (number input, 0-18)
 - Years to college (auto-calculated: 18 - age)
 - College funding needed (currency input, \$)
 - Begin year (auto-calculated)
 - End year (auto-calculated)
- Validation: All fields required if children > 0
- Currency formatting (\$450,000 not 450000)
- Tooltips with guidance ("Average: \$400K per child")

Technical Notes:

- Use conditional rendering
- Auto-calculations update in real-time
- Store as JSONB in database

Estimated Effort: 8 story points

USER STORY 2.4: Section 2 - Retirement Planning

As a client planning for retirement

I want to enter my retirement goals and expense details

So that the advisor can determine if I'm saving enough

Acceptance Criteria:

- Current age (auto-filled from profile)
- Target retirement age (number input, 55-75)
- Years to retirement (auto-calculated)
- Monthly income needed in retirement (\$)
- Annual income needed (auto-calculated: monthly × 12)
- Annual income adjusted for inflation (calculated)
- Monthly expense breakdown:
 - Groceries (\$)
 - Home taxes (\$)
 - HOA (\$)
 - Utilities (\$)
 - Home insurance (\$)
 - Entertainment (\$)
 - Maintenance (\$)
 - Car insurance (\$)
- Total monthly expenses (auto-calculated sum)
- Warning if total expenses > monthly income

Technical Notes:

- Inflation calculation: monthly × 12 × (1.03)^{years}
- Real-time calculations
- Validation: retirement age > current age

Estimated Effort: 10 story points

USER STORY 2.5: Section 3 - USA Retirement Accounts

As a client with retirement accounts

I want to enter details about my 401k, IRA, and other retirement accounts

So that the advisor can project my retirement savings

Acceptance Criteria:

- Current 401k balance (\$)
- Monthly contribution (\$)
- Contribution percentage (%)
- Employer match (Yes/No)
- If yes: Match percentage (%)
- "Are you max funding?" (Yes/No)
- Max funding amount shown (\$23,500 for 2024)
- Warning if not maxing and earning enough
- Previous 401k/Rollover balance (\$)
- Traditional IRA balance (\$)
- Roth IRA balance (\$)
- HSA balance (\$)
- Total retirement accounts (auto-calculated)

Technical Notes:

- Show current year max contribution
- Calculate if % equals max amount
- Validate employer match doesn't exceed 100%

Estimated Effort: 10 story points

USER STORY 2.6: Section 3 - Real Estate

As a homeowner

I want to enter my home value and mortgage details

So that the advisor can calculate my home equity

Acceptance Criteria:

- Primary home value (\$)
- Mortgage balance (\$)
- Home equity (auto-calculated: value - mortgage)
- Home equity shown in real-time
- Warning if mortgage > home value (underwater)
- Investment properties (Yes/No)
- If yes: Number of properties (1-5)
- For each property:

- Property value (\$)
- Mortgage balance (\$)
- Rental income (\$/month)
- Equity (auto-calculated)
- Total real estate equity (auto-calculated)

Technical Notes:

- Real-time equity calculation
- Conditional rendering for investment properties
- Store each property as object in array

Estimated Effort: 8 story points

USER STORY 2.7: Section 4 - Foreign Investments (FBAR)

As a client with foreign assets

I want to report my international holdings

So that the advisor can ensure FBAR compliance

Acceptance Criteria:

- "Do you have foreign assets?" (Yes/No)
- If yes, sections appear:
- Country dropdown (India, UK, Canada, Other)
- Real estate value (in USD)
- Bank accounts balance (in USD)
- Fixed deposits (in USD)
- Stocks/Mutual funds (in USD)
- Total foreign assets (auto-calculated)
- **Warning if total > \$10,000:** "You must file FBAR"
- Link to FBAR information
- "Have you filed FBAR?" (Yes/No)
- If No: Red warning message

Technical Notes:

- FBAR threshold check: if total > \$10,000
- Prominent warning styling
- Store country-wise breakdown

Estimated Effort: 8 story points

USER STORY 2.8: Section 5 - Life Insurance

As a client with insurance policies

I want to enter my coverage details

So that the advisor can identify coverage gaps

Acceptance Criteria:

- Number of life insurance policies (0-5)
- For each policy:
 - Policy type (Term, Whole, Universal, Employer)
 - Coverage amount (\$)
 - Annual premium (\$)
 - Policy holder (Self, Spouse)
 - Beneficiary (text)
- Total life insurance coverage (auto-calculated)
- Disability insurance (Yes/No)
- Long-term care insurance (Yes/No)
- Health insurance provider (text)

Technical Notes:

- Dynamic policy fields
- Sum total coverage
- Store as array of policy objects

Estimated Effort: 6 story points

USER STORY 2.9: Form Validation

As a client

I want to see clear error messages for invalid inputs

So that I can correct mistakes before submitting

Acceptance Criteria:

- Required fields marked with asterisk (*)
- Email format validation
- Phone number format validation
- Currency fields only accept numbers
- Negative values rejected for currency fields
- Age validation (0-120)
- Percentage validation (0-100)
- Error messages appear below field in red

- Error messages are specific ("Email format invalid" not "Error")
- "Next" button disabled if validation fails
- Summary of errors at top of form
- Scroll to first error field

Technical Notes:

- Use Yup validation library
- Real-time validation on blur
- Form-level validation on submit

Estimated Effort: 8 story points

EPIC 3: DATA SUMMARY & REVIEW

Epic Description:

As a client, I need to review all my entered information in one place so that I can verify accuracy before submitting to the advisor.

USER STORY 3.1: Summary Page

As a client who completed the questionnaire

I want to see a summary of all my answers

So that I can review and verify before submitting

Acceptance Criteria:

- All sections displayed on one page
- Organized by section with headers
- Clean card-based layout
- "Edit" button for each section
- Clicking "Edit" returns to that section
- Auto-calculated values shown clearly
- Key metrics highlighted:
 - Total net worth
 - Retirement gap/surplus
 - College funding needed
 - Life insurance gap
 - FBAR filing status
- Print-friendly format

- "Submit to Advisor" button at bottom

Technical Notes:

- Fetch all saved data from database
- Calculate summary metrics
- Use cards for each section

Estimated Effort: 10 story points

USER STORY 3.2: Edit Functionality

As a client reviewing my summary

I want to edit any section without losing other data

So that I can correct mistakes easily

Acceptance Criteria:

- "Edit Section X" button on each card
- Clicking edit navigates to that section
- Form pre-populated with existing data
- Can save changes
- Returns to summary after saving
- Changes reflected immediately
- "Cancel" button returns without saving

Technical Notes:

- Load section data on edit click
- Update API: PUT /api/goals/:section
- Preserve other sections' data

Estimated Effort: 5 story points

EPIC 4: EXPORT & DOWNLOAD

Epic Description:

As a client, I need to download my financial information so that I have a personal copy for my records.

USER STORY 4.1: Download as CSV

As a financial advisor

I want to import client data into Excel

So that I can populate the EFA Template

Acceptance Criteria:

- "Download as CSV" button
- CSV formatted for EFA Template structure
- Columns match EFA Template
- Currency values formatted correctly
- Dates in MM/DD/YYYY format
- Filename: "client_data_[name]_[date].csv"
- Compatible with Google Sheets import

Technical Notes:

- Map JSON data to EFA Template columns
- Use CSV library for proper escaping
- Match exact column headers

Estimated Effort: 8 story points

USER STORY 4.2: Generate PDF Summary

As a client

I want to download a PDF summary

So that I have a professional document to review

Acceptance Criteria:

- "Download PDF" button
- PDF includes all sections
- Professional formatting
- Company logo/branding
- Client name and date on header
- Page numbers
- Table of contents
- Charts/graphs for key metrics
- Filename: "Financial_Summary_[name]_[date].pdf"

Technical Notes:

- Use jsPDF or Puppeteer
- Template-based generation
- Include visualizations

Estimated Effort: 13 story points

EPIC 5: MEETING SCHEDULING

Epic Description:

As a client who completed the questionnaire, I need to schedule a consultation meeting so that I can discuss my financial plan with the advisor.

USER STORY 5.1: Meeting Link Display

As a client who submitted the questionnaire

I want to see the meeting scheduling link prominently

So that I can book my consultation easily

Acceptance Criteria:

- Large CTA button: "Schedule Your Consultation"
- Button appears after questionnaire submission
- Links to Google Sheets scheduling or Calendly
- Opens in new tab
- Secondary text: "Your advisor will review your information before the meeting"
- Email confirmation sent with meeting link

Technical Notes:

- Use meeting link from environment variable
- Track if user clicked scheduling link

Estimated Effort: 3 story points

USER STORY 5.2: Calendly Integration (Optional)

As a client

I want to book a meeting time directly in the app

So that I don't have to leave the platform

Acceptance Criteria:

- Calendly widget embedded in page
- Shows advisor's availability
- User can select date/time
- Confirmation email sent
- Meeting details saved to database
- Reminder emails sent automatically

Technical Notes:

- Integrate Calendly API
- Store meeting_id in database
- Set up webhook for confirmations

Estimated Effort: 13 story points

EPIC 6: ADVISOR DASHBOARD

Epic Description:

As a financial advisor, I need to view all client submissions so that I can review their information and prepare for consultations.

USER STORY 6.1: Client List View

As a financial advisor

I want to see a list of all client submissions

So that I can manage my consultations

Acceptance Criteria:

- Table with columns:
 - Client name
 - Email
 - Submission date
 - Completion status (%, Complete/Incomplete)
 - Meeting scheduled (Yes/No)
 - Actions (View, Download, Delete)
- Sortable by column
- Search by name or email
- Filter by status (Complete, Incomplete, Meeting Scheduled)
- Pagination (20 per page)
- Total count displayed

Technical Notes:

- API: GET /api/admin/clients
- Requires admin authentication
- Use DataTables or AG-Grid

Estimated Effort: 10 story points

USER STORY 6.2: Client Detail View

As a financial advisor

I want to view a specific client's complete information

So that I can prepare for their consultation

Acceptance Criteria:

- All sections displayed
- Auto-calculated metrics shown:
 - Net worth
 - Retirement gap
 - College funding needed
 - Life insurance gap
 - FBAR compliance status
- Red flags highlighted (FBAR non-compliance, insurance gaps)
- "Download EFA Template" button

- "Download PDF" button
- Notes section for advisor comments
- Save notes to client record

Technical Notes:

- API: GET /api/admin/clients/:id
- Perform all calculations server-side
- Store advisor notes in database

Estimated Effort: 13 story points

USER STORY 6.3: Bulk Export

As a financial advisor

I want to export multiple client records

So that I can analyze trends or backup data

Acceptance Criteria:

- "Select All" checkbox
- Individual checkboxes per client
- "Export Selected" button
- Export as ZIP containing:
 - Individual CSV per client
 - Master CSV with all clients
 - Summary statistics
- Download progress indicator

Technical Notes:

- API: POST /api/admin/export
- Generate ZIP server-side
- Stream large files

Estimated Effort: 10 story points

EPIC 7: NOTIFICATIONS & COMMUNICATIONS

Epic Description:

As a user, I need to receive email notifications about my progress and next steps so that I stay informed.

USER STORY 7.1: Welcome Email

As a new user who registered
I want to receive a welcome email
So that I know my account was created successfully

Acceptance Criteria:

- Email sent immediately after registration
- Subject: "Welcome to [Company Name] - Get Started"
- Contains:
 - Welcome message
 - Link to login
 - Link to questionnaire
 - Contact information
 - Expected completion time (30-45 minutes)
- Professional HTML template
- Company branding

Technical Notes:

- Trigger on user registration
- Use SendGrid or AWS SES
- HTML email template

Estimated Effort: 5 story points

USER STORY 7.2: Progress Save Confirmation

As a user who saved progress
I want to receive a confirmation email
So that I can resume later from the link

Acceptance Criteria:

- Email sent when clicking "Save & Continue Later"
- Subject: "Your Financial Planning Progress Saved"
- Contains:
 - Completion percentage (e.g., "60% complete")
 - Direct link to resume
 - Reminder to complete
 - Estimated time remaining
- Only send once per day (avoid spam)

Technical Notes:

- Debounce email sending
- Track last email sent timestamp
- Deep link to specific section

Estimated Effort: 5 story points

USER STORY 7.3: Completion Confirmation

As a user who completed the questionnaire

I want to receive a confirmation email

So that I have proof of submission

Acceptance Criteria:

- Email sent on questionnaire completion
- Subject: "Financial Planning Questionnaire Complete - Next Steps"
- Contains:
 - Thank you message
 - Confirmation number
 - PDF summary attached
 - Meeting scheduling link
 - What to expect next
 - Advisor contact info
- PDF attachment under 10MB

Technical Notes:

- Generate PDF before sending
- Attach PDF to email
- Generate unique confirmation number

Estimated Effort: 8 story points

EPIC 8: ADMIN & SETTINGS

Epic Description:

As a system administrator, I need to manage system settings and user accounts so that the platform runs smoothly.

USER STORY 8.1: Admin Login

As an administrator

I want to log in with admin credentials

So that I can access the admin dashboard

Acceptance Criteria:

- Separate admin login page (/admin/login)
- Admin email and password
- Role-based access control
- Admin users stored in database with role='admin'
- Cannot access admin pages without admin role

Technical Notes:

- Add role column to users table
- Check role in auth middleware
- Separate admin routes

Estimated Effort: 5 story points

USER STORY 8.2: System Settings

As an administrator

I want to configure system settings

So that I can customize the platform

Acceptance Criteria:

- Settings page with:
 - Company name
 - Company logo upload
 - Meeting scheduling link
 - Email templates (edit)
 - Disclaimer text
 - Max contribution limits (2024: \$23,500)
 - Inflation rate (default: 3%)
 - Education inflation (default: 5%)
 - Investment return rate (default: 7%)
- "Save Settings" button
- Success/error messages

Technical Notes:

- Store in settings table
- Load settings globally
- Use in calculations

Estimated Effort: 8 story points

EPIC 9: DATA SECURITY & COMPLIANCE

Epic Description:

As a platform owner, I need to ensure data security and compliance so that client information is protected and regulations are met.

USER STORY 9.1: Data Encryption

As a platform owner

I want to encrypt sensitive data

So that client information is protected

Acceptance Criteria:

- All passwords hashed with bcrypt (12 rounds)
- JWT tokens encrypted
- HTTPS enforced (redirect HTTP to HTTPS)
- Database connections encrypted (SSL)
- Sensitive fields encrypted at rest

- API keys stored in environment variables

Technical Notes:

- Use bcrypt for passwords
- Use SSL for PostgreSQL
- Environment variables for secrets
- HTTPS certificate (Let's Encrypt)

Estimated Effort: 8 story points

USER STORY 9.2: GDPR Compliance

As a user

I want to control my personal data

So that I comply with privacy regulations

Acceptance Criteria:

- Privacy policy page
- Terms of service page
- Cookie consent banner
- "Download my data" feature
- "Delete my account" feature
- Data deletion removes all personal info
- Confirmation before deletion
- Audit log of data access

Technical Notes:

- Store consent timestamp
- Implement data export API
- Soft delete with anonymization
- Log all data access

Estimated Effort: 13 story points

EPIC 10: MOBILE RESPONSIVENESS

Epic Description:

As a mobile user, I need the application to work seamlessly on my phone so that I can complete the questionnaire on any device.

USER STORY 10.1: Mobile-Friendly Forms

As a mobile user

I want to fill out forms on my phone

So that I don't need a computer

Acceptance Criteria:

- Forms work on screens 320px+
- Touch-friendly buttons (44×44px minimum)
- Mobile-optimized input types (number, email, tel)
- Fields stack vertically on mobile
- No horizontal scrolling
- Responsive navigation menu
- Large, easy-to-tap buttons
- Progress bar visible on mobile

Technical Notes:

- Use Tailwind responsive classes
- Test on iPhone SE, iPhone 14, Android
- Use CSS Grid/Flexbox

Estimated Effort: 8 story points

EPIC 11: GAP ANALYSIS & RECOMMENDATIONS

As a client who completed the questionnaire

I need to understand my financial gaps and how to fix them

So that I'm motivated to take action and book a consultation

Business Value: Increase consultation booking rate from 60% to 90%+

Acceptance Criteria:

- Shows all major financial gaps

- Quantifies losses in dollars
 - Provides specific action plan
 - Compares current path vs optimized path
 - Includes prominent consultation booking CTA
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USER STORIES

US 11.1: Financial Health Score

As a client

I want to see my overall financial health score

So that I quickly understand how I'm doing

Acceptance Criteria:

- ☐ Score displays 0-100 with color coding
- ☐ Red (<40), Orange (40-59), Yellow (60-79), Green (80+)
- ☐ Shows breakdown by category (6 categories)
- ☐ Progress bar visualization
- ☐ Status message (Critical/Needs Attention/Good/Excellent)

Calculation:

- Retirement: 40 pts
- College: 20 pts
- Insurance: 15 pts
- Emergency: 10 pts
- FBAR: 10 pts
- Debt: 5 pts

Priority: High

Effort: 5 points

US 11.2: Retirement Gap Display

As a client

I want to see my retirement shortfall

So that I understand if I'm saving enough

Acceptance Criteria:

- ☐ Shows what I'll need at retirement
- ☐ Shows what I'm on track for
- ☐ Shows shortfall/surplus in red/green
- ☐ Displays age money will run out
- ☐ Shows years need to work extra
- ☐ Timeline visualization

Formula:

Need = $(\text{income} \times 1.03^{\text{years}} - \text{SS}) \div 0.04$

Have = $\text{balance} \times 1.07^{\text{years}} + \text{contributions}$

Gap = Need - Have

Priority: High

Effort: 8 points

US 11.3: College Funding Gap

As a parent

I want to see college funding shortfall

So that I understand kids' debt burden

Acceptance Criteria:

- ☐ Per-child breakdown
- ☐ Total needed with education inflation
- ☐ Gap calculation
- ☐ Student loan scenario (if gap exists)
- ☐ Monthly payment kids will face
- ☐ Impact on kids' financial future

Priority: High

Effort: 8 points

US 11.4: Life Insurance Gap

As a family breadwinner

I want to see my life insurance shortfall

So that I know if my family is protected

Acceptance Criteria:

- ☐ DIME calculation (Debt + Income + Mortgage + Education)
- ☐ Shows total need
- ☐ Shows current coverage
- ☐ Shows gap
- ☐ "If tragedy strikes" scenario
- ☐ Recommended coverage split (self/spouse)
- ☐ Estimated premium cost

Priority: High

Effort: 8 points

US 11.5: FBAR Compliance Alert

As a client with foreign assets

I want to see FBAR filing requirement and penalties

So that I avoid legal issues

Acceptance Criteria:

- ☐ Only shows if foreign assets > \$10K
- ☐ Red urgent alert styling
- ☐ Shows penalty amounts (non-willful & willful)
- ☐ Shows 30-day deadline
- ☐ "Find Accountant" CTA button
- ☐ Cost to fix vs penalty comparison

Priority: Critical

Effort: 5 points

US 11.6: Tax Waste Calculator

As a client

I want to see how much I'm overpaying in taxes

So that I can optimize my tax strategy

Acceptance Criteria:

- ☐ Current annual taxes
- ☐ Optimized annual taxes
- ☐ Annual overpayment amount
- ☐ Lifetime waste over career
- ☐ Breakdown of missed opportunities

Priority: Medium

Effort: 8 points

US 11.7: Total Loss Summary

As a client

I want to see total financial exposure

So that I understand urgency

Acceptance Criteria:

- ☐ Aggregates all gaps
- ☐ Large prominent display
- ☐ Shows total in millions
- ☐ Line items for each loss category
- ☐ Simple language explanation

Calculation:

- Retirement gap
- College loan interest
- Tax waste
- FBAR penalty risk
- Insurance gap
- CC interest

Priority: High

Effort: 5 points

US 11.8: Immediate Actions

As a client

I want to see urgent actions to take

So that I can start fixing problems immediately

Acceptance Criteria:

- ☐ 3 immediate actions (this month)
- ☐ Each shows: What, Why, Cost, Saves, Timeline
- ☐ Action buttons/CTAs
- ☐ Difficulty indicator
- ☐ Prominent red/urgent styling

Actions:

1. Fix FBAR
2. Get life insurance
3. Pay off credit cards

Priority: High

Effort: 8 points

US 11.9: High Priority Actions

As a client

I want to see important 3-month actions

So that I can plan ahead

Acceptance Criteria:

- ☐ 3-5 high priority actions (3 months)
- ☐ Each shows: What, Why, Cost, Saves, Timeline
- ☐ Orange/yellow styling
- ☐ Progress tracker (optional)

Actions:

1. Open 529 plans
2. Max 401k
3. Open HSA

Priority: High

Effort: 8 points

US 11.10: Before vs After Comparison

As a client

I want to see two path comparison

So that I understand consequences of inaction

Acceptance Criteria:

- ☐ Two-column layout (Do Nothing vs Take Action)
- ☐ Same metrics in both columns
- ☐ Color coding (red vs green)
- ☐ Shows net worth difference
- ☐ Shows quality of life difference
- ☐ Mobile responsive (stacks vertically)

Priority: High

Effort: 10 points

US 11.11: Budget Adjustment

As a client

I want to see how to afford recommendations

So that I know it's achievable

Acceptance Criteria:

- ☐ Current budget breakdown
- ☐ Recommended budget breakdown
- ☐ Shortfall/surplus shown
- ☐ 3 gap-closing options
- ☐ Interactive selection (optional)
- ☐ Reassuring messaging

Options:

1. Side income
2. Lifestyle cuts
3. Phased approach

Priority: Medium

Effort: 10 points

US 11.12: ROI Calculator

As a client

I want to see return on investment

So that I feel confident taking action

Acceptance Criteria:

- ☐ Cost breakdown
- ☐ Benefit breakdown
- ☐ ROI percentage (huge number)
- ☐ Dollar return ratio
- ☐ Simple explanation
- ☐ Visually impressive

Priority: Medium

Effort: 5 points

US 11.13: Consultation CTA

As a client

I want to easily schedule consultation

So that I can get personalized help

Acceptance Criteria:

- ☐ Large prominent button
- ☐ Meeting details (duration, topics, cost)
- ☐ Value statement
- ☐ Secondary CTAs (Download PDF, Email)
- ☐ Tracks click-through

Priority: Critical

Effort: 3 points

US 11.14: Download Action Plan PDF

As a client

I want to download my action plan

So that I can review offline

Acceptance Criteria:

- ☐ "Download PDF" button
- ☐ PDF includes all gaps
- ☐ PDF includes action plan
- ☐ PDF includes calculations
- ☐ Professional formatting

- ☐ Under 5MB file size

Priority: Medium

Effort: 13 points

US 11.15: Share via Email

As a client

I want to email results to myself/spouse

So that we can review together

Acceptance Criteria:

- ☐ "Email Results" button
- ☐ Email input field
- ☐ CC spouse option
- ☐ Email template with summary
- ☐ PDF attached
- ☐ Success confirmation

Priority: Low

Effort: 5 points

DEPENDENCIES

- Questionnaire completion (Epic 2)
 - Summary page (Epic 3)
 - User authentication (Epic 1)
 - Database with all financial data
 - Calculation engine for projections
-

SUCCESS METRICS

Primary:

- Consultation booking rate: >90%
- Time on page: >5 minutes

Secondary:

- PDF downloads: >70%
- Email shares: >40%
- User satisfaction: >4.5/5

Business:

- Advisor close rate: >80%
 - Client implementation rate: >60%
-

TECHNICAL NOTES

Backend:

- All calculations server-side
- Cache results (1 hour TTL)
- API endpoint: GET /api/gap-analysis/:userId

Frontend:

- React components per section
- Recharts for visualizations
- Responsive design (mobile-first)
- Progressive loading

Database:

- Store calculated gaps in gap_analysis table
- Track user interactions (analytics_events)
- Log PDF downloads

Performance:

- Initial load: <2 seconds
 - Calculations: <1 second
 - PDF generation: <5 seconds
-

ACCEPTANCE TESTING

Test Scenarios:

1. Complete questionnaire with gaps

- Should show all gap sections
- Numbers should be accurate
- CTAs should be visible

2. Complete questionnaire on track

- Should show green/success messages
- Should congratulate user
- Should still offer consultation

3. FBAR non-compliance

- Should show urgent red alert
- Should calculate penalties correctly
- Should provide fix options

4. Mobile user






- All sections stack vertically
- Charts render correctly
- Buttons are tappable

5. PDF download

- Should generate within 5 seconds
- Should include all sections
- Should be under 5MB

SUMMARY: EPIC PRIORITY

MVP (Minimum Viable Product) - Must Have:

1.  Epic 1: User Authentication
2.  Epic 2: Multi-Step Questionnaire
3.  Epic 3: Data Summary & Review
4.  Epic 4: Export & Download (JSON/CSV)
5.  Epic 5: Meeting Scheduling (basic link)

Total Effort: ~150 story points (~6 weeks)

Phase 2 - Should Have:

- 6. ☒ Epic 6: Advisor Dashboard
- 7. ☒ Epic 7: Notifications
- 8. ☒ Epic 9: Data Security

Total Effort: ~85 story points (~3.5 weeks)

Phase 3 - Nice to Have:

- 9. ☒ Epic 8: Admin Settings
- 10. ☒ Epic 10: Mobile Optimization
- 11. ☒ Epic 4.3: PDF Generation

Total Effort: ~50 story points (~2 weeks)