

Debt Payoff Calculator Development Prompt for Lovable

Project Overview

Create a comprehensive, biblically-integrated Debt Payoff Calculator for Legacy Mindset Solutions - a faith-based financial education and coaching business. The calculator should empower users to achieve financial freedom through strategic debt elimination while incorporating scriptural wisdom and encouragement.

Core Functionality Requirements

1. Debt Input System

- **Intuitive debt entry form** with fields for:
 - Debt name/description (e.g., "Credit Card 1", "Student Loan")
 - Current balance
 - Minimum monthly payment
 - Interest rate (APR)
 - Payment due date
- **Add/remove debt entries** dynamically
- **Data validation** to ensure realistic inputs
- **Import option** for CSV or manual bulk entry

2. Payoff Strategy Calculators

Debt Snowball Method

- Rank debts by balance (smallest to largest)
- Calculate payoff timeline with extra payments applied to smallest debt first
- Show psychological wins and momentum building

Debt Avalanche Method

- Rank debts by interest rate (highest to lowest)
- Calculate payoff timeline with extra payments applied to highest interest debt first
- Show total interest savings compared to snowball

3. Comparison & Visualization

- **Side-by-side comparison** of both strategies showing:
 - Total time to debt freedom
 - Total interest paid
 - Monthly payment progression
 - Psychological benefits vs. mathematical benefits
- **Interactive charts** showing:
 - Debt reduction timeline
 - Interest savings over time
 - Monthly payment allocation
 - Progress milestones

4. Biblical Integration Features

Scripture References

Incorporate relevant verses throughout the interface:

- **Proverbs 22:7** - "The rich rule over the poor, and the borrower is slave to the lender"
- **Romans 13:8** - "Let no debt remain outstanding, except the continuing debt to love one another"
- **Luke 14:28** - "Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost?"
- **Proverbs 21:5** - "The plans of the diligent lead to profit as surely as haste leads to poverty"
- **1 Timothy 6:10** - "For the love of money is a root of all kinds of evil"

Inspirational Elements

- **Daily verse rotation** on the dashboard
- **Progress celebration messages** with biblical encouragement
- **Prayer prompts** for financial breakthrough and discipline
- **Stewardship reminders** about God's provision and our responsibility

5. User Experience & Interface Design

Intuitive Design Elements

- **Clean, modern interface** with calming, trustworthy colors

- **Progressive disclosure** - show basic info first, allow drilling down for details
- **Mobile-responsive design** for on-the-go access
- **Clear visual hierarchy** with prominent call-to-action buttons
- **Tooltips and help text** explaining financial concepts
- **Success indicators** showing progress towards goals

Gamification Elements

- **Progress bars** for each debt and overall journey
- **Milestone celebrations** with biblical affirmations
- **Achievement badges** for reaching payoff goals
- **Countdown timers** to debt freedom date

6. Advanced Features

Customization Options

- **Extra payment calculator** - see impact of additional payments
- **What-if scenarios** - compare different payment amounts
- **Income tax refund allocation** suggestions
- **Emergency fund integration** - ensure proper financial foundation

Reporting & Tracking

- **Monthly progress reports** with biblical encouragement
- **Printable debt payoff plan** with scripture references
- **Calendar integration** for payment due dates
- **Email reminders** with motivational content

Educational Integration

- **Embedded financial education** tips throughout
- **Link to coaching services** and educational resources
- **Biblical financial principles** explanations
- **Success story testimonials** from Legacy Mindset Solutions clients

Technical Specifications

Data Management

- **Local storage** for user data privacy
- **Export functionality** for spreadsheet integration
- **Print-friendly** payoff plans
- **Responsive design** for all devices

Performance Requirements

- **Fast calculations** with real-time updates
- **Smooth animations** for progress indicators
- **Accessible design** meeting WCAG guidelines
- **Cross-browser compatibility**

Content Strategy

Messaging Tone

- **Encouraging and hopeful** while being realistic
- **Faith-based without being preachy**
- **Professional yet personal**
- **Empowering users** to take control of their finances

Educational Content

- **Brief explanations** of snowball vs. avalanche strategies
- **Biblical money management principles**
- **Tips for staying motivated** during the debt payoff journey
- **Stewardship and generosity** concepts

Call-to-Action Integration

Lead Generation

- **Free consultation** booking for Legacy Mindset Solutions
- **Educational resource** downloads
- **Newsletter signup** for ongoing biblical financial wisdom
- **Social media** sharing of achievements

Coaching Service Integration

- **Subtle promotion** of certified financial education services
- **Success story** integration showing transformation
- **Contact information** for personalized coaching

Success Metrics

- **User engagement** time on calculator
- **Completion rates** of debt payoff plans
- **Lead generation** for coaching services
- **User feedback** on biblical integration effectiveness

Development Notes

- Use **React/Next.js** for robust functionality
- Implement **Chart.js** or similar for visualizations
- Ensure **mobile-first** responsive design
- Include **accessibility features** for all users
- Integrate **analytics** to track user behavior and improve UX

Brand Alignment

Ensure the calculator reflects Legacy Mindset Solutions' commitment to:

- **Biblical financial stewardship**
- **Professional financial education**
- **Practical debt elimination strategies**
- **Holistic approach** to financial wellness
- **Community and accountability**

This calculator should serve as both a practical tool and a ministry resource, helping users achieve financial freedom while growing in their understanding of biblical money management principles.