**Auto Loan Calculator Notes**

***Project Goals***

* Create test bed for ASP.NETMVC Platform
* Create reusable infrastructure/framework/pattern for spawning new web applications
* Launch a Money Site which will monetize inbound traffic

***The Next Time We’re Talking 6/16/2011***

**Good Samples of Competition**

* <http://autos.yahoo.com/car-finance/;_ylt=At19v0z9aykj9aX2UhkH1BsC2K9_;_ylv=3>
* <http://autos.yahoo.com/car-finance/affordability-calculator.html?rate=6.22&zip=94618>

**Stuff To Do**

* Learn ASP.NET MVC – the book, the book
  + Get the Domain-Driven Design
* Sample Project 🡺 Create the Domain Model
* Wireframe basic flow

***Domain Objects***

**Interest Rate Builder**

* FICO Score 🡺 Loan Interest Rate 🡺 Get this from Yahoo!

**Interest Rate**

* Annual Interest Rate

**Loan Builder**

* Principle, Interest, Length 🡺 Create a Loan
* Monthly Payment, Interest, Length 🡺 Create a Loan

**Loan**

* Interest Rate
* Principle Amount
* Calculated Monthly Payment
* Length of Loan Years / Months
* Loan Start Date
* Loan End Date
* Amortization Schedule

**Car Suggestion Builder – Where’s The Data For This…?**

* Price, Year 🡺 List of Cars in said Price Range

**Refined**

* Which is the right loan for me…?
* For a car that’s $20,000 number of dollars, what’s my monthly payment?
* How much car can I afford if I’ve got $200, a month?
  + Th
  + Enter Payment, Length of Loan, Interest Rate
* Guess how much money you’re losing on your loan?
* How does my credit affect my car loan?
* Can I get a car loan with bad credit?
* Can you afford a new BMW? Find out!

**Several Story Openers / Marketing Plan**

* I’ve got bad credit – how much is a loan gonna cost me?
* Black Women pay TWICE AS MUCH for the SAME CAR

***Last Time We Talked 6/14/2011***

**The What (and then some)**

* **User visits website to figure out how much an auto loan costs**
* **JonesWorks represents to the fullest, beeeotch!**
* **Pretty graphs in HTML5**
* Create some XLS spreadsheet mockups
* Educate people on what a car loan means financially
* Striking appearance – the stuff of award ceremonies
* Twitter integration…? What’s a Tweetback?
* Facebook like page…?
* Hire a designer to make shit look pretty…?
* What’s my budget…?
* I don’t want to fuck people over. Period. Good content, good conscience, good God!

**Technical Opportunities**

* Content & E-Commerce Management
* Massive Deployments of Product Streams
* Templating
* Traffic Monitoring
* Persistence Layer
* Distributed / Serialized Object Session
* Client-side Animation…?
* Logging
* Object Relational Model – Nhibernate
* JQuery, AJAX, ASP.NET MVC, RESTful, JSON
* Distributed Content Management of many, many websites from a single console

**Monetization**

* Auto Loan affiliate deals?
* Capture my own leads – create my own lead generation pipeline?
* Incentivized content…?
* AdSense
* Run Ads from networks

**Research**

* Existing Autoloan websites

**Traffic**

* Notes on Google
  + The front door sucks,man
    - lots of hard core competition
    - Aged domains with thousands of links
* SEO, PPV, maaaaybe PPC
  + Play by the rules
* Promote via personal finance blogs, forums,etc.
* How to incentivize people to send me traffic…?
  + Monetize your blog with this snazzy calculator
  + Have a referral feedback loop

**Crazy Shit – What Are The Blockages**

* That looks like a very steep slope up…
* Make something which BLOWS the doors off of the competition, content-wise
  + How much do you want to spend on your car payment?
  + How good do you think your credit it?
  + Here’s a list of cars you can afford
    - But how do people find it?
* How does one become a traffic source…?
  + Get an honorable mention somewhere?
* Build a mailing list….?

**Unknowns**

* Showing a picture of a

**What’s Fucking Bothering Meh?**

* Looks like you gotta play dirty to play at all
* Don’t want to try to play the big fish by their own rules….
* Bank Rate is big and mean
* I wanna be #1
* Do I really care about personal finance…?

**Again, Cool Things to Build**

* Social E-Commerce store – or just a front end for offers…?
* Lead Generation Pipeline….?
  + Requires content
  + Requires the hook,line and sinker
* Auto Content Generation
  + Excerpt an article and link to it? Be a Content Aggregator?
* How To Outsource Content Authoring…?
  + Provide a Platform for people to market on…?