

Repackage the app as a money management tool that includes debt reduction planning. This will incentivize continued monthly subscriptions rather than losing customers after their debt is paid off, and it'll be more attractive to customers with little or no debt for the money management features. You shouldn't have to change much of the back end, because I still wanted to do everything that we worked on previously. The goal or mission is for everyday people to have an expert AI agent managing their financial lives with minimal ongoing input from the customer and that should be at the forefront of the program's appeal. Most people do not want to continually check that their bills are being paid, that they are progressing towards their goals of debt reduction and financial freedom. People want to live their lives knowing that they have someone or something managing their finances in the most efficient and economical way possible.

Make sure there is a legal disclaimer that this is for informational purposes only and that the customer should consult their accountant or trusted tax advisor before implementing any of the suggestions offered.

Since most people use their phones more than their PC's, it should be feature rich on the mobile side, including the ability for people to submit photos of their documents, if they don't want to upload them from a scan or directly from their financial institutions.

Things to consider: I need to be able to use my own URL for the landing page, rather than a Replit URL. Will we be able to point my URL to the Replit URL and make it work that way.

Also, I want us to think about the name. I may use Chat LLM for the marketing portion in order to make sure that we have the most attractive, customer incentivizing name possible.