

EARN YOUR LEISURE FINANCE

WEALTH PORTFOLIO & BUDGETING PLATFORM — FEATURE OVERVIEW

EYL Finance is a high-fidelity wealth management and budget pacing client-facing prototype. Built around the EYL 'Asset-First' philosophy, it empowers users to secure their investments first, optimize side hustles, and track active net worth progression.

■ Gated Security Passcode Access

Protects client financial records behind a high-fidelity passcode gate (default passcode: **EYL2026**). Caches authorization in the browser session to keep user navigation seamless and fluid.

■ Interactive Wealth Dashboard

Provides immediate visibility of cash flow metrics, Plaid Sync health indicators, and a dynamic **Asset Velocity Gauge** tracking the percentage of income moving directly into capital-generating assets.

■ Daily Free-to-Spend Budget Engine

Automatically secures the user's monthly savings target first and deducts recurring fixed bills. Displays the remaining balance as a daily pacing limit (\$97.16/day) with a simulated Vanguard auto-invest toggle.

■ Transaction Swiper (Gamification)

Gamifies budgeting through simple swipe gestures to review charges: Swipe Right to acquire an Asset, Swipe Left to log a Want (Liability), and Swipe Up for essential survival Needs.

■ Troy & Rashad AI Voice Coach

Delivers motivating financial advice presets. Uses browser SpeechSynthesis to stream Troy & Rashad's coaching advice aloud, paired with a custom gold audio wave animation.

■ Net Worth Balance Sheet

Allows logging real-time assets (high-yield savings, index funds, properties) and liabilities (loans, car notes) on a clean balance sheet, instantly updating the user's net worth progression.

■ Business Hub & Venture Tracker

Encourages active cash-flow expansion. Users log entrepreneur side ventures and track gross revenues, monthly operating expenses, and net profit margins to accelerate wealth creation.

■ EYL University & Walkthrough Portal

Hosts premium class catalogs. Tapping the App Walkthrough card triggers a modal playing a high-fidelity video tutorial compiled with Remotion directly inside the web browser.