AI Personal CFO
v4 — the flow

Who goes where in the instrument panel: five tabs, 34 screens, and every arrow between them.

Companion to `AI_Personal_CFO_v4.pdf`, which says what each screen shows. This one says how anybody reaches it.
Beside: `docs/screens/USER_FLOW.pdf` — the same map of the app as it ships today.
61 arrows: 41 drawn in a v4 mockup, 20 proposed here to make the design reachable.
No application code was changed to produce this.

How to read this

v4's mockups draw each screen's chrome — the tab it belongs to, its back arrow, the actions in its top bar. What they do not draw is a graph. A design with 34 screens and no stated way through them cannot be built or argued with, so this document states it.

Every arrow carries its source. An arrow marked `drawn` is visible in a mockup: a row, a segment, a button, an icon in the top bar. An arrow marked `proposed` is proposed here, because the screen exists in v4 and nothing in v4 reaches it. The proposed ones are not filler — they are the design's unfinished edges, and they are listed again at the end with what each would take to settle.

- **A tab** is one of five places the bottom bar can put you. Each keeps its own stack, so leaving Money for Plan and coming back lands on the account you were reading.
- **A segment** is a section inside a tab — Plan has five. Switching segment is not navigation and does not stack.
- **A sheet** covers the screen instead of replacing it. v4 has two: the quick-action sheet, and capture itself.
- **The bottom bar is not in the table.** Where it is drawn, every tab is one tap from every other — forty more arrows that would say nothing. It is drawn on nine of the 34 screens: the five roots, plus Transactions, Goals, Analysis and the assistant. On the other twenty-five, Back is the only way out, which is the next row of the gaps.
- **A row is usually the route.** This is v4's one navigational rule: the thing that states a figure is what opens the screen behind it. There is no menu of destinations anywhere in the design.

The shell

Tab	Opens on	The question it answers	What is inside it
Home	Home	*What needs me today?*	Watchlist
Money	Accounts	*What do I have, and where did it go?*	Account, Account editor, Transactions, Categories, Holdings, Performance, Allocation, Opportunity, Vehicles
Plan	Budgets	*What am I doing about it?*	Goals, Goal detail, Emergency fund, Order of operations, Simulators, Purchase advisor
Reports	Reports	*Show me the record.*	Analysis
You	Settings	*What may it do, and what does it know?*	Consents, Erase everything, Help

> **Three screens belong to no tab.** Search and Alerts hang off the top bar; the quick-action sheet hangs off the + button. App lock and onboarding sit before the shell exists, and the assistant belongs to no tab *and* no bar — see the gaps.
> **The top bar is not the same on every tab.** Home draws all three icons; Money and Reports draw search only; Plan and You draw none. Either search is reachable from everywhere or it is not, and four of the five tabs currently say it is not.

The map

GETTING IN

every launch after the first

Open the app → **App lock** → **Onboarding** → **Home**

only if a PIN is set — first run only — three questions

THE TOP BAR — ON EVERY TAB

- **⊖ Search** — reaches every tab
- **⚑ Alerts** — the notification inbox
- **⚙ You** — the settings tab

THE FIVE TABS — AND WHAT IS INSIDE EACH

Home Home	Money Accounts	Plan Budgets	Reports Reports	You Settings
Watchlist	Account	Goals	Analysis	Consents
	↳ Account editor	↳ Goal detail		Erase everything
	Transactions	Emergency fund		Help
	↳ Categories	Order of operations		
	Holdings	Simulators		
	Performance	Purchase advisor		
	↳ Allocation			
	↳ Opportunity			
	Vehicles			

Home | **Money** | **Plan** | **Reports** | **You**

THE + BUTTON — FROM ANY SCREEN

The + button
never drawn in a v4 mockup — proposed here

- tap → Add transaction
- long press → the sheet

→
- Add transaction
- Receipt review
- Bank-alert drafts
- Purchase advisor
- Goals
- Vehicles

THE FOUR SURFACES THAT REACH ACROSS TABS

Home
the watchlist, which the user arranges
→ Watchlist
→ Account
→ Budgets
→ Emergency fund
→ Holdings

Search
one box over everything on the phone
→ Transactions
→ Budgets
→ Help
→ Categories
→ Assistant

Alerts
every interruption, with its action
→ Bank-alert drafts
→ Account

Quick actions
six actions, none of which moves money
→ Add transaction
→ Receipt review
→ Bank-alert drafts
→ Purchase advisor
→ Goals
→ Vehicles

Drawn from the 61-row table that follows. A dashed box is a screen no mockup draws a way into.

Every arrow

41 drawn · 20 proposed · 61 in total

Getting in, and the top bar

From	What the user taps	To	Source
Open the app	the icon, the widget, or a notification	**App lock**	drawn
App lock	the PIN on the keypad	**Onboarding**	drawn
App lock	the PIN on the keypad	**Home**	drawn
Onboarding	**Start**, then the three questions	**Home**	drawn
Onboarding	**Sample data** — the same dashboard on an invented household	**Home**	drawn
Home	⚲ in the top bar	**Search**	drawn
Accounts	⚲ in the top bar	**Search**	drawn
Reports	⚲ in the top bar	**Search**	drawn

Inside the tabs

From	What the user taps	To	Source
Budgets	⚲ — this tab's bar has no search	**Search**	proposed
Settings	⚲ — this tab's bar has no search	**Search**	proposed
Home	⚑ in the top bar	**Alerts**	drawn
Home	⚙ in the top bar	**Settings**	drawn
Home	**Edit**, above the watchlist	**Watchlist**	drawn
Home	the card row in the watchlist	**Account**	drawn
Home	the budget row in the watchlist	**Budgets**	drawn
Home	the emergency-fund row	**Emergency fund**	drawn
Home	the holding row	**Holdings**	drawn
Accounts	a bank, card, loan or asset row	**Account**	drawn
Accounts	an investment account row	**Holdings**	drawn
Accounts	⋮ → **Transactions**	**Transactions**	proposed
Accounts	⋮ → **Add account**	**Account editor**	proposed
Accounts	the **Investments** chip, then the total	**Performance**	proposed
Accounts	a vehicle under the **Assets** chip	**Vehicles**	proposed
Account	**Edit**	**Account editor**	drawn
Account	a row under *This cycle*	**Transactions**	proposed
Transactions	☷ → **Categories**	**Categories**	proposed
Performance	a holding row	**Holdings**	proposed
Performance	the asset-class split	**Allocation**	proposed
Performance	a holding you do not own yet	**Opportunity**	proposed
Plan	the **Goals** segment	**Goals**	drawn

Plan	the **Emergency** segment	**Emergency fund**	drawn
Plan	the **Order** segment	**Order of operations**	drawn
Plan	the **Simulators** segment	**Simulators**	drawn
Plan	a sixth segment, **Afford**	**Purchase advisor**	proposed
Goals	a goal row	**Goal detail**	drawn
Order of operations	the **High-interest debt** step	**Accounts**	proposed
Order of operations	the **Finish the emergency fund** step	**Emergency fund**	proposed
Order of operations	the **tax shelters, goals, taxable** step	**Goals**	proposed
Reports	the *need / want / invest* row	**Analysis**	drawn
Settings	**Alerts**	**Alerts**	drawn
Settings	**What this app may use**	**Consents**	drawn
Settings	**Erase everything**	**Erase everything**	drawn
Settings	**How this works**	**Help**	proposed

The + button, the sheet, and the inbox

From	What the user taps	To	Source
Alerts	**Settings**	**Settings**	drawn
Alerts	**review**, on the bank-alerts row	**Bank-alert drafts**	drawn
Alerts	**pay**, on the card row	**Account**	drawn
The + button	a tap	**Add transaction**	proposed
The + button	a long press	**Quick actions**	drawn
Add transaction	**Scan**	**Receipt review**	drawn
Quick actions	**Add an expense**	**Add transaction**	drawn
Quick actions	**Scan a receipt**	**Receipt review**	drawn
Quick actions	**Confirm bank alerts**	**Bank-alert drafts**	drawn
Quick actions	**Can I afford…?**	**Purchase advisor**	drawn
Quick actions	**Add a goal**	**Goals**	drawn
Quick actions	**Log a reading**	**Vehicles**	drawn
Bank-alert drafts	**Settings**	**Consents**	proposed

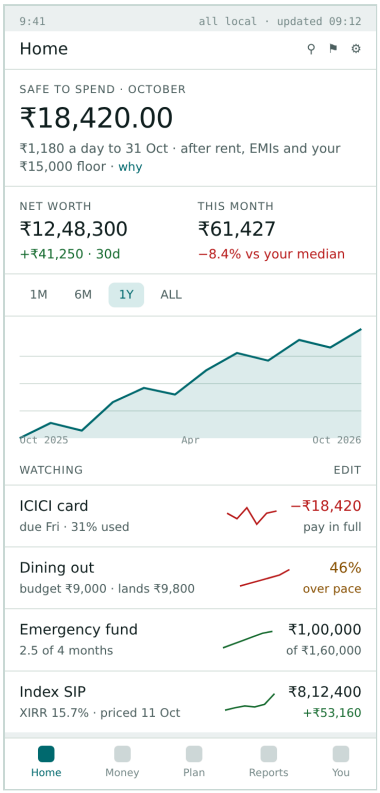
Search, which reaches across every tab

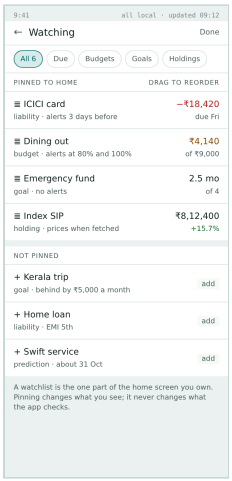
From	What the user taps	To	Source
Search	a transaction result	**Transactions**	drawn
Search	a category result	**Budgets**	drawn
Search	a help result	**Help**	drawn
Search	a merchant-rule result	**Categories**	proposed

Search	Ask this instead	Assistant	proposed

The Home tab

opens on Home · 2 screens





Watchlist

What it answers: *what needs me today?* Safe-to-spend with its day rate, net worth with its 30-day change, a chart with ranges, and then the watchlist — the one list in v4 the user arranges rather than an engine. Every watchlist row is a route: the card opens the card, the budget opens Budgets, the fund opens its holdings. That is the whole navigational idea of this tab. There is no menu on it, because a row that states a figure is a better link than a word that names a screen.

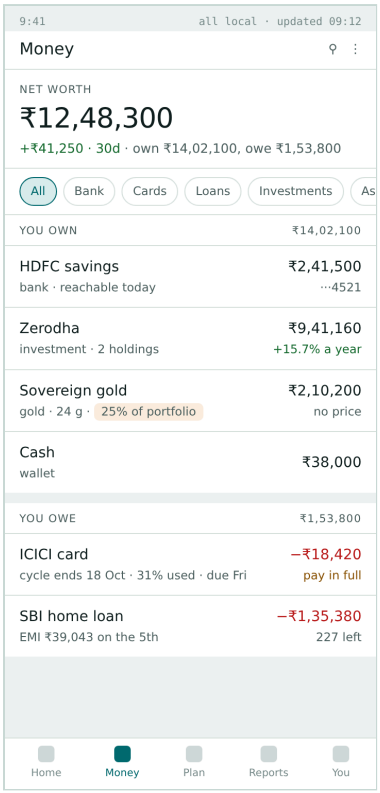
Back leaves the app; Home is the root of its own stack. Switching tabs keeps each tab's depth, so returning to Money lands on the account you were reading.

Screen	You get there by	It leads to
Home	App lock — the PIN on the keypad `drawn` Onboarding — **Start**, then the three questions `drawn` Onboarding — **Sample data** — the same dashboard on an invented household `drawn`	⚲ in the top bar → **Search** ⚑ in the top bar → **Alerts** ⚙ in the top bar → **Settings** **Edit**, above the watchlist → **Watchlist** the card row in the watchlist → **Account** the budget row in the watchlist → **Budgets** the emergency-fund row → **Emergency fund** the holding row → **Holdings**

Watchlist	Home — **Edit**, above the watchlist `drawn`	*nowhere new — Back is the only way out*

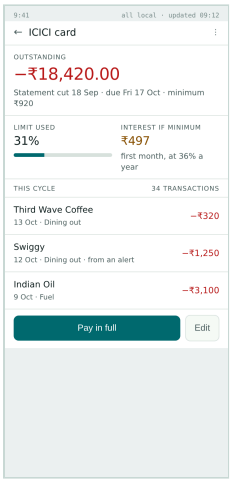
The Money tab

opens on Accounts · 10 screens

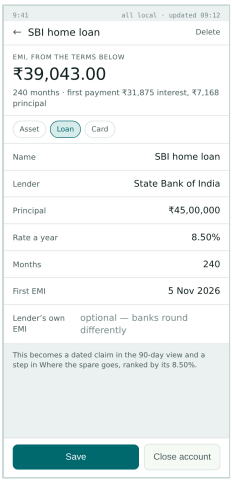


What it answers: *what do I have, and where did it go?* It opens on net worth split into *you own* and *you owe*, with chips that narrow the list — Bank, Cards, Loans, Investments, Assets. A row is the route: a card or loan opens the account screen, an investment account opens its holdings. This is the tab with the most screens and, as the gaps section says, the most routes v4 never drew.

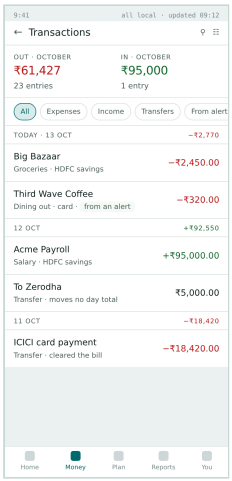
Back walks out the way you came in: holdings → accounts, editor → account.



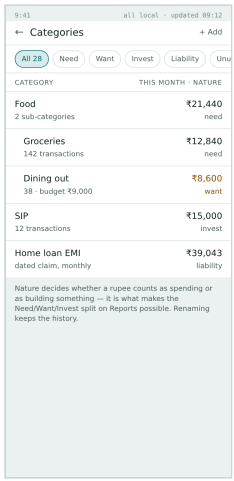
Account



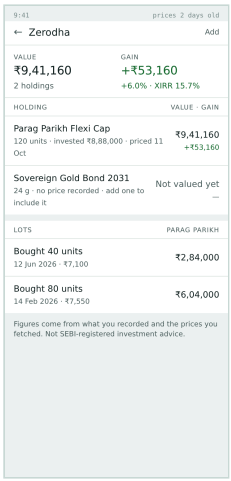
Account editor



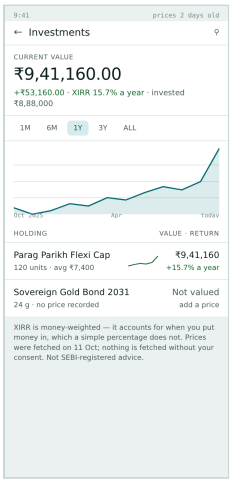
Transactions



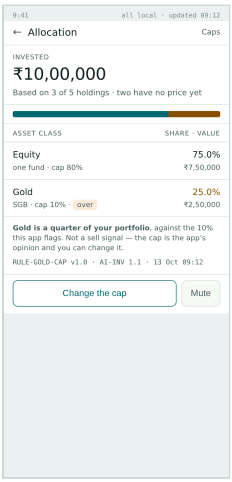
Categories



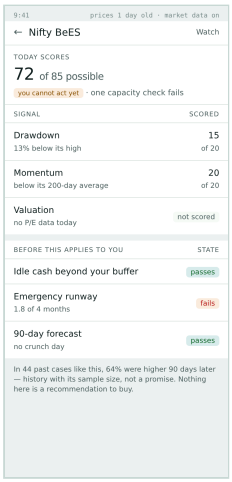
Holdings



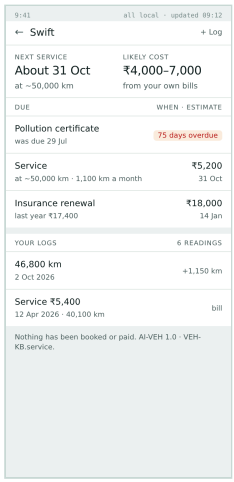
Performance



Allocation



Opportunity

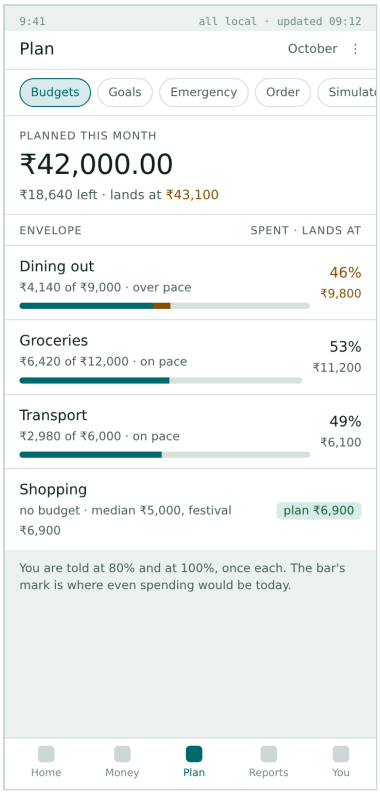


Vehicles

Screen	You get there by	It leads to
Accounts	Order of operations — the **High-interest debt** step proposed	⚲ in the top bar → **Search** a bank, card, loan or asset row → **Account** an investment account row → **Holdings** ⋮ → **Transactions** → **Transactions** ⋮ → **Add account** → **Account editor** the **Investments** chip, then the total → **Performance** a vehicle under the **Assets** chip → **Vehicles**
Account	Home — the card row in the watchlist drawn Accounts — a bank, card, loan or asset row drawn Alerts — **pay**, on the card row drawn	**Edit** → **Account editor** a row under *This cycle* → **Transactions**
Account editor	Accounts — ⋮ → **Add account** proposed Account — **Edit** drawn	*nowhere new — Back is the only way out*
Transactions	Accounts — ⋮ → **Transactions** proposed Account — a row under *This cycle* proposed Search — a transaction result drawn	☷ → **Categories** → **Categories**
Categories	Transactions — ☷ → **Categories** proposed Search — a merchant-rule result proposed	*nowhere new — Back is the only way out*
Holdings	Home — the holding row drawn Accounts — an investment account row drawn Performance — a holding row proposed	*nowhere new — Back is the only way out*
Performance	Accounts — the **Investments** chip, then the total proposed	a holding row → **Holdings** the asset-class split → **Allocation** a holding you do not own yet → **Opportunity**
Allocation	Performance — the asset-class split proposed	*nowhere new — Back is the only way out*
Opportunity	Performance — a holding you do not own yet proposed	*nowhere new — Back is the only way out*
Vehicles	Accounts — a vehicle under the **Assets** chip proposed Quick actions — **Log a reading** drawn	*nowhere new — Back is the only way out*

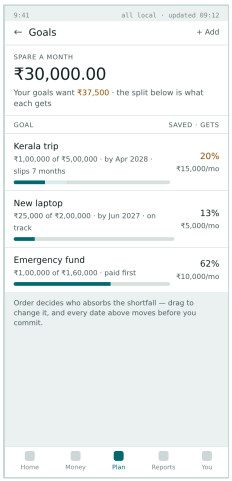
The Plan tab

opens on Budgets · 7 screens

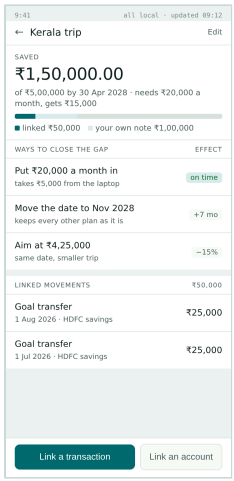


What it answers: *what am I doing about it?* Five segments across the top — Budgets, Goals, Emergency, Order, Simulators — which is v4's real structural decision: the whole plan is one tab with five sections rather than five buttons on a dashboard. The segment strip means switching between this month and the years after it costs one tap and never leaves the tab.

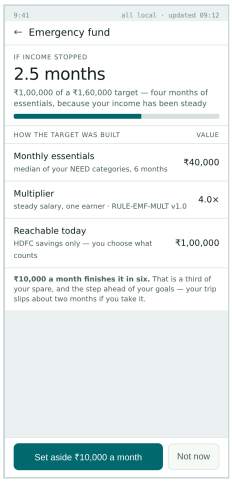
Back from a goal returns to the goals segment, not to the first one.



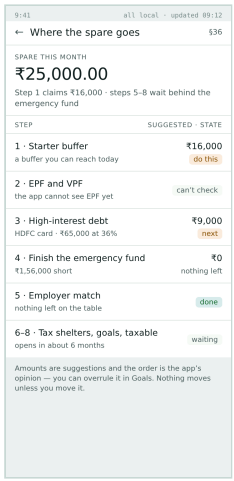
Goals



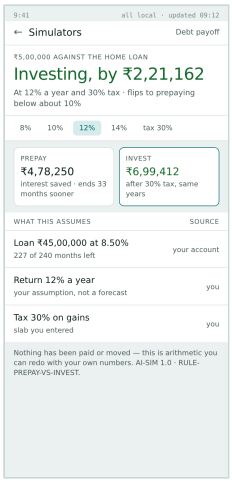
Goal detail



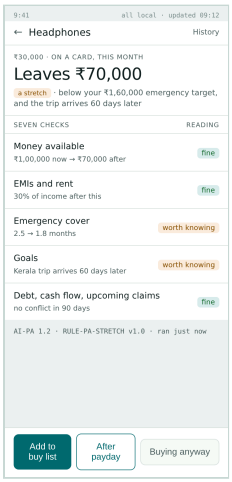
Emergency fund



Order of operations



Simulators

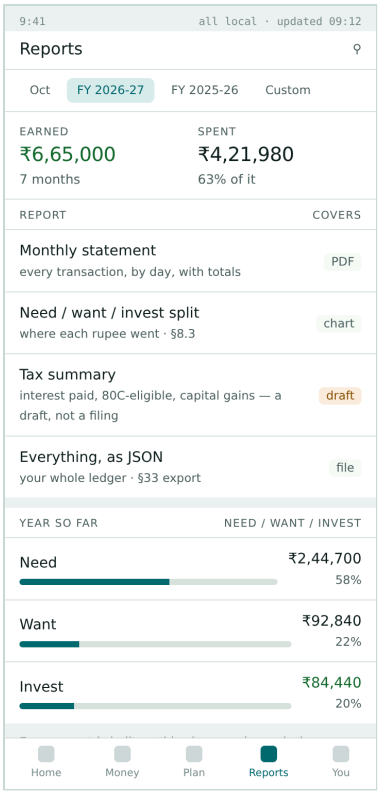


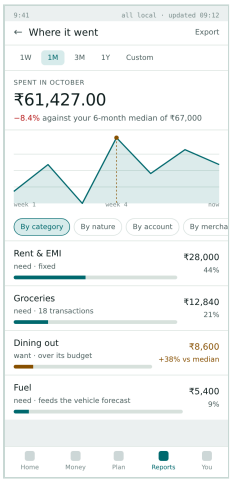
Purchase advisor

Screen	You get there by	It leads to
Budgets	Home — the budget row in the watchlist drawn Search — a category result drawn	⚲ — this tab's bar has no search → **Search**
Goals	Plan — the **Goals** segment drawn Order of operations — the **tax shelters, goals, taxable** step proposed Quick actions — **Add a goal** drawn	a goal row → **Goal detail**
Goal detail	Goals — a goal row drawn	*nowhere new — Back is the only way out*
Emergency fund	Home — the emergency-fund row drawn Plan — the **Emergency** segment drawn Order of operations — the **Finish the emergency fund** step proposed	*nowhere new — Back is the only way out*
Order of operations	Plan — the **Order** segment drawn	the **High-interest debt** step → **Accounts** the **Finish the emergency fund** step → **Emergency fund** the **tax shelters, goals, taxable** step → **Goals**
Simulators	Plan — the **Simulators** segment drawn	*nowhere new — Back is the only way out*
Purchase advisor	Plan — a sixth segment, **Afford** proposed Quick actions — **Can I afford…?** drawn	*nowhere new — Back is the only way out*

The Reports tab

opens on Reports · 2 screens





Analysis

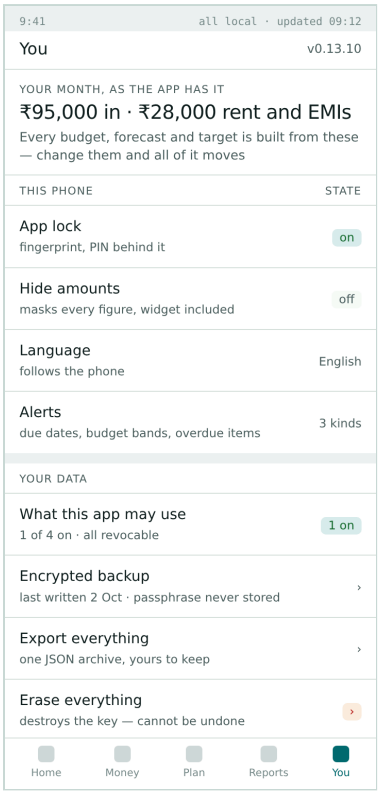
What it answers: *show me the record*. A period control — Oct, this financial year, last, custom — then what can be produced: a monthly statement, the need/want/invest split, a tax summary marked *draft*, and the whole ledger as JSON. The row that carries a chart opens Analysis, where the same split becomes a picture with the festival week marked.

Back from Analysis returns to the Reports list. Nothing here uploads: every report is built on the phone and saved where the user chooses.

Screen	You get there by	It leads to
Reports	*nothing reaches it*	⚲ in the top bar → **Search** the *need / want / invest* row → **Analysis**
Analysis	Reports — the *need / want / invest* row drawn	*nowhere new — Back is the only way out*

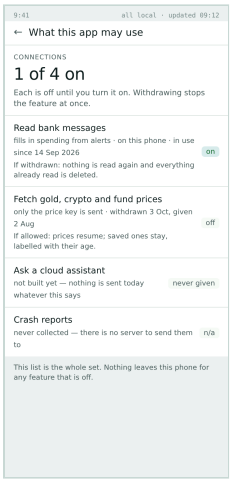
The You tab

opens on Settings · 4 screens

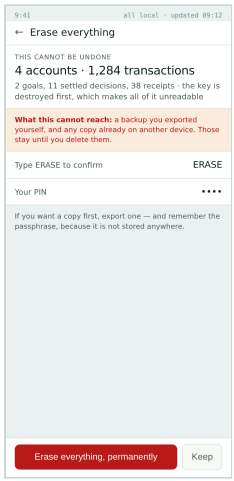


What it answers: *what may it do, and what does it know?* Rows that show their state without being opened — *1 of 4 on*, *last written 2 Oct*, *3 kinds* — so the tab can be read rather than explored. Three of those rows are routes: the alert inbox, the consents record, and the erase page.

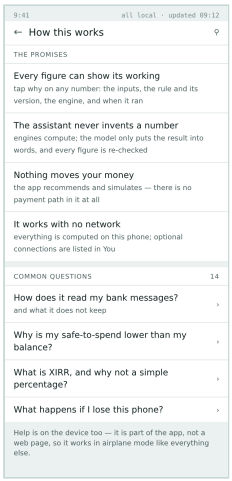
Back returns to the tab you were on before the ⚙ shortcut, if that is how you arrived.



Consents



Erase everything



Help

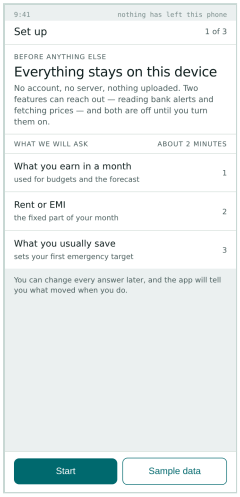
Screen	You get there by	It leads to
Settings	Home — ⚙ in the top bar drawn Alerts — **Settings** drawn	⚲ — this tab's bar has no search → **Search** **Alerts → Alerts** **What this app may use → Consents** **Erase everything → Erase everything** **How this works → Help**
Consents	Settings — **What this app may use** drawn Bank-alert drafts — **Settings** proposed	*nowhere new — Back is the only way out*
Erase everything	Settings — **Erase everything** drawn	the erase finishes and **the app closes itself** — the next launch is a fresh install

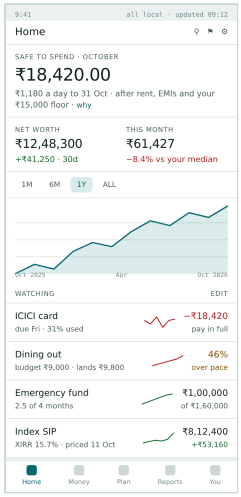
Help	Settings — **How this works** proposed Search — a help result drawn	*nowhere new — Back is the only way out*

Ten journeys, end to end

Each strip is a path through v4 in order. Read them if you want to know what *using* this design would feel like rather than what is in it.

1 · The first two minutes

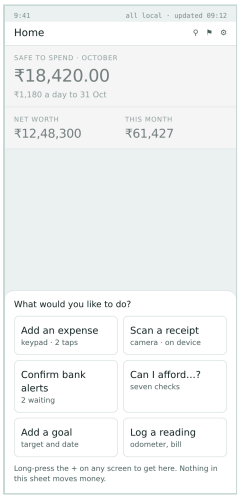


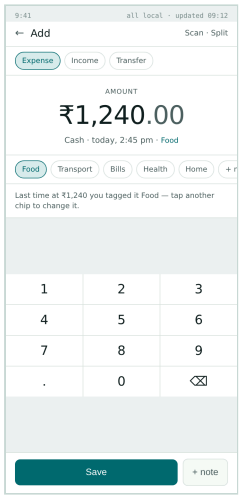


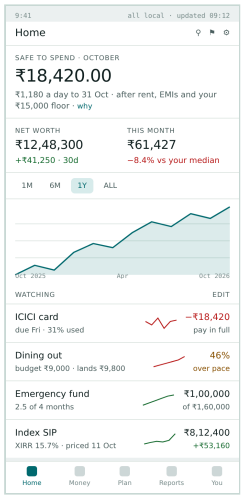
Onboarding — Home

v4 spends its first screen saying what will be asked and why, so the three questions arrive already justified — and it keeps v1's second exit: **Sample data** opens the same Home on an invented household, for somebody who wants to look before answering anything.

2 · Record what you just spent



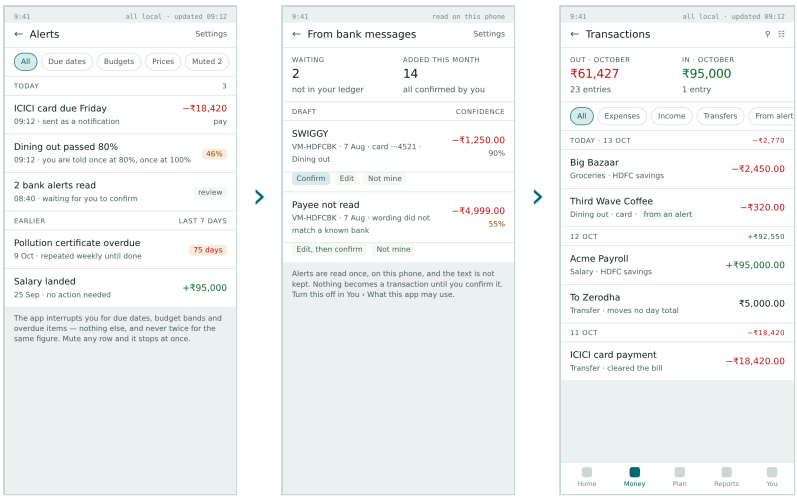




Quick actions — Add transaction — Home

A tap on **+** goes straight to the keypad; a long press opens the sheet when it is one of the rarer five. Either way the amount is first, the category is already guessed from the last time you spent that amount, and Save returns you to the tab you were on.

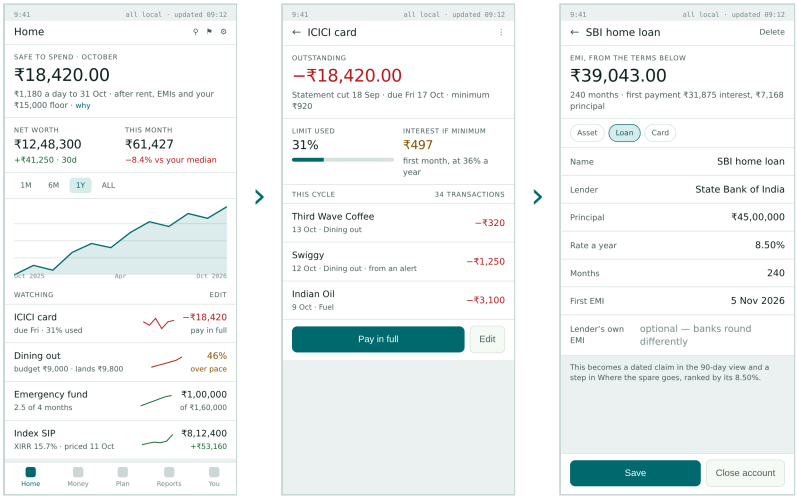
3 · Clear a week of bank alerts



Alerts · Bank-alert drafts · Transactions

This is the journey v1 cannot do: there, the drafts sit behind a form for typing a payment by hand. In v4 the alert inbox says *2 bank alerts read · waiting for you to confirm*, and **review** opens the drafts with a confidence per row. Confirmed drafts land in Transactions, tagged *from an alert* so the ledger says where each one came from.

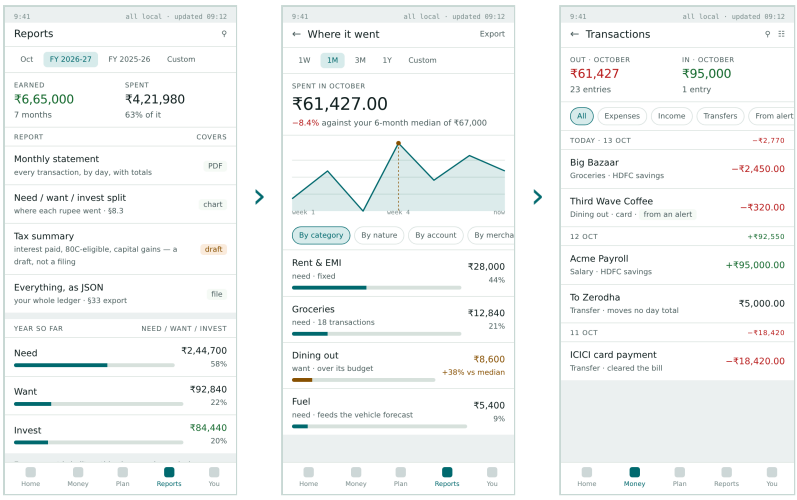
4 · Understand a card before it is due



Home · Account · Account editor

The card is on the watchlist because the user pinned it, so the route is one tap. The account screen prices the thing no other version shows — **₹497**, what paying the minimum would cost in the first month — and **Edit** is there because that figure only exists once the rate is entered.

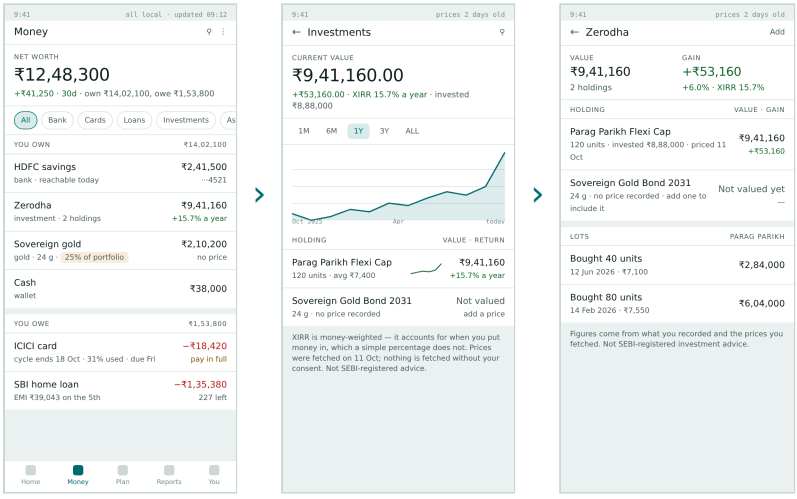
5 · Find out where the money went



Reports Analysis Transactions

The Reports tab lists what can be produced; the *need / want / invest* row opens the picture. From a category bar in Analysis, the filtered ledger is one more tap. Three taps from the tab bar to the transactions behind any share of the chart.

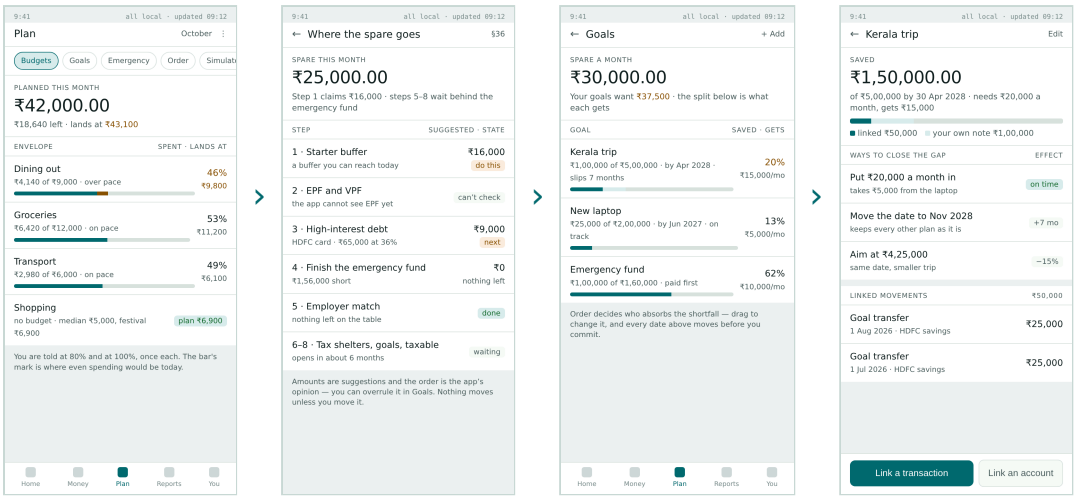
6 · Look at the portfolio



Accounts Performance Holdings

The Money tab totals what you own and what you owe; the Investments chip narrows it; Performance is the portfolio with its XIRR and range control; a fund row opens the lots underneath it. Two of these three steps are proposed rather than drawn — see the gaps.

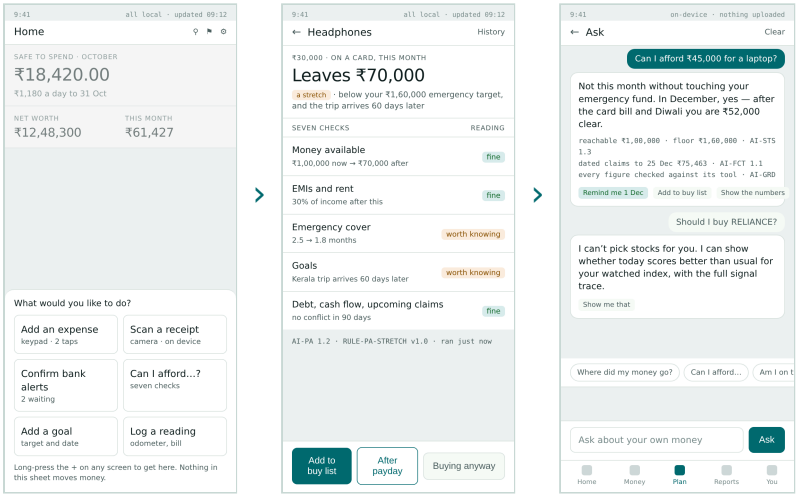
7 · Decide what to do with the spare



Budgets · Order of operations · Goals · Goal detail

The Plan tab's five segments are the whole plan: this month, the goals after it, the buffer under them, the ranking between them and the what-ifs. *Where the spare goes* names the step that claims the money; a goal's detail page prices three ways to close its gap rather than restating the gap.

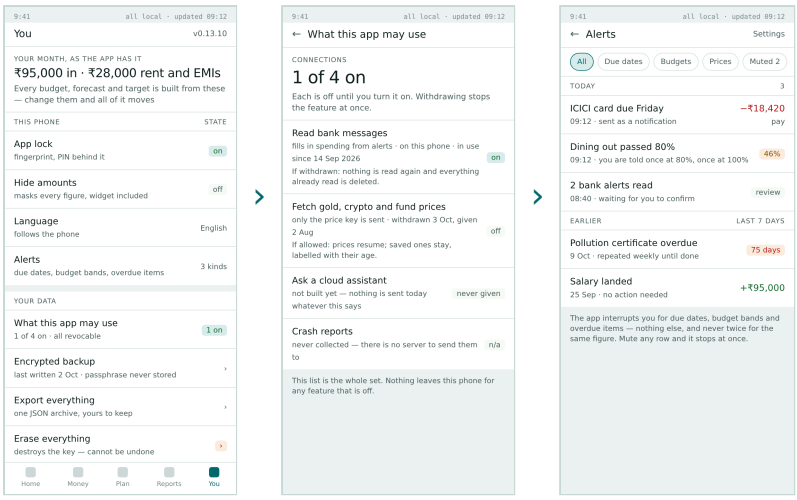
8 · Ask whether you can afford something



Quick actions · Purchase advisor · Assistant

Can I afford…? from the sheet reaches the seven checks and a verdict with a badge. The assistant answers the same question in words and carries its tools under the answer — but nothing in v4 draws a way to reach it, which is the largest gap in this map.

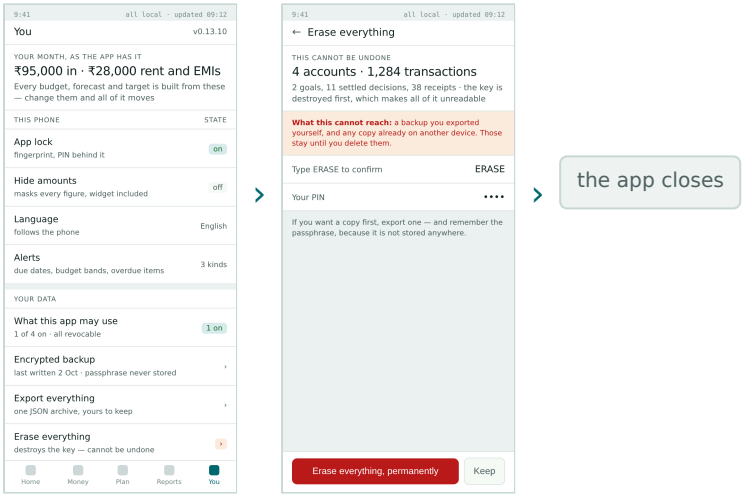
9 · Change what the app may do



Settings Consents Alerts

The You tab shows state without opening a row — *1 of 4 on, last written 2 Oct*. Consents give purpose, date and consequence per row. The alert inbox is the other half: it is where you see what you would stop receiving before you mute it.

10 · Leave, and take nothing with you



Settings Erase everything

Erase states the scope first — 4 accounts, 1,284 transactions, 2 goals, 38 receipts — then what it cannot reach, then asks for a typed word and the PIN. The key is destroyed first, which is what makes the rest unreadable, and the app closes itself.

What v4's flow fixes — and what it does not

The shipped app's map, in `docs/screens/USER_FLOW.pdf`, ends with six findings. v4 was designed before that document existed, so this is a fair test of the design rather than a checklist it was built against.

The finding, in the app as it ships	What v4 does about it	Fixed
Notifications open the app, not the screen	The **Alerts** inbox is a screen, and every row carries the action it is about — **pay** opens the card, **review** opens the drafts. An alert that was missed is still there.	yes
The widget opens the app, not the figure	Unchanged by v4 — no mockup draws the widget. The watchlist is the nearest thing: what the widget should show is now something the user has already chosen.	no
The category editor hides behind the transaction list	Categories is a Money-tab screen with this month's spend per row, and Search reaches a category directly. The entry from Transactions is proposed rather than drawn.	yes
Receipt review and bank drafts hide behind the capture form	Both are first-class entries on the quick-action sheet, and the drafts also hang off the alert that mentions them. This is the clearest thing v4's flow fixes.	yes
The + button floats over screens it has no business on	v4 states the gesture — tap to capture, long press for the sheet — but **draws no + anywhere**, so where it is suppressed is still unanswered.	no
Twelve navigation links in one stack	Gone. Five tabs, five Plan segments, and rows that are routes. No screen in v4 carries a shelf of equally weighted links.	yes

> **Four of six.** The two it leaves are the two it never drew: the widget, which no v4 mockup contains, and the + button, which v4 describes and does not draw.

What this map leaves open

The 20 proposed arrows are not evenly spread. They cluster in 9 places, and each is a decision v4 has not made rather than a line somebody forgot to draw.

What is open	Why it matters	What would settle it
The + button is never drawn	The quick-action sheet says “long-press the + on any screen”, and no mockup contains a +. Its position, and the screens it must be suppressed on, are unanswered.	A render of a tab root with the button on it, and a rule for where it does not appear.
The assistant has no way in	v2 gave Ask a tab; v4 spent that tab on Reports and never replaced the entry. The screen exists and nothing reaches it.	Either the search box doubles as the ask box, or Ask is a row on Home. The first is proposed here.
The ranking does not open what it ranks	v1's order-of-operations screen carries three links — open your goals, open your emergency fund, add the card's rate in Accounts — and they are the best navigation in the shipped app. v4 redraws the screen as a table and drops all three.	The step is the link, as it is in v1: the debt step opens Accounts, the fund step opens the fund, the goals step opens Goals.
The tab bar is drawn on nine screens of 34	Walk the prototype and it is obvious: open a goal, an account or the erase page and the bar is gone, so the only way to another tab is back out the way you came. Nine screens draw it, twenty-five do not.	A decision, either way: the bar stays on every screen inside a tab, or it is stated that depth replaces it. The mockups currently do both.
The top bar changes from tab to tab	Search is drawn on Home, Money and Reports; the alert bell and the settings cog are drawn on Home alone. A bar that changes is a bar nobody trusts.	One bar: search everywhere, and the bell wherever an alert is waiting.
Help has no way in	Search returns help results, which is a way to arrive at it by accident. Nothing offers it on purpose.	A row in the You tab, which is where a reader would look.
Transactions is in the Money tab with no route from it	The Money root is accounts; the transactions screen states it belongs to that tab and no mockup connects them.	A segment strip on Money — Accounts | Transactions — or an overflow item.
Performance and Allocation float	Both are portfolio screens with no drawn parent. The Investments chip on Money is the obvious one.	The chip's total becomes the route, and Allocation hangs off Performance.
Vehicles and Opportunity have only the sheet	Each is reachable from quick actions and nowhere else, which makes them actions rather than places.	A vehicle is an asset account, so the asset row should open it; Opportunity belongs under a holding you do not own yet.

> **The assistant is the one that matters.** v2 gave it a tab of its own. v4 spent that tab on Reports — a defensible trade, since Reports earns trust and the assistant is the riskiest surface in the product — but it never replaced the entry. A screen that exists and cannot be reached is worse than a screen that was cut, because it looks finished.

How deep anything is

Taps	From the tab bar
0	Home, Accounts, Budgets, Reports, Settings — the five roots
1	Watchlist, Search, Alerts, Account, Holdings, Transactions, Goals, Emergency fund, Order of operations, Simulators, Analysis, Consents, Erase everything, Help, Add transaction and the quick-action sheet (the + button, from anywhere)

2	Account editor, Categories, Performance, Goal detail, Receipt review, Bank-alert drafts, Purchase advisor, Vehicles
3	Allocation, Opportunity — both behind Performance

Nothing is more than three taps from the bar, which is the rule the design language sets. The shipped app also meets it, with twelve of its screens at exactly one tap; the difference is not depth but what the first tap costs you — a question in v4, a choice from twelve in v1.