# Who goes where

Every screen in AI Personal CFO, how a person reaches it, and where they can go next.

Written for somebody who has never opened the app. Every arrow is read off the navigation graph in `:app`; every tap is quoted from the app's own strings; every picture is a screenshot baseline the build checks (ADR-0082). The map is drawn from the table in the document, so the two cannot disagree.
Rebuild with `python3 docs/screens/build_user_flow_pdf.py`.

# Who goes where

**This document is the app's map.** It names every screen, says how a person reaches it, where they can go from it, and what happens when they press Back. It assumes you have never seen the app. Nothing here is a proposal — it is what the code in `:app`'s navigation graph does today.

The app has **25 screens**. One of them — the dashboard — is the hub: twelve of the other twenty-four hang directly off it. Nothing is more than **three taps** from where the app opens.

## How to read this

- **A screen** is a place you can be. Each one has a page below with its picture, where you came from, and where you can go.
- **A tap** is quoted in bold exactly as the app labels it — **Your budgets**, **Can I afford this?** — so you can look for that text on the screen in front of you.
- **Back** means the phone's own back gesture or button. In this app it always means "undo the last tap that moved me", because every screen was *pushed on top of* the one before it. There is no screen that traps you.
- **The + button** is the round button at the bottom right. It is not part of any one screen: it floats above all of them, and it always does the same thing.
- Each picture is the screen as the build renders it, with invented demo data. No figure in this document belongs to a real person.

## Where a session starts

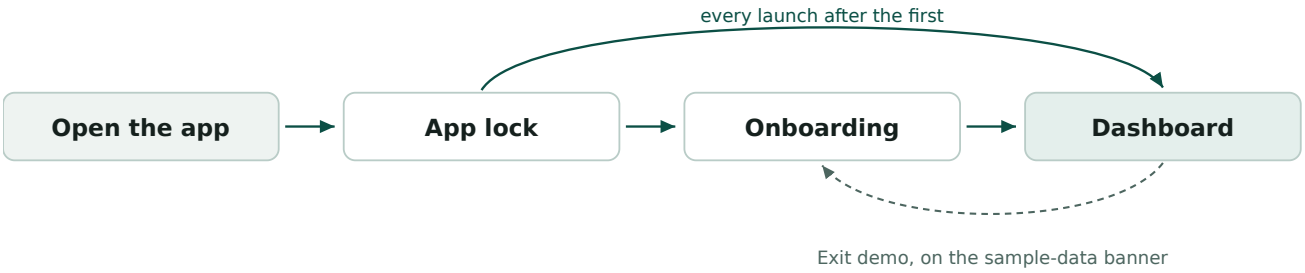
There are four ways into the app, and they do not all land in the same place.

| You do this | You land on | Why |
|---|---|---|
| Tap the launcher icon, first ever time | Onboarding | No profile exists yet, so the app opens on the three questions that make one. |
| Tap the launcher icon, any later time | Dashboard | The profile exists; the dashboard is the start destination. |
| Tap the home-screen widget | Dashboard | The widget opens the app's normal launch intent — it is a shortcut to the app, not to a screen. |
| Tap a notification (budget, card due, insight) | Dashboard | Same: the notification opens the app rather than the screen it is about. See *What this map gets wrong*. |

**Before any of those, if an app lock is set, the lock screen comes first.** It is not a destination you can navigate to — it is a gate drawn over whatever is behind it. Unlock, and you are on the screen you would have been on. Get the PIN wrong five times and it locks you out for a while rather than letting you keep guessing.

# The map

### HOW A SESSION STARTS




· The lock appears only if a PIN is set. It is drawn over whatever is behind it, so unlocking lands you there — not on a screen of its own.
· Onboarding is the first screen on a fresh install only. Finish it, or take the sample data, and the app opens on the dashboard from then on.
· The widget and every notification open the app, not a screen: they all land on the dashboard.

### THE HUB — 12 DESTINATIONS, ONE TAP EACH

**Dashboard** — the screen the app opens on — everything below is one tap from here

**Order of operations**
See the full order

**Budgets**
Your budgets

**Accounts**
Your accounts
- ↳ Account editor — Add account
- ↳ Account editor — Edit account, on a row
- ↳ Holdings — Holdings, on an investment row
- ↳ Allocation — See allocation

**Transactions**
View transactions
- ↳ Categories — Categories

**Goals**
Your goals
- ↳ Goal detail — What is behind this figure, on a goal

**Emergency fund**
Emergency fund

**Purchase advisor**
Can I afford this?

**Simulators**
What if?

**Vehicles**
Your vehicles

**Assistant**
Ask your CFO

**Opportunity**
Good day to invest?

**Settings**
Settings
- ↳ Consents — Manage what the app may use
- ↳ Erase everything — Erase everything

### THE + BUTTON — FROM EVERY SCREEN

**The + button**
floats over every screen except onboarding and the capture form itself → **Add transaction** → **Receipt review** — Scan a receipt; **Bank-alert drafts** — From your bank messages

### SIDEWAYS — A SCREEN THAT OPENS ANOTHER SCREEN OF THE SAME RANK

| | | | |
|---|---|---|---|
| **Order of operations** | ⇢ | **Goals** | Open your goals |
| **Order of operations** | ⇢ | **Emergency fund** | Open your emergency fund |
| **Order of operations** | ⇢ | **Accounts** | Add the card's rate in Accounts |

25 screens. Every box is a place you can be; every arrow is something you tap. Drawn from the table that follows.

The whole app on one page, drawn from the table that follows

Every arrow in the app, in one table — and the picture opposite is drawn from these rows, so the two cannot disagree.

| From | What the user taps | To |
|---|---|---|
| Open the app | the launcher icon, the home-screen widget, or a notification | App lock |
| App lock | the PIN and **Unlock**, or **Use fingerprint or face** | Onboarding |
| App lock | the PIN and **Unlock**, or **Use fingerprint or face** | Dashboard |
| Onboarding | **Finish** | Dashboard |
| Onboarding | **Explore with sample data** | Dashboard |
| Dashboard | **Exit demo** on the sample-data banner | Onboarding |
| Dashboard | **See the full order** | Order of operations |
| Dashboard | **Your budgets** | Budgets |
| Dashboard | **Your accounts** | Accounts |
| Dashboard | **View transactions** | Transactions |
| Dashboard | **Your goals** | Goals |
| Dashboard | **Emergency fund** | Emergency fund |
| Dashboard | **Can I afford this?** | Purchase advisor |
| Dashboard | **What if?** | Simulators |
| Dashboard | **Your vehicles** | Vehicles |
| Dashboard | **Ask your CFO** | Assistant |
| Dashboard | **Good day to invest?** | Opportunity |
| Dashboard | **Settings** | Settings |
| The + button | the **+** button, from every screen except onboarding and the capture form itself | Add transaction |
| Add transaction | **Scan a receipt** | Receipt review |
| Add transaction | **From your bank messages** | Bank-alert drafts |
| Transactions | **Categories** | Categories |
| Accounts | **Add account** | Account editor |
| Accounts | **Edit account**, on a row | Account editor |
| Accounts | **Holdings**, on an investment row | Holdings |
| Accounts | **See allocation** | Allocation |
| Goals | **What is behind this figure**, on a goal | Goal detail |
| Settings | **Manage what the app may use** | Consents |
| Settings | **Erase everything** | Erase everything |
| Order of operations | **Open your goals** | Goals |
| Order of operations | **Open your emergency fund** | Emergency fund |
| Order of operations | **Add the card's rate in Accounts** | Accounts |

## How far every screen is

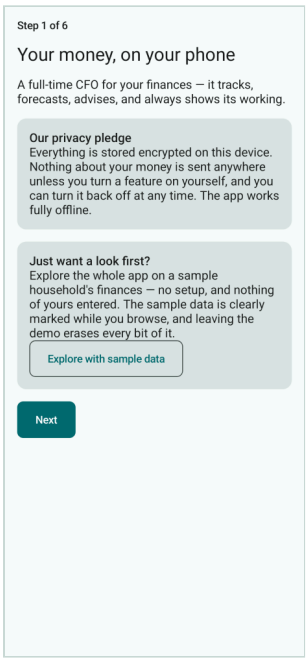
Taps counted from the dashboard, which is where the app opens after the first run. The rule the design is held to is *every screen reachable within three taps*, and it holds.

| Taps | Screens |
|---|---|
| 0 | Dashboard |
| 1 | Add transaction (the **+** button), Order of operations, Budgets, Accounts, Transactions, Goals, Emergency fund, Purchase advisor, Simulators, Vehicles, Assistant, Opportunity, Settings |
| 2 | Receipt review, Bank-alert drafts, Categories, Account editor, Holdings, Allocation, Goal detail, Consents, Erase everything |
| — | App lock (a gate, not a destination), Onboarding (only before the first run, or by leaving the sample data) |

## Every screen, one at a time

The numbers match `SCREENS.md`, so the two documents can be read side by side: that one says what a screen *shows*, this one says how you *get* there.

## 1 · Onboarding




The first question

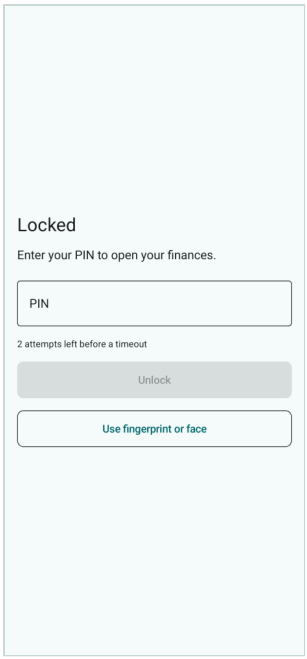
**What it is for.** Three questions — what you earn, what you must pay, what you want to watch — and the app has enough to start. It is the first screen on a fresh install.

**You arrive from** opening the app when no profile exists yet; or from **Exit demo** on the sample-data banner, which brings you back here because you never finished this flow.

**You can leave to** the dashboard, two ways: **Finish**, which saves what you answered, or **Explore with sample data**, which skips the questions and fills the app with an invented household so you can look around first.

**Back** does nothing useful here — this is the bottom of the stack. Once you have left by either exit, Back will not bring you back: a finished first run must not be re-openable, because answering it again would overwrite the profile you just made.

## 2 · App lock




Locked, with the PIN asked for

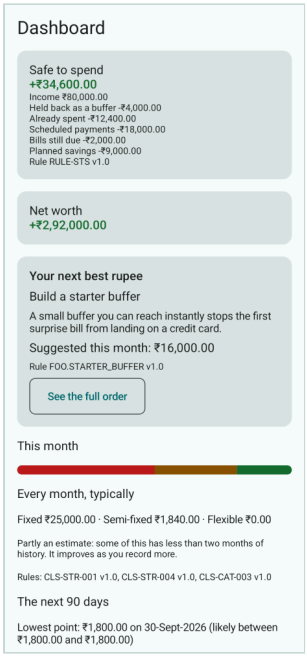
**What it is for.** Keeping the app shut to anyone holding your unlocked phone. It appears only if you set a PIN in Settings.

**You arrive from** every launch and every return to the app after it has been in the background long enough to re-lock. It is not a screen you navigate to — it is drawn over whatever was there.

**You can leave to** whichever screen was underneath: the dashboard on a normal launch, onboarding on a first run, or the screen you were reading before you put the phone down. Type the PIN and press **Unlock**, or use **Use fingerprint or face** if your phone has it.

**Back** cannot get past it — that is the point. Five wrong attempts and it stops accepting guesses for a cooling-off period and says how long.

## 3 · Dashboard




The dashboard a returning user sees

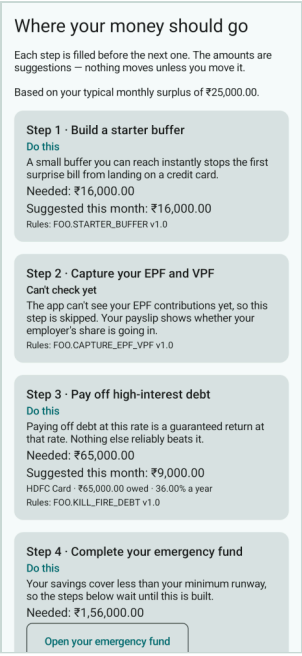
**What it is for.** The one screen that answers "where do I stand?" — what is safe to spend, what you are worth, what is coming in the next ninety days, and the few things that need a decision. It is also the hub: twelve of the other screens are reached from here and nowhere else.

**You arrive from** finishing onboarding, unlocking the app, the widget, a notification, or Back from any of the twelve screens below it.

**You can leave to** twelve places. **See the full order** (on the *next best rupee* card) · **Your budgets** (under the spending bar) · **Your accounts** · **View transactions** · **Your goals** · **Emergency fund** · **Can I afford this?** · **What if?** · **Your vehicles** · **Ask your CFO** · **Good day to invest?** · **Settings**. The **+** button adds a transaction.

**Back** leaves the app. This is the top of the stack after onboarding.

## 4 · Order of operations




All eight stages, with a card debt in the way

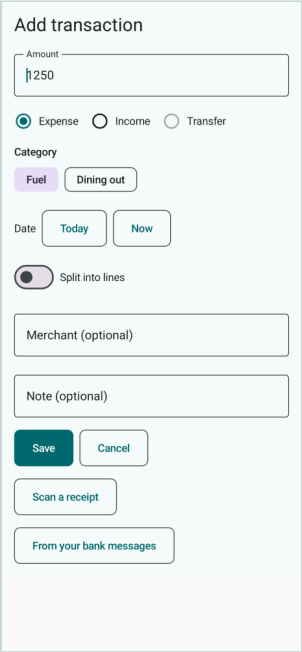
**What it is for.** The dashboard's *next best rupee* card names one action; this screen shows all eight stages of the plan — what is done, what is next, what is blocked and by what.

**You arrive from** the dashboard, by tapping **See the full order** on that card.

**You can leave to** three of the screens it talks about, which is unusual — most screens here are dead ends on purpose. **Open your goals**, **Open your emergency fund**, and **Add the card's rate in Accounts**. Each link hangs off the step that needs it, so the screen that proves a claim is one tap from the claim.

**Back** returns to the dashboard.

## 5 · Add transaction




A payment part-way through being entered

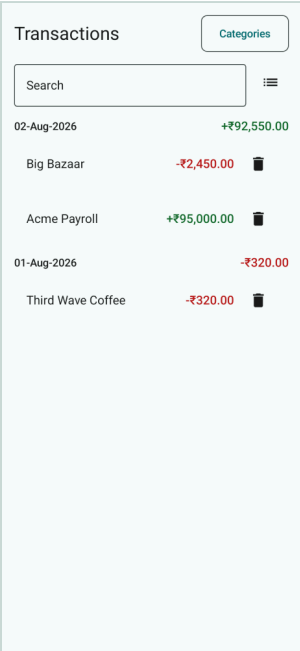
**What it is for.** Recording one payment by hand. It is the most-used screen in the app, which is why it is reachable in one tap from everywhere.

**You arrive from** the **+** button, which floats over every screen except onboarding and this one. You do not have to find your way to a particular screen first.

**You can leave to** two faster ways of doing the same job: **Scan a receipt**, and **From your bank messages**. Saving returns you to wherever you pressed **+**.

**Back** returns you to the screen you came from — whatever it was. This screen remembers nothing of where you were; the back stack does.

## 6 · Transactions




The list, grouped by day

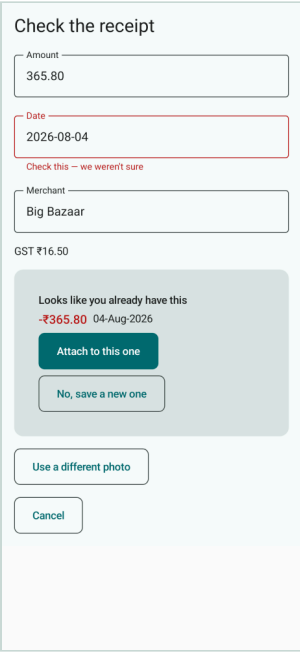
**What it is for.** Everything you have recorded, newest first, with search and filters. This is the ledger you check when a figure elsewhere surprises you.

**You arrive from** the dashboard's **View transactions**.

**You can leave to** the category editor, via **Categories** at the top. That is the only way into it — see *What this map gets wrong*.

**Back** returns to the dashboard.

## 7 · Receipt review




A scan the app thinks it has already seen

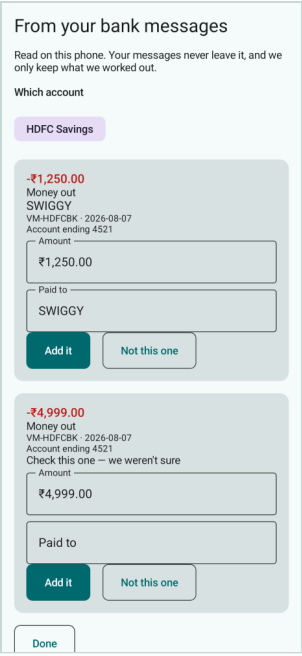
**What it is for.** Checking what the camera read off a paper receipt before it becomes a transaction — the shop, the date, the total, the tax, and a warning if it looks like one you already recorded.

**You arrive from Scan a receipt** on the add-transaction screen. The screen opens the camera or picker itself, so there is no other way in.

**You can leave to** nowhere new. Confirm or discard, and you are back.

**Back** returns to the add-transaction form you had already started filling in — not to the dashboard. Changing your mind about a scan should not throw away what you had typed.

## 8 · Bank-alert drafts




Drafts read from bank messages

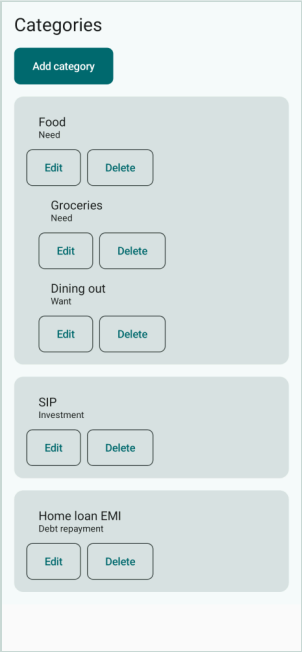
**What it is for.** The payments the app read out of your bank's SMS alerts, offered as drafts for you to accept or reject. Nothing here is recorded until you say so.

**You arrive from From your bank messages** on the add-transaction screen.

**You can leave to** nowhere new. Accept the drafts you recognise and go back.

**Back** returns to the add-transaction form. If you have not granted the SMS permission — or you withdraw it in Settings while this screen is open — the list is empty and says why, rather than showing a stale set of drafts.

## 9 · Categories




The category list

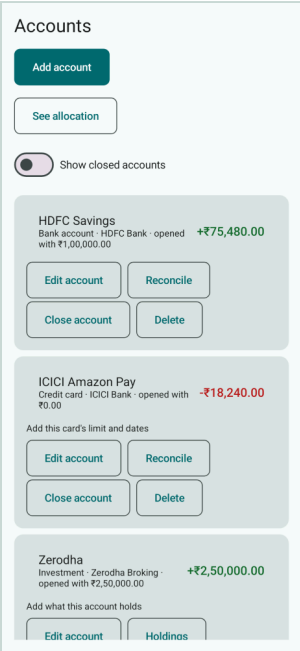
**What it is for.** Renaming, adding and retiring the categories your spending is sorted into. It decides what every budget and every chart elsewhere is counting.

**You arrive from Categories** on the transaction list. **Not from Settings** — which is where most people will look first, and a known gap.

**You can leave to** nowhere new.

**Back** returns to the transaction list.

## 10 · Accounts




Accounts of several kinds

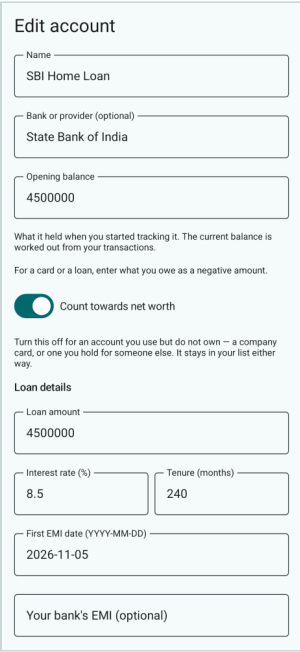
**What it is for.** Every account you have told the app about — bank, cash, card, loan, investment, gold, crypto, property, vehicle, money owed to you and money you owe — each with the balance worked out from your transactions rather than from what you typed when you created it.

**You arrive from** the dashboard's **Your accounts**, or from **Add the card's rate in Accounts** on the order-of-operations screen.

**You can leave to** four places. **Add account** and **Edit account** both open the account editor. **Holdings** appears only on an investment account's row. **See allocation** appears only once you hold something investable — offering it otherwise would be a button whose screen can only shrug.

**Back** returns to whichever screen sent you here.

## 11 · Account editor




Entering a loan's terms

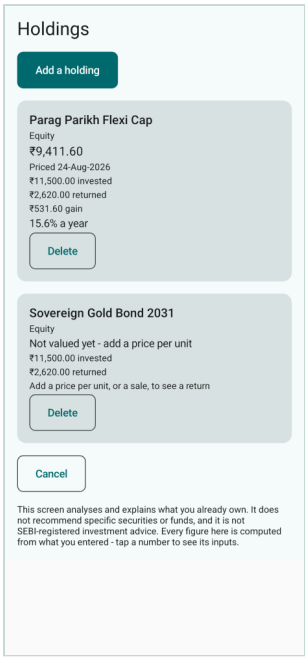
**What it is for.** Creating one account, or changing one — its name, type, opening balance, and for a card or a loan, the terms that let the app work out interest and due dates.

**You arrive from** the accounts list: **Add account** for a new one, **Edit account** on a row for an existing one. It is the same screen either way; the only difference is whether it was handed an account to load.

**You can leave to** nowhere new.

**Back** returns to the accounts list — and only ever one list, never a stack of them, however many accounts you edit in a row.

## 12 · Holdings




What one investment account holds

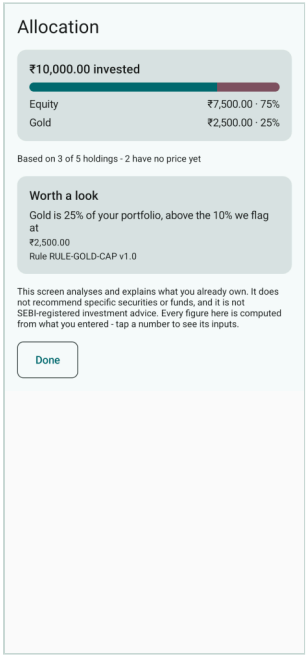
**What it is for.** What is actually inside one investment account: the funds, stocks or deposits, their units, what they cost and what they are worth now.

**You arrive from** the **Holdings** button on an investment account's row in the accounts list. There is no "holdings in general" screen — a holding only means something inside the account that holds it.

**You can leave to** nowhere new.

**Back** returns to the accounts list.

## 13 · Allocation




The spread across asset classes, with one flagged

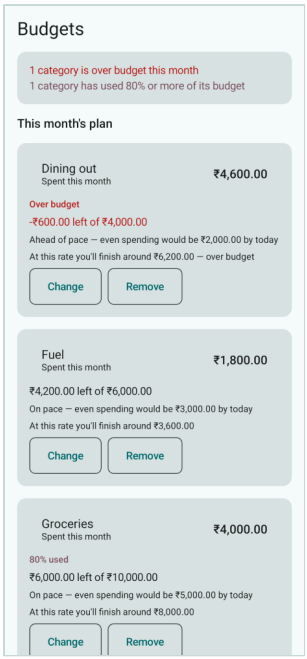
**What it is for.** How your whole portfolio is spread across asset classes, and where that is further from your target than it should be.

**You arrive from See allocation** on the accounts list — from the list, not from an account, because the question is about every investable account at once.

**You can leave to** nowhere new.

**Back** returns to the accounts list.

## 14 · Budgets




This month's budgets, part-way through

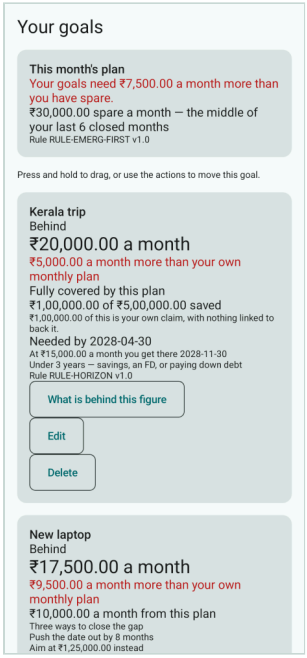
**What it is for.** What you meant to spend per category this month, what you have spent, and whether the pace will overshoot before the month ends.

**You arrive from Your budgets** on the dashboard, placed directly under the spending bar: the bar is the plan in broad strokes and this is the plan category by category, so the way to change what the bar shows sits beside the bar.

**You can leave to** nowhere new.

**Back** returns to the dashboard. The month is never fixed in the route — leave this screen open past midnight on the last of the month and the figures move to the new month by themselves.

## 15 · Goals




Goals with their monthly requirement

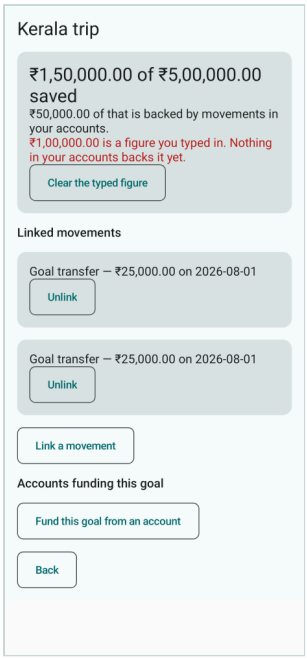
**What it is for.** What you are saving for, by when, and what each one needs per month to get there.

**You arrive from Your goals** on the dashboard, or **Open your goals** on the order-of-operations screen.

**You can leave to** one goal's detail, via **What is behind this figure** on its card.

**Back** returns to whichever screen sent you here.

## 16 · Goal detail




One goal, with its contributions

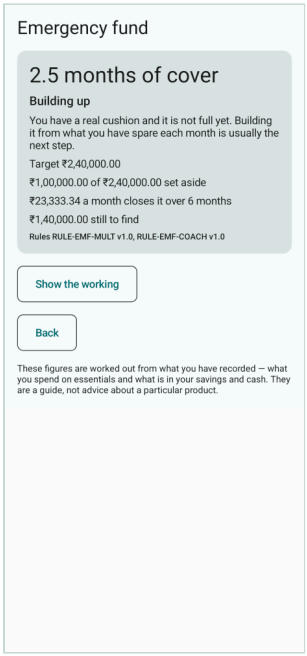
**What it is for.** What one goal's progress is actually made of — which transfers counted towards it, and which the app has matched on its own rather than being told about.

**You arrive from** a goal's **What is behind this figure**.

**You can leave to** nowhere new.

**Back** returns to the goals list.

## 17 · Emergency fund




A fund part of the way to its target

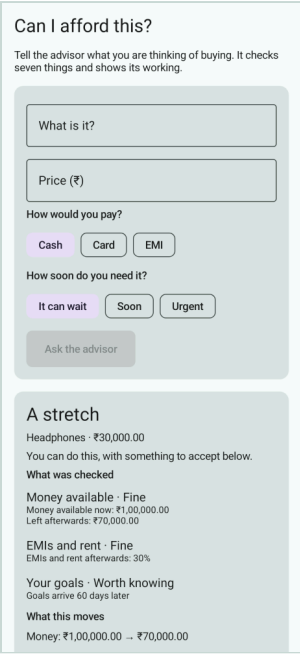
**What it is for.** How many months you could live on what you hold liquid, what the target is, and what it would take to reach it.

**You arrive from Emergency fund** on the dashboard, or **Open your emergency fund** on the order-of-operations screen. It sits next to the goals in both places, because no goal below the fund gets funded while the fund is thin — the two screens are two halves of one decision.

**You can leave to** nowhere new.

**Back** returns to whichever screen sent you here.

## 18 · Purchase advisor




A purchase the app calls a stretch

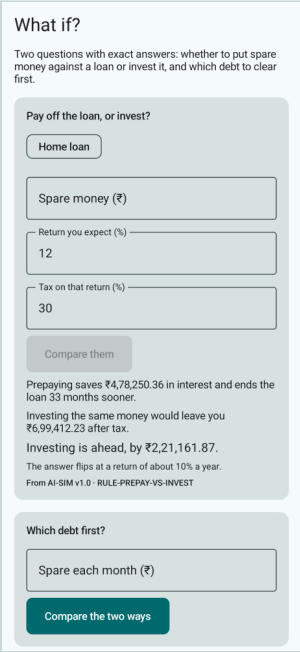
**What it is for.** Answering "can I afford this?" for one specific thing you are thinking of buying, with the reasons and what it would cost you elsewhere. It recommends; it never buys.

**You arrive from Can I afford this?** on the dashboard.

**You can leave to** nowhere new. Past questions are reopened inside this screen rather than by navigating — a back stack full of half-asked questions would be a poor history.

**Back** returns to the dashboard.

## 19 · Simulators




A prepayment being tried out

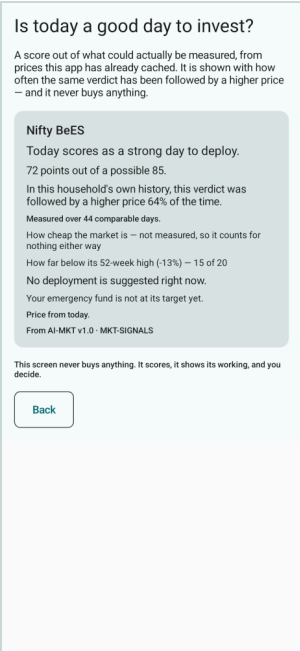
**What it is for.** Trying a change on paper: pay this much extra off the loan, or move this much into savings, and see what happens to the dates and the totals. Nothing you do here moves money.

**You arrive from What if?** on the dashboard.

**You can leave to** nowhere new.

**Back** returns to the dashboard. What you typed here is not kept in the back stack — a half-entered lump sum is not a place to navigate to.

## 20 · Opportunity




Instruments scored for today

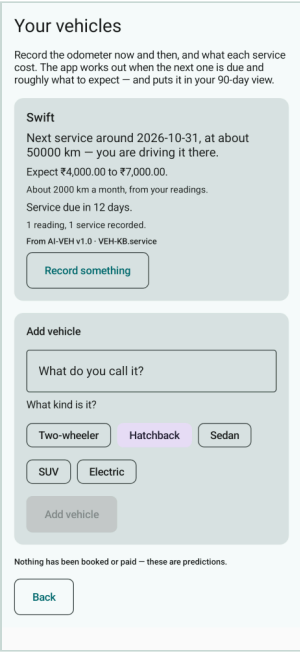
**What it is for.** Whether today is a reasonable day to add to what you already hold, scored per instrument with the reasoning shown. It needs market prices, which need your consent.

**You arrive from Good day to invest?** on the dashboard.

**You can leave to** nowhere new.

**Back** returns to the dashboard.

## 21 · Vehicles




Vehicles and what is due on them

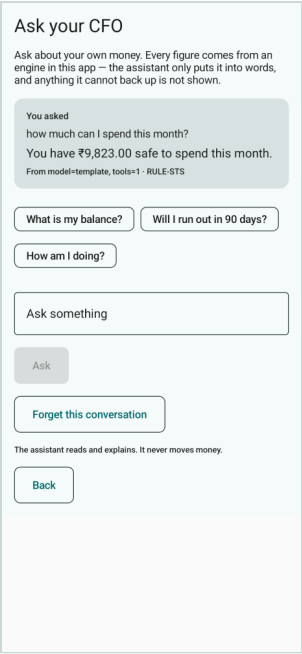
**What it is for.** Your vehicles, what each one costs to run, and what is coming due — insurance, pollution certificate, service — with the predictions that the dashboard's ninety-day figure is already counting.

**You arrive from Your vehicles** on the dashboard.

**You can leave to** nowhere new.

**Back** returns to the dashboard.

## 22 · Assistant




A question answered, with its workings

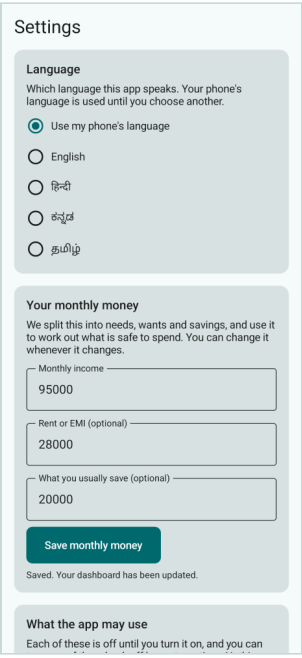
**What it is for.** Asking in your own words. It is the way in for somebody who does not yet know which of these screens holds their answer. Every number in an answer comes from the same engines the other screens use — the assistant puts them into sentences, it does not work them out.

**You arrive from Ask your CFO** on the dashboard.

**You can leave to** nowhere new, which is a gap: an answer about your budget cannot yet open your budget.

**Back** returns to the dashboard.

## 23 · Settings




Settings, filled in

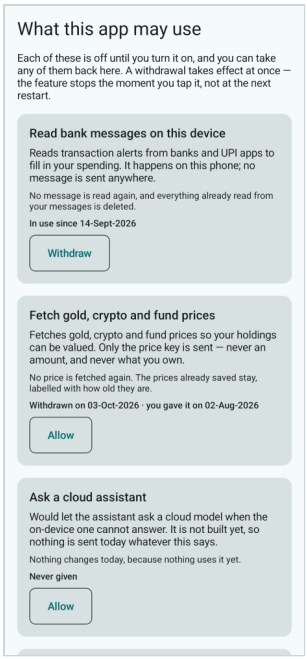
**What it is for.** What you earn and must pay, the app lock and its PIN, the language, and the encrypted backup — plus the two pages below.

**You arrive from Settings** on the dashboard.

**You can leave to** two places: **Manage what the app may use** (consents) and **Erase everything**. Both are pages of their own rather than switches here, because each is a thing you should have had to go and find.

**Back** returns to the dashboard.

## 24 · Consents




Consents, some given and some not

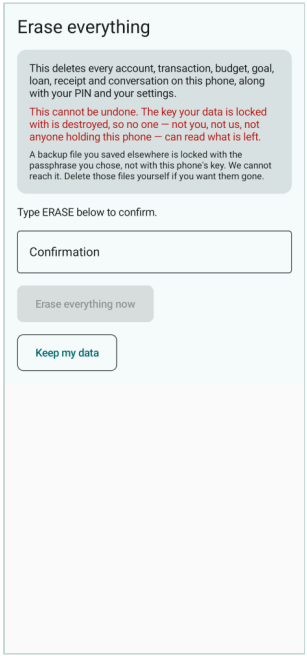
**What it is for.** The record of what the app may use: what each permission is for, what stops working without it, and when you granted it. Everything is off until you turn it on, and anything can be withdrawn here.

**You arrive from Manage what the app may use** in Settings.

**You can leave to** nowhere new.

**Back** returns to Settings.

## 25 · Erase everything




The page that asks twice

**What it is for.** Destroying every bit of data the app holds about you on this phone, for good, and saying plainly what it cannot reach — a backup you exported elsewhere stays where you put it.

**You arrive from Erase everything** in Settings. It is a page you navigated to on purpose, not a dialog that appeared: the one irreversible action in the app does not get to be something you dismiss by tapping beside it.

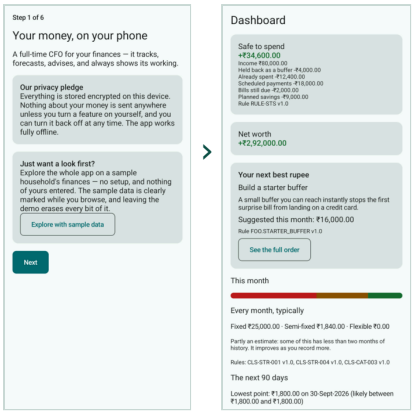
**You can leave to** nothing. When the erase finishes the app **closes itself** — every handle it holds now points at a database whose key no longer exists, so going back to a dashboard would be a row of crashes dressed up as navigation. The next launch is a fresh install, which is what you asked for.

**Back**, before you confirm, returns to Settings.

## Twelve journeys, end to end

Each strip is a real path through the app, in order. Read them if you want to know what *using* this app feels like rather than what is in it.

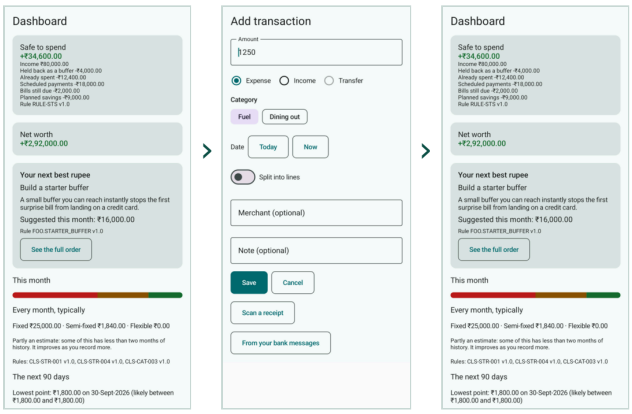
## Journey 1 · The first five minutes




Onboarding Dashboard

You install the app and open it. There is no lock yet, so you land straight on the three questions. Answer them, press **Finish**, and you are on the dashboard with your own figures — or press **Explore with sample data** and you are on the same dashboard filled with an invented household, with a banner saying so. **Exit demo** on that banner erases every bit of it and puts you back on the questions. **Two taps to a working app**, either way.

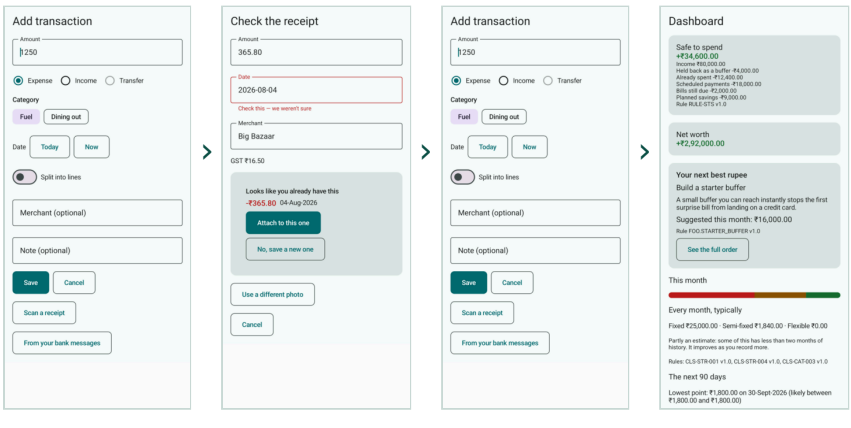
## Journey 2 · Record a cash expense you just made




Dashboard Add transaction Dashboard

Tap **+**, type the amount, pick the category the app has already guessed, save. You are back where you started — and that is true from *any* screen, not only this one, because the **+** floats over all of them. **Two taps and a number**, which is the budget the requirement sets for this.

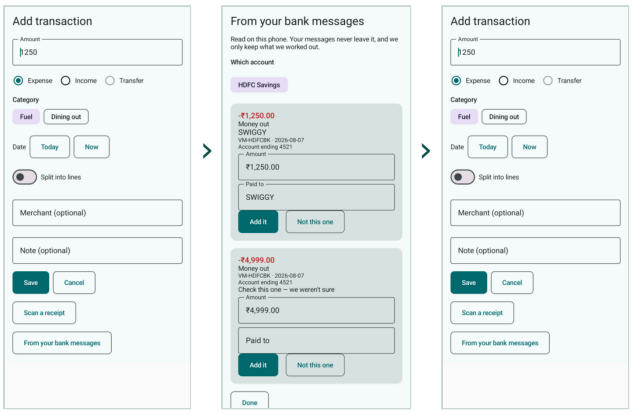
## Journey 3 · Log what a paper receipt says




Add transaction Receipt review Add transaction Dashboard

From the capture form, **Scan a receipt** opens the camera. What the app read comes back as fields you can correct, with the tax it found and a warning if this looks like a receipt you already entered. Confirm, and you are back on the form with everything filled in; discard, and you are back on the form exactly as you left it. Nothing is recorded until you save.

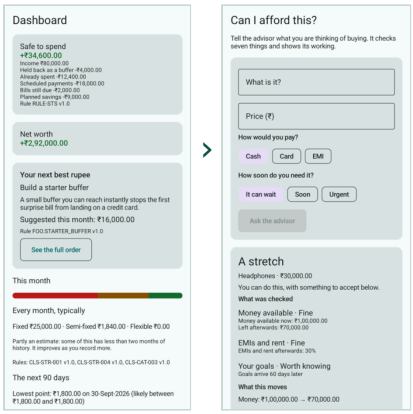
## Journey 4 · Catch up on what the bank texted you




Add transaction · Bank-alert drafts · Add transaction

**From your bank messages** lists the payments the app read out of your bank's alerts, as drafts. Accept the ones you recognise and they become transactions; reject the rest. Nothing was recorded without you, and nothing left the phone to be read. Note the oddity: to review your bank messages you must first open a form for typing a payment in by hand.

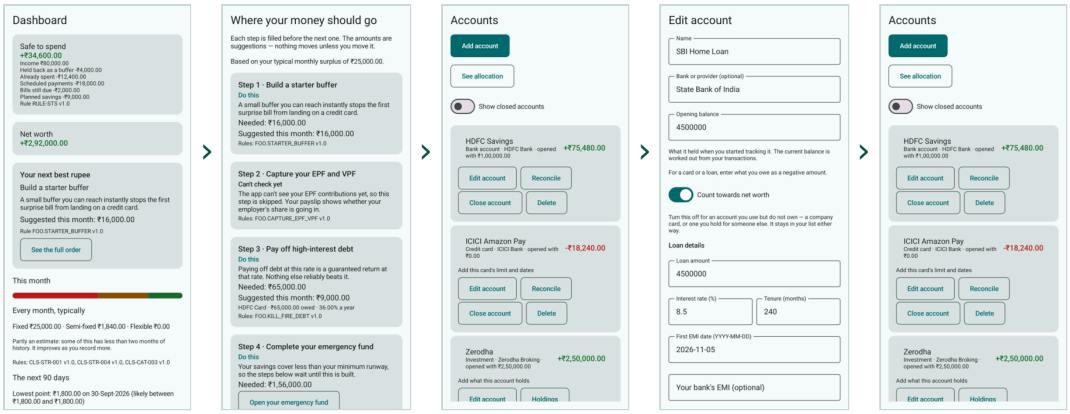
## Journey 5 · Find out whether you can afford something




Dashboard · Purchase advisor

**Can I afford this?** — one tap. Describe the purchase, and the answer comes with what it would do to your month, what it would delay, and the rule that decided. It recommends; the decision stays yours, and the app never spends anything on your behalf.

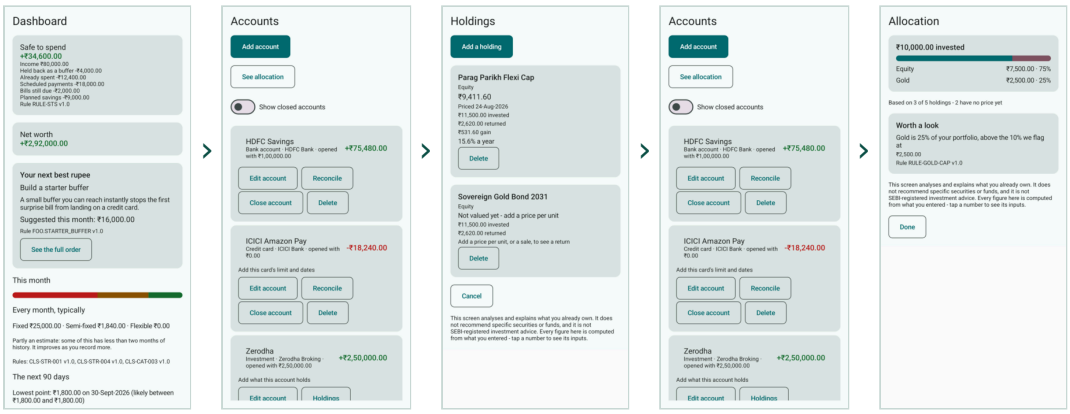
## Journey 6 · Give the app your card's interest rate




Dashboard · Order of operations · Accounts · Account editor · Accounts

This is the one journey that moves sideways. The dashboard says a card is in the way of everything else; **See the full order** shows all eight stages and why that one is blocking; and the blocked step itself carries **Add the card's rate in Accounts**, which takes you to the list where **Edit account** opens the editor. The link hangs off the thing that needs it, so you never have to work out which screen fixes the complaint.

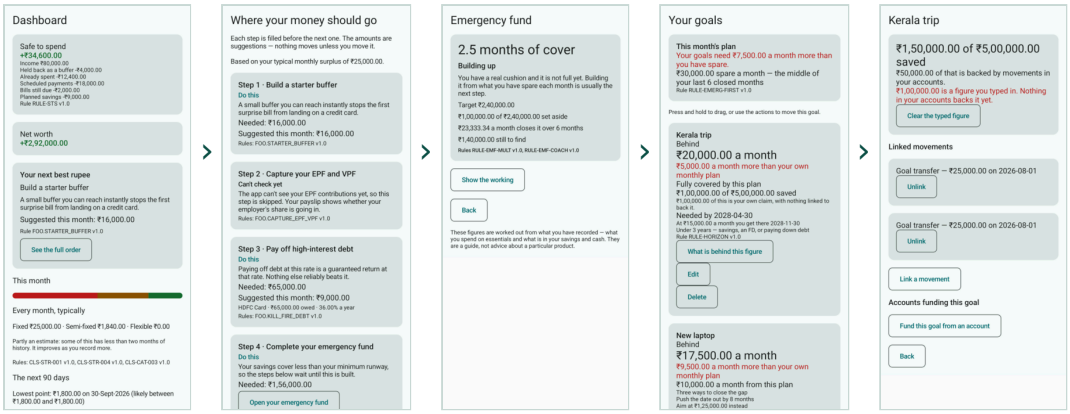
## Journey 7 · See what your investments are made of




Dashboard · Accounts · Holdings · Accounts · Allocation

**Your accounts**, then **Holdings** on an investment row for what is inside that one account. Back, then **See allocation** for the spread across everything you hold. The two questions are deliberately different places: holdings belong to one account, allocation belongs to all of them. Neither button appears until you own something investable.

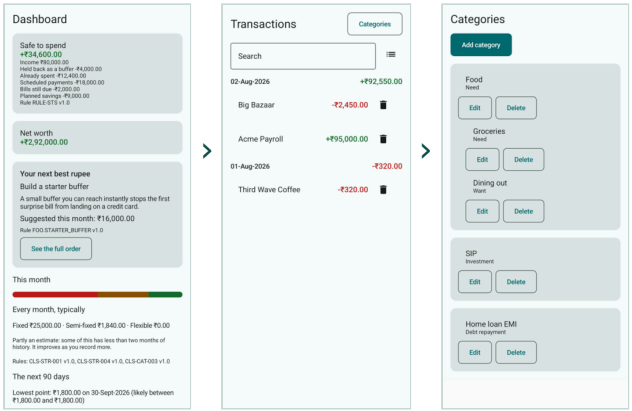
## Journey 8 · Decide what to do with this month's surplus




Dashboard · Order of operations · Emergency fund · Goals · Goal detail

The *next best rupee* card names one action; **See the full order** shows the whole ranking, and from there **Open your emergency fund** and **Open your goals** show the two screens the ranking is arguing about. From a goal, **What is behind this figure** shows which transfers actually counted towards it. **Four taps from the dashboard to the evidence** behind a recommendation.

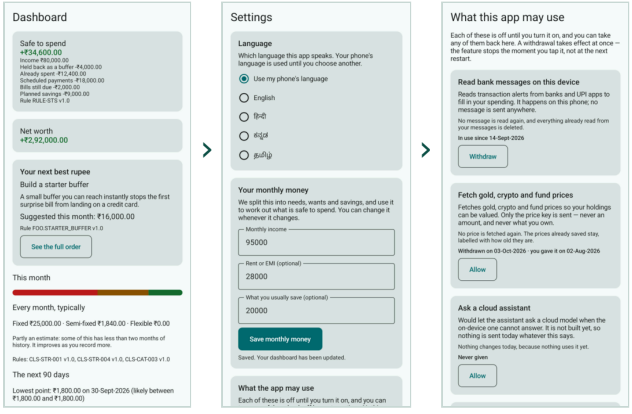
## Journey 9 · Fix something filed under the wrong category




Dashboard · Transactions · Categories

**View transactions** for the ledger; a transaction's own category is changed on the list itself. **Categories** at the top opens the editor for the categories themselves — the list that every budget and every chart in the app is counting against.

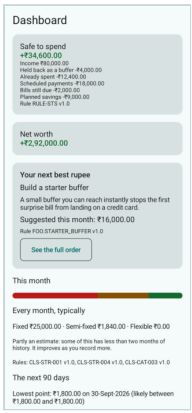
## Journey 10 · Stop the app reading your bank messages



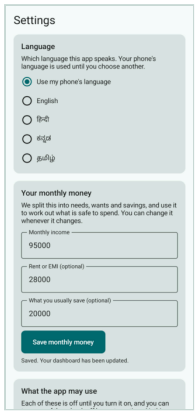

Dashboard · Settings · Consents

**Settings**, then **Manage what the app may use**. Every permission is listed with what it is for, what stops working without it, and when you gave it — and each can be withdrawn on the spot. Withdraw the message one and the bank-alert drafts screen empties itself and says why. **Two taps from the home screen to withdrawing consent** is deliberate: a permission that is hard to find your way out of is not really a permission.

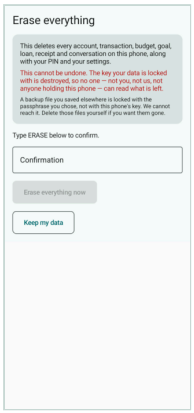
## Journey 11 · Leave, and take nothing with you




Dashboard




Settings



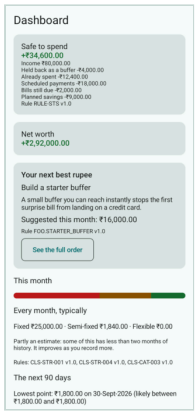

Erase everything

the app closes

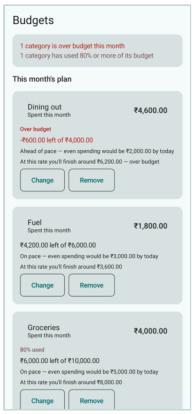
**Erase everything** is its own page, reached on purpose, and it says what it cannot reach before it asks you to confirm. When it finishes, the app closes itself rather than returning you to a dashboard whose data no longer exists. Open it again and it is a fresh install, back at Journey 1.

## Journey 12 · Follow up a notification

a notification




Dashboard




Budgets

A budget alert says groceries will overshoot. Tapping it opens the app — but on the dashboard, not on the budget it is about, so you still have to find **Your budgets** yourself. The same is true of the card-due alert, the insight alert, and the home-screen widget. See the next section.

## What this map gets wrong

Reading the graph end to end turns up six things worth fixing. None of them is a bug — the app does what it was written to do — and none has been changed by this document.

| # | What happens | Why it matters |
|---|---|---|
| 1 | All three notifications open the app, not the screen they are about. A budget alert, a card-due alert and an insight alert all land you on the dashboard. | The notification names a destination ("your groceries budget will overshoot") and then makes the reader go and find it. A deep link into the route is the fix, and the routes are already typed. |

| # | What happens | Why it matters |
|---|---|---|
| 2 | The home-screen widget opens the launcher intent, so it too lands on the dashboard rather than the figure it was showing. | Same shape as 1, and the same fix. |
| 3 | The category editor is reachable only from the transaction list. | The requirement files it under Settings, and Settings is where a first-time user will look. The route's own note says the entry point will move; it has not. |
| 4 | Receipt review and bank-alert drafts can only be reached through the typed capture form. | Somebody who wants to clear a week of bank alerts has to open a form for typing a payment by hand to get there. Both are first-class ways to capture, and neither has a first-class entry. |
| 5 | The **+** button is shown on every screen but onboarding and the capture form — including the erase page, the consents page and the assistant. | The code comment beside it claims it appears on four screens. The code and the comment disagree, and a **+** floating over *Erase everything* is not a button anyone wants there. |
| 6 | The dashboard carries twelve navigation links in one stack. | This is exactly the "shelf of links" the design language was written to remove: a row of equally weighted destinations tells a newcomer nothing about which one they need. All three redesign proposals replace it; see below. |

One further note, for completeness: the **design-system gallery** that `SCREENS.md` lists as its 26th screen is not in this map and is not reachable from the app at all. It is a rendering of the component library for the screenshot tests — a tool, not a destination.

## What the three redesign proposals would change

This map is of the app as it stands. The three proposals in `../design/` each rebuild the shell, so each would redraw the top of this map — and all three delete the twelve-link stack that finding 6 describes.

| Proposal | What replaces the hub | What happens to this map |
|---|---|---|
| **v2** (`AI_Personal_CFO_redesign.pdf`) | Five tabs: *Today* · *Money* · *Plan* · *Ask* · *You* | The twelve one-tap links become four tabs plus what is inside them. Depth stays at three taps, but the reader is told which of four questions they are asking first. |
| **v3** (`AI_Personal_CFO_v3.pdf`) | Two surfaces: *Now* and *You* — a queue of things that need a decision, and everything about you | The hub stops being a list of places and becomes a list of decisions. Screens are reached from the item that mentions them rather than from a menu. |
| **v4** (`AI_Personal_CFO_v4.pdf`) | Five tabs: *Home* · *Money* · *Plan* · *Reports* · *You*, plus a quick-action sheet | Closest to the apps people already use. Capture moves into the sheet, and the nine screens v4 adds — reports, search, alerts and the rest — each get a home in a tab rather than another button on the dashboard. |

Each proposal also fixes findings 1–4 in passing: a tab bar gives notifications and the widget somewhere to point, and both receipt review and bank-alert drafts get an entry that is not behind the typed form.

## Keeping this current

The map table is the source: **the picture is drawn from it**, so a row added to the table appears in the diagram on the next build and a screen that loses its last incoming row shows up as unreachable. What the table cannot notice is a route added to `CfoNavHost.kt` and never written down here.

So: **when you change navigation, change this file in the same commit** — the same rule `FLOW.md` has for call paths, and for the same reason. The two documents are not the same thing. `FLOW.md` is how *execution* travels (what runs when something happens); this is how the *user* travels (what they see when they tap).

```
python3 docs/screens/build_user_flow_pdf.py
```

That re-reads `USER_FLOW.md`, redraws `flow/map.svg` from the table, and rewrites `USER_FLOW.pdf`. It fails rather than printing a wrong picture if the table names a screen that has no section, or a section exists that the table never mentions.