

The Advocate

Product plan and growth strategy for a free tool that explains paperwork and fights unfair denials

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Role: sole designer and builder · Status: MVP built and running · Not for profit, built to be open-sourced

Summary

The Advocate is a free web tool that explains confusing official documents in plain language and drafts the letters that fight unfair denials. It rests on one structural observation: lower-income people lose money and rights not to villains but to paperwork, and a language model is precisely a machine for erasing that kind of asymmetry. This document records the strategic analysis, the MVP definition, the distribution model, and the risks.

At a glance
Problem. Bureaucratic competence is unequally distributed. The people with the least slack pay the highest paperwork tax: unclaimed benefits, unappealed denials, unread leases.
The bet. The asymmetry is a literacy-and-drafting problem, and that is exactly what a language model does well. Converting that capability into recovered money and defended rights is the highest-leverage use of it one maintainer can ship.
Product. Two modes at MVP: explain a document (plain-language breakdown, deadlines, red flags, options) and fight a denial (a drafted appeal letter the user reviews and sends). No accounts. Nothing stored.
Cost model. Small, fast model by default; a full session costs cents. Community-funded: donated credit pool, sponsor-a-library, provider credit programs.
Status. MVP designed, built, and running (Node + Claude API, streaming, photo and PDF input). Next: live pilot with one library or legal aid partner.

Problem framing

People one paperwork error away from eviction, or drowning in medical debt, face institutions that bill, deny, and notify them in language engineered by specialists. The problem has a tractable shape: an asymmetry of bureaucratic competence between institutions and the people on the receiving end. Public reporting consistently shows its scale:

- Billions of dollars in benefits (EITC, SNAP, LIHEAP, Medicaid) go unclaimed each year because applications are hostile and eligibility is opaque.
- A large share of appealed insurance denials are overturned — yet most denials are never appealed, because writing the letter is intimidating.

- Medical bills frequently contain errors and are negotiable; most people pay or default instead.
- Tenants lose deposits and housing over notices they did not understand and letters they did not know they had the right to send.

Each of these is a literacy-and-drafting problem. That is exactly what a language model does well, and the cost of doing it has fallen to cents per case.

The product

A single web page, no account required, that acts as an advocate in the user's pocket. Four capabilities define the full product; the MVP ships the two with the highest impact-to-scope ratio.

1. **Explain this to me** — photograph or upload a lease, medical bill, benefits notice, court letter, or collection notice; get what it says in plain words, every deadline, red flags, and options — in the user's language. (MVP)
2. **Fight this** — share a denial; get the grounds it can be challenged on and a drafted appeal letter with placeholders and a send checklist. (MVP)
3. **What am I owed?** — a conversational benefits screener that maps likely eligibility and how to apply. (Phase 2 — requires a state-by-state rules corpus.)
4. **Write the letter** — deposit demands, repair requests, bill disputes, hardship letters. (Phase 2 — partially covered by Fight mode today.)

Why this shape wins

- **No adoption threshold.** The tool is fully valuable to user #1. Impact does not depend on virality, critical mass, or growth curves — one person helped is the unit of success.
- **Success is a resolved problem, not time spent.** Users arrive with an acute need and leave with money or rights. The tool has no engagement metric to defend, which keeps every design decision honest.
- **One person can maintain it.** A stateless page over an LLM plus letter patterns. No moderation, no stored user data, no community surface area.
- **Distribution channels already exist and are trusted.** Librarians, social workers, and legal aid staff are the front line for this exact need, and they bridge the device and literacy gap by driving the tool for people.
- **Impact is measurable.** “Users report \$X recovered or protected” is a real number that can be reported honestly to users, donors, and partners.

MVP scope and architecture

In scope (v0.1)	Out of scope — deliberately
Explain mode: photo / PDF / pasted text → structured plain-language explanation	Benefits screener — needs a grounded rules corpus first (Phase 2)
Fight mode: denial → appeal letter with placeholders and send checklist	General letter library (Phase 2)
Follow-up conversation within a session	Accounts and saved history — excluded permanently, by design
Answers in any language; interface in English	Full interface localization beyond Spanish (Phase 2)
Zero retention; per-IP rate limiting	Analytics beyond an anonymous session count

Architecture decisions

Decision	Mechanism	Why
Zero data retention	No database. No content logging. Conversation state lives in the browser; the API is stateless.	Trust is the product. The population served has good reasons to distrust systems that keep records.
No accounts	Open the page, use it, leave.	Every field between a stressed person and help loses users; stored identity creates liability with no user benefit.
Small, fast model by default	Haiku-class model, environment-swappable per route.	A full session — photographed bill, explanation, drafted letter — costs cents. Cost discipline is what keeps a free tool free.
Streaming responses	Server-sent events; text renders as it generates.	A full letter takes time to generate; visible progress keeps slow connections and old devices usable.
Minimal surface	One server file, one static page, no build step.	The maintenance budget is one person's spare attention. Complexity is the main long-term risk.
Abuse limits	Per-IP hourly rate limit; file-size caps; prompts that stay on mission.	Protects the donated compute pool without requiring accounts.

Safety and legal boundaries

The binding constraint is the line between legal information and legal advice (unauthorized practice of law). The product stays on the self-help side: it explains, informs, and drafts for the user's own review; the user sends everything. This is stated once per session in one sentence, not a wall of legalese.

System-prompt rules enforce the rest:

- Plain language at a 6th–8th grade reading level; technical terms named once, then explained.
- Never invent laws, statute numbers, deadlines, phone numbers, or addresses; when local rules vary, say what is generally true and how to verify locally.
- Urgency triage: eviction, shutoff, garnishment, and court deadlines lead the answer.
- Every relevant answer points to free human help — legal aid, 211, ombudsman programs.
- Unreadable documents produce “I could not read this part,” never a guess.

Before scale: an attorney at a partner legal aid organization reviews the letter patterns. That review is the insurance policy on the whole model.

Distribution: trust channels, not marketing

The people who need this do not find tools through ads; they find them through people they already trust. Each channel below is also a design decision — the intermediary who drives the tool solves the device and literacy gap that pure self-serve would leave open.

1. **Librarians first.** Public libraries are the de facto social-services front desk. A one-page handout and a memorable URL; the librarian drives for patrons.
2. **Social workers and case managers.** They fight these forms all day. A tool that drafts the appeal while they watch saves hours and creates evangelists.
3. **Legal aid organizations.** Capacity forces them to turn most people away; this is what they hand to the people they cannot take. Partnership also supplies template review and credibility.
4. **Mutual aid groups and churches.** The existing community-supports-itself fabric, given a tool their members actually need.
5. **The demo is the pitch.** Sixty seconds: photograph a denial letter, watch the appeal letter appear. That travels on its own.

Sustainability without monetization

- **Donated credit pool.** Supporters fund compute; the footer reads “this month’s help was funded by N people.” Community-distributed cost, made legible.
- **Sponsor-a-library.** Roughly \$20 a month covers a branch’s usage — a human-scale unit of giving.
- **Provider credit programs.** Apply to AI-provider social-impact programs before spending personal money.
- **Fiscal sponsorship before incorporation.** Receive donations transparently (e.g., Open Collective) with zero legal overhead until scale justifies more.
- **Open source from day one.** The gift includes the code: any community can self-host with its own key.

Measurement

One number matters. An optional, anonymous end-of-session question — “Did this help you recover money or keep something you would have lost? Roughly how much?” — aggregated only. “Users report \$X protected or recovered” is simultaneously the impact statement, the donor pitch, and the credit-program application.

Risks and mitigations

Risk	Mitigation
Unauthorized practice of law	Information-and-drafting framing; user reviews and sends everything; attorney-reviewed letter patterns; single-sentence disclosure per session.
Hallucinated laws or deadlines	Prompt rules forbid invented specifics; “verify locally” pattern; Phase 2 rules corpus grounds the screener.
Abuse of free compute	Rate limits, file caps, on-mission prompts — no general-purpose chat surface.
Cost spike on success	Model routing, donated pool, sponsorship; worst case, a daily global budget cap that pauses the tool with an honest message.
Maintainer burnout	Scope discipline enforced by the out-of-scope column above; no accounts, moderation, or community surface by design.

Roadmap

1. Pilot with one library branch, legal aid office, or mutual aid group. Observe real sessions in person — never through logging — and fix what confuses people.
2. Benefits screener grounded in a state-by-state rules corpus, starting with one state.
3. Letter library: deposit demand, repair request, debt validation, medical bill dispute, hardship letter.
4. Attorney review of letter patterns with the legal aid partner.
5. Spanish interface (the model already answers in any language; the chrome should too).

Reflection

Three decisions carried this plan, and none of them were features.

- **Choosing a problem that is valuable to user #1.** That is a structural property, not a growth tactic, and it determined nearly every other decision — from zero retention to the absence of accounts.
- **Treating distribution as part of the interface.** The librarian driving the tool for a patron is not a workaround; it is the accessibility layer. Designing for the trusted intermediary is what makes the tool reach the people self-serve products miss.

- **Treating the cost model as a design material.** A free tool for people with no purchasing power exists only if a session costs cents. Model choice, rate limits, and scope discipline all follow from that constraint rather than being tuned after the fact.

Prepared as a project-planning artifact. Statements about unclaimed benefits and appeal overturn rates are directional, drawn from public reporting, and are re-verified before any public-facing use.