Name

Behaviours

Demographics

Needs and goals

* To be able to track his spending easily
* To see where he can cut down on unnecessary outgoings
* Wants to be able to give a better quality of life to his family
* Long term goal is to save for a new house and wedding
* Usually is frugal and saves, but with occasional splurges
* Very family oriented
* Worries about lack of disposable income
* Currently uses paper and pen to keep track of his finances
* Lives with partner in rented accommodation
* Very low income
* Studying
* 1 dependant
* Occasional job

James

28 years old

From Merseyside

Lives in Edinburgh