

Chad Jockinson

age: 18

residence: Florida

education: High School Diploma

occupation: Local Fast Food Resturaunt Employee

marital status: Single

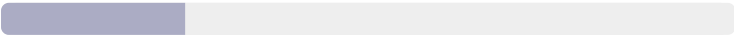


"Why do I need to budget, I'm doing fine on my own!"

Chad simply doesn't do much. He wakes up, goes to work at the local fast food joint, and goes home to his parents at the end of his day. After he didn't get an athletics scholarship for college, he decided it would be best to stay in his hometown and forgo higher education. But now, his parents are attempting to force Chad to go out on his own. Chad is looking for something that can provide structure/stability to his lifestyle, but not make him feel overwhelmed.

Comfort With Technology

INTERNET



SOFTWARE



MOBILE APPS



SOCIAL NETWORK



Criteria For Success:

Make him feel gratified for saving money. Hook him onto it, and push him to continue using this app, so that he doesn't fall back into stagnation.

Needs

- Easy-to-use UI
- Recommended spending regimen

Values

- Making himself feel as if he's accomplishing something.

Wants

- Some way to compare with others, as he is extremely competitive

Fears

- This will be a complete waste of my time, this app doesn't do anything, etc.

Jimmy Neutron

age: 23

residence: Illinois

education: bachelors degree

occupation: Uber driver

marital status: Single



"Need a few more dollars for tv memberships"

Jimmy's routine starts by him waking up, make a smoothie, and start Uber driving till it is dinner time. On his way home to his apartment, he may meet up with some friends or go back to his home. Jimmy spends the rest of his nights watching tv, but cannot afford enough money for all his channels. Jimmy is not sure how he can fix this problem.

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Criteria For Success:

Make enough extra money to shop on the weekends or go out to dinner.

Needs

- Savings plan
- Routine schedule

Values

- Honesty
- Dependability
- Reliable

Wants

- Try to be productive and competitive enough so I can relax on the weekends and not have to worry about money problems

Fears

- Not being productive throughout the week
- Wasting time

Vicky Sharpton

age: 27

residence: New York

education: Associates Degree

occupation: Secretary

marital status: Married

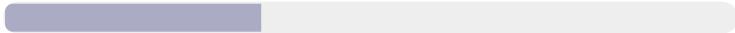


My family is doing fine, but we always need more money.

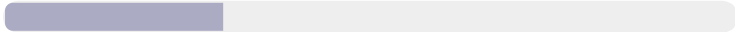
Vicky spends her days sitting at her desk talking with her friends on the phone.

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INTERNET



SOFTWARE



MOBILE APPS



SOCIAL NETWORK



Criteria For Success:

A big enough paycheck to go out with my friends.

Having an expensive pure-breed dog.

Having a wine cellar.

Needs

- Money management app
- Guided savings regiment
- Retirement track

Values

- Being Rich
- Being higher class
- Animal lover

Wants

- Expensive Wines
- Designer clothes

Fears

- Losing her job
- Losing her friends