

Develop shared understanding and empathy

Summarize the data you have gathered related to the people that are impacted by your work. It will help you generate ideas, prioritize features, or discuss decisions.

WHO are we empathizing with?

Access to resources and support systems at WHO and other organizations. Chance to explore different loan options and lenders.

Relief from the stress and burden of healthcare expenses.



What do they HEAR?

- Advice from friends and family about loans and lenders.
- Advertising from different lenders.
- Customer service representative from the lender.

GOAL

PAINS

the loan.

Fear of rejection for the Uncertainty about the loan process and requirement. Concerns about the impact of the loan on their finances. Feeling overwhelmed by the amound of information and options available. Difficulty understanding the terms and conditions of



What do they THINK and FEEL?

approved for the loan.

and not knowing what to expect.

loan on their finances.

achieve their goals with the loan.

√ Hopeful that the loan will be

approved.

What other thoughts and feelings might influence their behavior?

Anxious about the impact of the

Excited about the potential to

Worried about being able to get

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goals with the loan. their financial situation. would not otherwise have. improve their credit score. to navigate the loan process.



// Potential to achieve their Opportunity to improve Access to funds that they Ability to build credit and Confidence in their ability

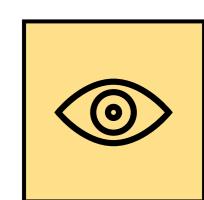
What do they need to DO?

Researches defferent lenders and loan products. Fills out the loan application from.

√ calls customer service with questions about

the loan process. Expresses concerns about the loan and asks for clarification on terms and conditions. Tries to negotiate better terms with the lender.



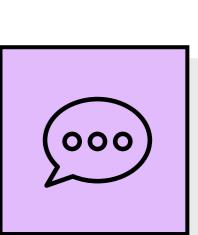


What do they SEE?

Loan application form Lenders website

Information about interest rates and repayment

Other financial products and services offered by the lender

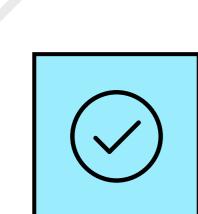


What do they SAY?

Researches different lenders and loan products Fills out the loan application

Calls customer service with questions about the loan process Expresses concerns about the loan and asks for clarification on terms and conditions Tries to negotiate better terms

with the lender



What do they DO?

Gathers and organizes financial docuents for the loan application.

Seeks adive and guidance from family,

friends, and professionals. Discusses their financial situation and

loan options with loan officers and

Makes a decision on whether to accept or decline the loan offer.





