

# Persona 1

## Aisha Malik - Undergraduate Student

Twenty-one-year-old Aisha is a third-year computer science undergraduate sharing a four-bedroom apartment near campus where room sizes and move-in dates differ, so rent and utilities splitting is a recurring pain point that she often has to coordinate to keep peace at home. She cooks with roommates a few nights a week and hosts study sessions on weekends, which means grocery bills and takeout orders stack up with shifting participants and occasional guests, complicating who owes what on any given day. Aisha keeps a tight student budget and prefers cashless payments but insists on transparent math and an auditable history of changes, especially when someone sublets a room mid-term or leaves for a co-op term. Most mornings start with a quick jog on the riverside trail before a packed lecture and lab schedule, and she uses spare minutes to log expenses on her phone so numbers don't get lost in chat threads or receipt piles. On rent day she pays the landlord in full to avoid late fees, then tracks varying roommate contributions by room size and days occupied to settle fairly by the end of the week. She photographs paper receipts after grocery runs, tags who participated, and expects the split to reflect dietary preferences and the friends who only joined for dessert, not the main shop. Aisha reviews balances every Sunday night, exports a monthly summary for her records, and appreciates clear notifications that say which amounts changed, when, and why. She distrusts ambiguous spreadsheets and prefers a system that shows the calculation steps and keeps an immutable audit trail so small mistakes don't turn into roommate disputes.

Aisha is comfortable with two-factor authentication and expects privacy controls over what details roommates can see, especially for personal tags or notes on purchases. On unreliable Wi-Fi she still wants to capture entries offline and sync later, because the moment she leaves a store or rideshares back from a lab meetup is the moment she's most likely to forget who participated. Seasonal utility spikes stress her budget, so she values usage-aware adjustments and visible rationale when the winter heating bill gets redistributed proportionally. Her mantra is simple: fair rules set once, applied consistently, and shown back with dates and math so everyone understands the result before money moves.

## Persona 2

### Diego Santos-International Graduate Student

Diego is a twenty-four-year-old international MSc student from Brazil who frequently coordinates group trips, grocery runs, and shared subscriptions with friends across multiple currencies, leading him to care deeply about accurate, time-stamped conversion rates and clear participation per expense. He often fronts payments on his credit card while others reimburse later through different methods, creating confusion if the conversion rate isn't recorded alongside the original currency and date. Because some friends join only certain activities—like the museum tour but not the dinner—Diego insists that each line item reflects exactly who participated so nobody pays for what they didn't use. He routinely photographs receipts on the spot and adds notes for visa and scholarship documentation, making exported PDFs and CSVs part of his monthly paperwork routine. Weekly, he reconciles balances, checks rate metadata, and nudges friends with gentle reminders that list the precise amounts, currencies, and any partial participations. He dislikes generic summaries that hide the math and prefers a breakdown that shows who paid, who joined, the rate used, and the timestamp so disputes dissolve before they start. When travel overlaps with research deadlines, he leans on notifications that respect time zones and let him confirm settlements in a tap without losing traceability. His trust hinges on the system's ability to prove the fairness of each calculation, not just state it.

Diego alternates between mobile capture on the go and desktop review for longer reports and budgeting sessions, expecting the same clarity in both contexts. He wants consistent terminology for rate sources, explicit currency labels at every step, and readable receipts that tie each participant and share back to the original cost line. For subscriptions, he sets recurring entries that auto-split across the active participants and adjust when someone leaves mid-cycle, with a history that shows when and how the group changed. He avoids apps that flatten complexity into single numbers without provenance and gravitates toward tools that make it obvious how a messy real-world situation became a fair, settled balance.

# **Persona 3**

## **Maya Chen- Student Club Treasurer**

Maya is a twenty-two-year-old treasurer for a cultural student club who manages recurring software subscriptions, event budgets, and reimbursements for rotating volunteers, prioritizing compliance-ready exports and an immutable history of approvals. Club costs spike around festivals and multi-day events, where different volunteers purchase supplies at odd hours, so Maya needs every expense to carry a receipt image, payer, approver, and a clear ledger trail. She schedules recurring entries for monthly services, tracks who benefits from each one, and pauses or reassigns splits when committee rosters change during the term. On event days she batch-logs purchases and prefers role-based visibility so organizers can see operational details while participants and sponsors see summaries appropriate to their stake. Delays often come from missing documents or ambiguous approval status, so she wants notifications that move items from submitted to approved to reimbursed with timestamps and names. Spreadsheet drift and email attachment hunts have burned her before, making her insist on a single source of truth where changes are tracked and reversible with clear reasons. She exports monthly PDF and CSV summaries to a shared drive and keeps a reconciliation checklist so audits and grant applications go smoothly. For her, the best system reduces bookkeeping time without sacrificing clarity, producing records that satisfy both internal officers and external funding bodies.

Maya often works from a shared club laptop and expects secure access control, with the ability to assign permissions and capture who did what, when. She values filters and bulk actions to tidy end-of-month books quickly and wants a consistent tagging scheme so later searches surface exactly the transactions needed for reports. When budgets need adjusting mid-event, she prefers reversible updates that keep prior states in history and label the reason for each correction. Her ideal workflow ends with clean, signed-off exports that any reviewer can follow line by line from receipt to reimbursement without confusion.