



Says

What have we heard them say?
What can we imagine them saying?



Thinks

What are their wants, needs, hopes, and dreams?
What other thoughts might influence their behavior?

Business expenses are costs incurred in the ordinary course of business

Business expenses are deductions from taxable income

The analysis of business expenses and financial management has a significant social impact

Avoid purchasing tools that are unnecessary

Update your expense policy

Adjust your budget



BUSINESS EXPENSES

Spending money on business insurance is unavoidable

Separate business and personal expenses

Know which expenses you can deduct

Fear of taking risks

Fear on everyday expenses

Increased expenses



Does

What behavior have we observed?
What can we imagine them doing?



Feels

What are their fears, frustrations, and anxieties?
What other feelings might influence their behavior?