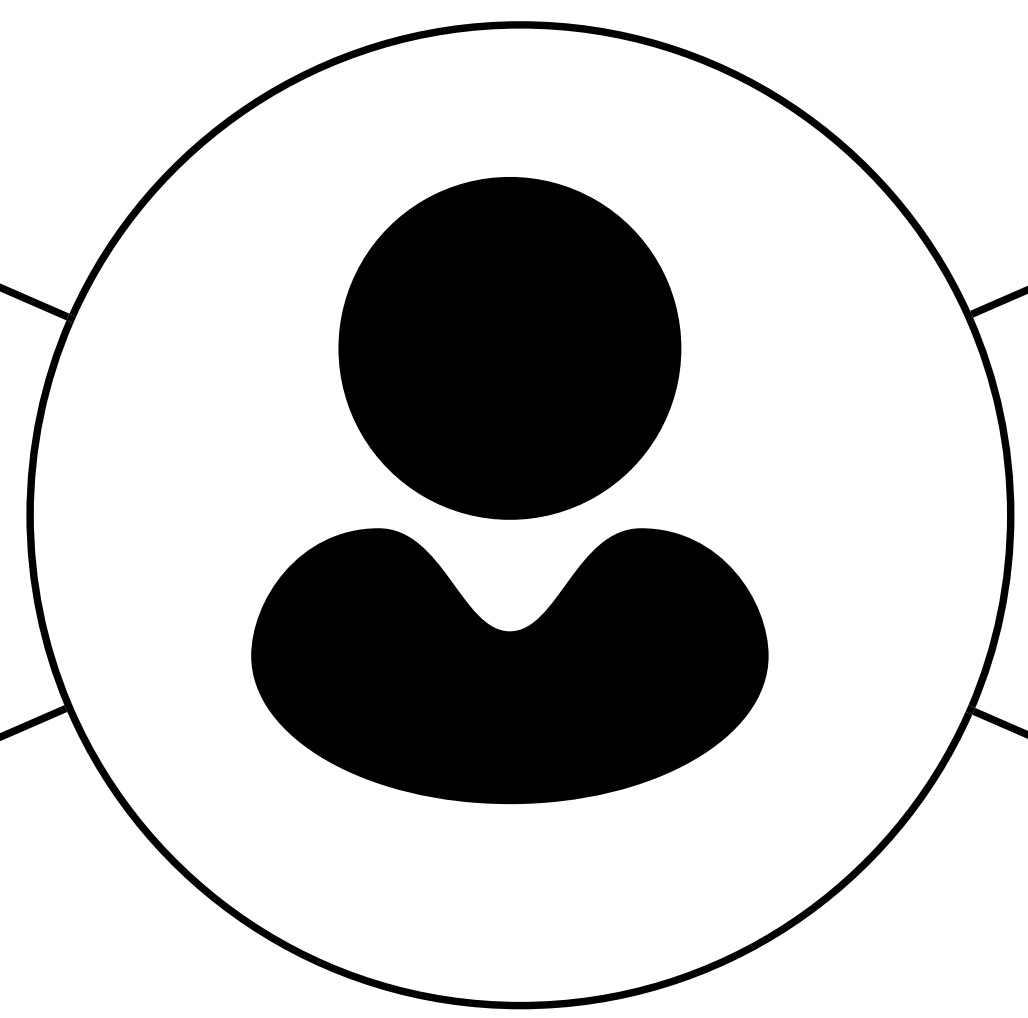


*What do they*  
**THINK AND FEEL?**

what really counts  
major preoccupations  
worries & aspirations



- avoid over spending
- manage financial goals
- expense are more than the salary

*What do they*  
**HEAR?**

what friends say  
what boss say  
what influencers say

- hard to earn money
- money is evil
- hard to keep track money

*What do they*  
**SEE?**

environment  
friends  
what the market offers

- market offers monthly emi options
- buying things to show-off other's
- luxury brands shopping

*What do they*  
**SAY AND DO?**

attitude in public  
appearance  
behavior towards others

- check account balance daily
- manual calculation
- writing the expenses in papers

**PAIN**

fears  
frustrations  
obstacles

- note down expenses everyday
- forget expenses
- manually track the bill

**GAIN**

"wants" / needs  
measures of success  
obstacles

- save money
- setup monthly budgets
- spending money within the goal