Samuel		is a	business man
user name			user characteristics
who needs		a way to categorize all the company expenses	
		user nee	ed
because _	he wants to create a more accurate budget and look into reducing some cost		
	insight		

	Joel	is a	student	
user name			user characteristics	
who need	S	to reduce his unnecessary expenses		
	user need			
because	so that he can spend it mindfully on his tuition, exam fee, books, projects, etc			
	insight			

Grace		is an	employee
user nar	me		user characteristics
who needs		reminder of her monthly expenses	
		user need	I
because	she wants to know when she has to pay for gas, airline tickets, electricity,etc		
	insight		

Robert Junior		is a	Money lender	
user name			user characteristics	
who need	ls	a way to track the details of the money he lent		
	user need			
because _	he wants to know to whom,how much, when and why he lent it and when he is supposed to get that money back along with the interest			
	insight			