# Chad Jockinson

age: 18

residence: Florida

education: High School Diploma

occupation: Local Fast Food Resturaunt Employee

marital status: Single



# "Why do I need to budget, I'm doing fine on my own!"

Chad simply doesn't do much. He wakes up, goes to work at the local fast food joint, and goes home to his parents at the end of his day. After he didn't get an athletics scholarship for college, he decided it would be best to stay in his hometown and forgo higher education. But now, his parents are attempting to force Chad to go out on his own. Chad is looking for something that can provide structure/stability to his lifestyle, but not make him feel overwhelmed.

# **Comfort With Technology**

**INTERNET** 

**SOFTWARE** 

**MOBILE APPS** 

SOCIAL NETWORK

### **Criteria For Success:**

Make him feel gratified for saving money. Hook him onto it, and push him to continue using this app, so that he doesn't fall back into stagnation.

# **Needs**

- Easy-to-use UI
- Recommended spending regimen

# **Values**

 Making himself feel as if he's accomplishing something.

### **Wants**

 Some way to compare with others, as he is extremely competitive

# **Fears**

 This will be a complete waste of my time, this app doesn't do anything, etc.

# Annabelle Maddox

age: 25

residence: Virginia

education: Bachelors degree

occupation: Nurse marital status: Single



# "Just finished nursing school, with too much debt"

Annabelle has the morning shift at a hospital in the next town over, she wakes up early and is on time to work every day. After her 8-10 hour shift she heads home and attempts unwind after the long day. However, she feels anxious and stressed when it gets close to her monthly student loan payment. She feels like she can't spend any extra money at all and is disheartened when her friends invite her to go out with them.

# INTERNET SOFTWARE MOBILE APPS SOCIAL NETWORK

### **Criteria For Success:**

She needs a way to manage her money so she can have a social life as well as pay all of her loans on time.

# **Needs**

- Money management program
- Examples of savings and spending plans
- Personal guidance on how to spend her money

# **Values**

- Stability
- Interaction with people

# **Wants**

- Wants to spend time with her friends when they invite her out with them.
- Doesn't want to become stressed when loan payments come up.
- Wants to live a more relaxing life.

### **Fears**

- She won't have enough money to pay off her loans.
- Might lose her friends due to low participation in her social circle.

# Jimmy Neutron

age: 23

residence: Illinois

education: bachelors degree

occupation: Uber driver

marital status: Single



# "Need a few more dollars for tv memberships"

Jimmy's routine starts by him waking up, make a smoothie, and start Uber driving till it is dinner time. On his way home to his apartment, he may meet up with some friends or go back to his home. Jimmy spends the rest of his nights watching tv, but cannot afford enough money for all his channels. Jimmy is not sure how he can fix this problem.

# INTERNET SOFTWARE MOBILE APPS SOCIAL NETWORK

# **Criteria For Success:**

Make enough extra money to shop on the weekends or go out to dinner.

# **Needs**

- Savings plan
- Routine schedule

# **Values**

- Honesty
- Dependability
- Reliable

# **Wants**

 Try to be productive and competitive enough so I can relax on the weekends and not have to worry about money problems

# **Fears**

- Not being productive throughout the week
- Wasting time

# **Vicky Sharpton**

age: 27

residence: New York

education: Associates Degree

occupation: Secretary marital status: Married



# My family is doing fine, but we always need more money.

Vicky spends her days sitting at her desk talking with her friends on the phone.

# **Comfort With Technology**

**INTERNET** 

**SOFTWARE** 

**MOBILE APPS** 

**SOCIAL NETWORK** 

# **Criteria For Success:**

A big enough paycheck to go out with my friends. Having an expensive pure-bread dog. Having a wine cellar.

# **Needs**

- Money management app
- Guided savings regiment
- Retirement track

# **Values**

- Being Rich
- Being higher class
- Animal lover

### **Wants**

- Expensive Wines
- Designer clothes

# **Fears**

- Losing her job
- Losing her friends

