

## **Ethan, a Marketing Manager**

Ethan, age 28, is a marketing manager at a tech startup in San Francisco. He is responsible for brand promotion and market research, frequently attending networking events and business conferences. Originally from Austin, Texas, he moved to San Francisco after earning a degree in marketing from the University of California, Berkeley. He lives in a shared apartment with two roommates and enjoys going out with friends, dining at new restaurants, and traveling on weekends.

Ethan is highly tech-savvy and relies on digital tools for both work and personal finance. He frequently uses expense-tracking apps to manage shared costs with his roommates, track group dining expenses with friends, and organize payments for weekend trips. He values intuitive applications that simplify expense management and reduce financial misunderstandings. He prefers real-time syncing across devices, automated tracking, and seamless user experience to ensure smooth financial coordination in his busy social and professional life.

## **Jessica, a Freelance Writer**

Jessica, age 35, is a freelance writer based in New York City. She specializes in content creation for online publications and manages a fluctuating income. Originally from Chicago, she moved to New York after earning her master's degree in journalism from Columbia University. She is married and has two young children, ages 5 and 7, who attend a local elementary school. Managing household expenses efficiently is a priority for her, as she juggles work and family responsibilities.

Jessica regularly uses digital tools for budgeting and expense tracking, particularly for managing shared costs with her husband, such as rent, groceries, and childcare expenses. She also finds expense-splitting apps useful when planning group activities with friends. While she appreciates financial transparency, she prefers apps that are simple and easy to use, with a clean interface that integrates seamlessly into her daily routine. She values automated bill reminders, expense summaries, and straightforward features that help her maintain control over household finances without adding complexity.

## **Ryan, a Digital Nomad**

Ryan, age 30, is a digital nomad and freelance UX/UI designer from Los Angeles. After spending a few years working in corporate design, he decided to embrace a remote lifestyle, traveling across the U.S. and abroad while working online. With an unpredictable income and ever-changing locations, he relies on digital tools to manage

his finances efficiently.

Ryan frequently shares expenses with fellow travelers, whether for Airbnb stays, road trips, or dining out. He uses expense-splitting apps to track costs and ensure fair payments among friends. While he enjoys testing new technology, he prioritizes apps that are intuitive, lightweight, and work seamlessly across different devices and currencies. For him, offline functionality, multi-currency conversion, and automated calculations are essential features that allow him to manage his finances on the go without disruption.