

List of Potential Personas

Stock investor – John – Is an adult man who works in an office and wants to gain more profit from his savings

Daily stock investor – Jake – He works in the stock market and wants his investments in a safe place.

Inheritance - Richard J. Smith – Comes from a rich family and needs to make sure none are losing him money

Retirement plans – Ben – Is a grandparent that wants to make sure his retirement funds lets him do stuff with the kids

College Funds – Chad – Is a parent that wants to put his kids through college by saving and investing money

Student Learning – Jim – Is a student in college learning about the stock market by having twenty dollars to invest throughout the semester

Overzealous User – Zeke – Is an average 9 to 5 worker who “jumps the gun” too often on some decision. Saw that “Game Stop stock” was trending in the news and immediately jumped on board the band wagon

Our main target: People who work with investments, stock analyst, portfolio managers, financial advisors:

- Commonalities in psychographics:
 - Data driven and analytical. Make decisions based on market trends and statistics
 - Time conscious and focused on being efficient as they value tools that save time
 - Security conscious, they prioritize financial safety and data privacy
- Commonalities in behavior:
 - Those that frequently check stock performance and financial news
 - Make frequent trades
 - Those looking for assist in decision making on their stocks
- Other commonalities:
 - Likely to be quite knowledgeable in the field of economics, business or finance
 - Maybe use other tools to aid them with financial decisions

Not the main target: Casual investors, retirees, passive income seekers

- Commonalities in psychographics:
 - More conservative with investments as they prefer long-term stability over short-term gains.
 - Not as actively engaged in daily market fluctuations.
 - Less concerned with speed and efficiency, more with how reliable and trustworthy investments can be
- Commonalities in behavior:
 - More likely to listen to financial advisors or someone else for decision making
 - Saving up for long term, such holding stocks for longer and not trade daily
- Other commonalities:
 - May not need the real time tracking tools, perhaps only want a notification when something big happens
 - Avoid bigger risk, only investing in “index funds” and “bonds” rather than risky stocks

Detailed Persona Jake:



Problem statement:

Jake is a 43-year-old stock investor and senior financial analyst as he juggles a demanding job while managing his investments. He recently had a promotion and has since had less time to manually track market fluctuations making it difficult to stay updated on stock performance and potential risks. He needs a method to see his centralized stock portfolio that consolidates all his investments. Perhaps providing real-time updates, automated alerts for sudden market changes, and secure access to sensitive financial data. Perhaps an app with customizable folders for organization, instant profit/loss calculations, and advanced security features like two-factor authentication would allow him to make timely, informed decisions. By streamlining his workflow, this app would help Jake maximize returns, minimize risks, and stay ahead of the world of stock investing.

Detailed Persona: Daily stock investor – Jake –

Jake is 43 and works in the stock market. He wants to ensure that his investments are in a safe and reliable environment, minimizing risks while maximizing returns.

He is moving up in his company, so he is getting more responsibilities and a heavier workload. As a result, he has less time to manually check his investments and track market fluctuations.

Despite his busy schedule, he needs to make sure that at any time the investments that he has are not overall losing value, allowing him to make timely decisions when necessary.

Thinks, Sees, Feels, Does

Thinks	Jake thinks that it takes too long to check on his investments, with his duties getting larger
Sees	Around Jake's department, most of the investments are in different sites so the process is not streamlined
Feels	Jake feels that he is being overwhelmed with the new responsibilities he has and finding the solution to streamline his work
Does	Jake looks around online for possible apps to use and he also asks his coworkers if they have any suggestions

Problem Statement + Alternative w/ Value proposition

Problem scenario	Current alternative	Value proposition
Jake must look at a lot of different sites to check on his investments	He checks every site, but it is hard to keep up with all the ways the sites do things differently	Have an app that lets you check on all your investments at once
Jake does not know when something goes wrong in one of his investments	He checks each investment daily, but risks missing sudden changes	Have the app alert him if the investment drops suddenly or if it has not gone up in a while
Jake is concerned about security risks and unauthorized access to his investments	He spreads his investments across different platforms to reduce risk	The app will have better security with 2 step authentications

Detailed Persona Chad



Problem statement:

Chad needs a stock portfolio app because he is not an experienced investor and lacks the time to actively monitor the market. He wants a simple and reliable way to track his investments, receive automated updates, and make informed decisions without constantly analyzing stock trends. Since he prefers stable, long-term investments over high-risk trading, he needs an app that provides clear insights and risk assessments to help him grow his savings efficiently.

Detailed Persona: Parent College Funds – Chad–

Chad is a 31-year-old father of two, living a comfortable middle-class life with his wife. They both work full time, earning enough to cover their daily expenses, but they know that affording college for their kids could be a challenge. While they are financially stable now, they worry about the future and want to build a secure financial safety net for their children's education. Chad has recently started looking into investing to grow his savings, but with limited experience, he finds the process overwhelming. He believes that stocks could be a good option for long term growth, but he doesn't have time to monitor the market like professional investors. He needs an app that makes investing simple, one that helps him track his portfolio, provides clear insights without complicated financial jargon, and allows him to set goals for his kids' college fund. By using an investment app designed for ease of use and financial growth, Chad hopes to secure a better future for his children while balancing the responsibilities of work and family life.

Thinks, Sees, Feels, Does

Thinks	Chad wants his kids to have a college fund when they are older, so he needs to invest
Sees	Chad sees that things are getting more expensive, so he wants a safety net for his kids
Feels	Chad feels overwhelmed because of work, kids, and trying to get this set up
Does	Chad asks other parents what they are doing to set up a college fund, and looks up tips online

Problem Statement + Alternative w/ Value proposition

Problem scenario	Current alternative	Value proposition
Chad needs long term investments that will last for about 18 years	He is researching options that show good growth, but he does not have the right knowledge and not enough time	The app needs to show the growth of the company over many years to know if it is good
Chad needs to understand what the app is talking about	He is looking up what the old app is showing him, but it is still hard to understand	The app needs to operate without complicated jargon
Chad needs to be updated with progress or when something goes wrong	With his kids and his job, he does not have enough time to check	The app will give him constant short updates that allow him to feel comfortable with the investments

Detailed Persona John



Problem statement:

John wants to grow his saving by making smarter investment decisions. He spends his free time researching stocks and comparing their performance in Excel, but he finds it tedious and time consuming to track everything manually. To maximize his profits, he needs something that can provide a clear overview of stock performance range from the previous months to about a year allowing him to analyze trends quickly. With the right tools, he'd like to make informed decisions and optimize his investments without having to spend hours compiling the data himself.

Detailed Persona: Securing a better future – John–

John is a 38-year-old office worker who has been careful with his money; however, he is ambitious. He has a stable job and steady income but wants to do more with his saving than just letting it sit in a bank account. Looking to diversity, John has started researching the stock market in his off hours, comparing company stocks in Excel and trying to identify ones that could help him maximize his returns.

While he enjoys analyzing numbers, he finds this process time consuming and wishes there were easier ways to track stock performance over time. He doesn't want to go off a gut feeling, he wants clear data and visual insights that help him make informed decisions. Whether he's

investing for future security, early retirement, or simply wanting more money, he needs something that streamlines stock tracking, provides historical performance data and helps him make decisions efficiently.

Thinks, Sees, Feels, Does

Thinks	John wants to gain more profit from his savings, so he wants to diversify his investments and make good decisions
Sees	To make sure he has enough savings, with inflation going up he worries
Feels	John feels that he needs to have savings and the best way to do that is to invest
Does	John research different apps that would be of help

Problem Statement + Alternative w/ Value proposition

Problem scenario	Current alternative	Value proposition
John wants to gain more profit from his savings by diversifying his investments	He looks up company's stocks in his off hours, comparing them to each other in excel	John needs an app that lets him see the profit the stock makes in the last three months and the last years
John does not have much time to check his investments	John only checks every so often, so he could miss when a investment isn't worth it now	John needs an app that lets him check his investments quickly and alert him if something goes wrong
John works best with graphs, so he wants to see his investments in graph format	If he has time, he takes the investments and inputs them to excel to make a graph	The app needs a tool that allows John to see a graph of the investment data

Detailed Persona Richard J. Smith



Problem statement:

Richard J. Smith comes from a wealthy family and has been entrusted with a portion of his inheritance to invest. However, his parents are closely watching his financial decisions to determine if he is responsible enough to manage a larger share in the future. To prove himself, he needs to track gains and losses, assess risks, and ensure none of his investments are losing money.

Detailed Persona: Inheritance Fund – Richard J. Smith–

Richard is a 21-year-old man born into a wealthy and influential family. While he has never had to struggle financially, his parents believe that wealth should be earned and maintained wisely and not wasted on reckless decisions. To test his financial discipline, they give him a very small portion of the family wealth to invest in and grow. If he proves himself capable, he will inherit an even larger sum for the future.

Richard main goal is to preserve the wealth and make it grow strategically. He is not looking to take unnecessary risks but instead wants to maintain a slow and steady increase in his capital. As it stands, he lacks the deep financial expertise of professional investors and needs a way to quickly assess which investments are profitable and which ones may be draining his

funds. To stay in control of his finances, Richard would like something that provides clear profit and loss tracking, risk assessment tools, and real-time alerts on underperforming stocks. He is not a hands-on investor, so the app must allow him to set benchmarks and receive automated performance updates.

Thinks, Sees, Feels, Does

Thinks	Richard wants to make the best decisions possible so he can get that bigger inheritance
Sees	Richard sees that to have a good plan, there needs to be predictions
Feels	Richard feels that he has a good plan to get the bigger inheritance
Does	Richard looks and asks people what the best app is to help someone with investments

Problem Statement + Alternative w/ Value proposition

Problem scenario	Current alternative	Value proposition
Richard Smith needs to show that he would make good investments with his money	He is investing in what he thinks will make a profit	An app that would recommend safe long term and short-term investments
Richard wants to see how much each investment is making or losing	He must research what is going on in each stock	The app will show the data of the profit or loss he is making
Richard wants updates that he can understand with the profit of the last month and a prediction of the next month	Right now he has to try to track everything that is going on himself	He needs an app that will show the past profit and the predicted profit of the stock

Detailed Persona - Zeke



Problem statement:

Zeke is a typical 9-to-5 worker who tends to make impulsive investment decisions based on trending news and online hype. When he saw the GameStop stock surge, he immediately jumped on board, hoping to make quick profits. However, his investing approach is more reactive than strategic, often relying on platforms like r/WallStreetBets for financial advice rather than careful research. He needs a stock portfolio app that helps him track his investments, assess risks, and provide smarter insights so that he can make more informed decisions rather than chasing trends blindly.

Detailed Persona: The Impulsive Investor – Zeke –

Zeke is a 29-year-old office worker who sees investing as a potential shortcut to financial success rather than a long-term strategy. While he works a steady 9-to-5 job, he dreams of making one big investment that will set him up for life. He follows the stock market not through financial reports but through memes, viral trends, and online communities like r/WallStreetBets. He has some knowledge of investing, but he often jumps the gun on stocks based on hype rather than careful analysis.

Zeke doesn't have a solid portfolio strategy. He tends to buy stocks when they're trending and panic sell when the hype dies down. He often regrets not having better tracking tools that show

which investments are actually performing well versus those that are just noise. While he enjoys seeing the number get big when makes a quick buck, he knows he needs to be smarter about tracking his decisions and understanding when to hold or sell. To avoid repeating past mistakes, Zeke needs a stock portfolio app that provides real time updates, risk warnings, and smart analysis of his investments. Something that would ideally flag stocks with extreme volatility, compare his investments against stable market trends, and offer insights beyond just social media hype.

Thinks, Sees, Feels, Does

Thinks	Zeke thinks that investing should be exciting and rewarding, not slow and boring
Sees	Zeke sees constant discussions about stocks going viral on r/WallStreetBets, making him feel the pressure to act fast
Feels	Zeke feels frustrated when he loses money due to impulsive decisions
Does	Zeke buys stocks impulsively based on trending news or online hype

Problem Statement + Alternative w/ Value proposition

Problem scenario	Current alternative	Value proposition
Zeke wants to make better decisions with his investments, so he does not lose any more money	Right now, he is buying stocks when they're trending and panic sell when the hype dies down	An app that tracks what is making a loss, and alerts that they need to trim that
Zeke wants to understand what he is doing with his investments	Zeke did not research anything before buying some investments so now he is trying to understand what he is doing	An app that will give him a smart analysis of his investments
Zeke sells stocks in a panic, often losing money	He acts emotionally when stocks drop, selling too soon	An app that provides historical insights and market comparisons, helping him decide when to hold or sell

Detailed Persona Ben



Problem statement:

Ben is a 62-year-old grandfather who is preparing for retirement and wants to use his investments to spend quality time with his four grandchildren. Over the years, he has built a modest investment portfolio, but now that he is transitioning into retirement, he wants to ensure his funds are well-managed and accessible. Instead of aggressively growing his investments, he is focused on stability and smart withdrawals so he can use his money for travel, family outings, and memorable experiences with his grandkids. Ben needs a simple, easy-to-use stock portfolio app that helps him track his retirement investments, monitor performance, and safely withdraw funds when needed, ensuring he can enjoy life without financial stress.

Detailed Persona: Retired Family Man – Ben–

Ben is a 65-year-old retiree who has worked hard all his life and is now ready to slow down and enjoy time with his family. He has four grandchildren whom he adores, and his biggest priority is making memories with them whether that's taking them on vacations, helping with their hobbies, or just treating them to fun activities. After decades of working, he now relies on his savings, pension, and stock investments to fund his retirement lifestyle.

Ben isn't a stock expert, but has accumulated investments over time, either through a 401(k), mutual funds, or individual stocks. However, now that he is no longer working, wants a clear and reliable way to manage his investments without unnecessary complexity. He is looking to maintain a steady increase in stock value, as he wants to avoid high risk trades. Since Ben wants to relax and enjoy his retirement, he needs a user-friendly stock portfolio app that allows

him to check his investments quickly, track dividends and withdrawals, and receive alerts on market changes that might impact his retirement funds.

Thinks, Sees, Feels, Does

Thinks	Ben thinks that managing his investments should be straightforward and stress-free. He's concerned about unintentionally making poor financial decisions and is looking for a tool that minimizes risks while ensuring his money grows effectively
Sees	Ben sees that many investment platforms are unnecessarily complicated, full of confusing terms, and made for experienced traders instead of retirees like him
Feels	Ben often feels overwhelmed by how complex investment tools can be. He's afraid of making a mistake that could hurt his financial security
Does	Ben searches online for user-friendly stock portfolio apps. He also turns to his friends for recommendations on stress-free options

Problem Statement + Alternative w/ Value proposition

Problem scenario	Current alternative	Value proposition
Ben needs to make sure that he does not use all the savings at once	He manually tracks withdrawals and tries to budget on his own, which is difficult and time-consuming	An app that allows him to keep track of his retirement savings and spending habits
Ben struggles to navigate the current platform he uses	The existing platform is too complex, with too many unnecessary features	An app that has an easy-to-use interface with clear instructions
Ben worries about market fluctuations affecting his retirement funds	He checks financial news occasionally, but often misses key market changes	An app that provides real-time alerts about market changes that might impact his investments, helping him make informed decisions