



Says

What have we heard them say?
What can we imagine them saying?



Thinks

What are their wants, needs, hopes, and dreams?
What other thoughts might influence their behavior?

User

Ensure Accuracy

Seek Industry Standards

Decisions Demand Precision

Simplify Estimation

Manage Uncertainty

Data Collection Frustration

Estimation Pressure

Expense Estimation Curiosity



Feels

What are their fears, frustrations, and anxieties?
What other feelings might influence their behavior?



Does

What behavior have we observed?
What can we imagine them doing?

Analyze Finances

Simplify Budgeting

Seek Assistance

Use Budgeting Software

Expense Estimation Research

Data Gathering

Seeking Advice

Software Utilization