User Research and Report

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Executive Summary

We proposed a new system: Pretty Penny System which helps certain people to save money. We conducted contextual interviews with nine prospective users, created four personas and four main concept activities. This report states our interview process, nine sets of individual notes, and findings. Especially, in the findings, we clarify the personas and activity concepts. The personas are derived from our nine interviewees. According to their background and goals, we grouped them into four different personas. Based on whether they have financial support from their family, we separated the interviewees into two main groups, and then we created two sub groups for each based on significantly different main features. We developed four main activity concepts: 1. Pretty Penny system needs to provide clear and correct information about their expenses; 2. Pretty Penny system should provide a multiple-user interface; 3. Pretty Penny system needs to build up different modules based on different goals to help plan long-term saving more smartly; 4. Pretty Penny system would help users set up limits for expenses in specific categories. In the future, we could narrow down our potential users to be more focused on a certain group of users.

Interviews

- **Summary of the interview process**

    Interview is our main research method for Pretty Penny System. We are more focused on data-driven inquiry because we would like to explore more about what kind of problems they have and our system can help solve. We Interviewed nine sets of potential users. We made sure that the participants fit the criteria by asking them prior to the interview, and we also made sure they were comfortable with

answering some questions related to expenditure, but nothing very personal. We first texted each participant individually asking this, then later called them to proceed with the interview. For user privacy, We informed them that we won't put their personal information in our report, so we gave them fake names: Sam, Jessie, Alex, Nina, Tim, Rebecca, Leon, Krystal, and Daniella. Before interviewing them one by one, we created the following main questions:

1. Could you introduce yourself?
2. Can you have money saved every month?
3. Do you know why you are not saving money?
4. Do you use any application or system to save money?
5. How much or how much percentage of your income would you like to save?
6. What category you don't want to spend money on?
7. What category do you want to spend more in?

During interviewing them with the above questions, we came up with new questions below if they currently use any system for saving money.

1. How do you think about the system or application you currently use?
2. Are there any issues about this application? Or any new feature you would like to have?

In the beginning, Jessie was not able to define issues or new features she wants. I suggested that she can walk through the system and suddenly she can clearly define them.

- **Interview Notes:**

  Daniella：

  Daniella just earned her master's degree and got a job from JP morgan as a policy analyst. A year ago, she got proposed and planned to have a wedding in Michigan next fall!

However, she is very worried about her saving now. Because her dad doesn't have much savings, she would like to save more by herself for her wedding. However, Daniella is not able to save as much as she wanted because of her shopping habits and high rent in Chicago downtown. Therefore, Daniella hope she can have a tool to help her save money, especially for her wedding!

Rebecca:

Rebecca is a 26 years' old risk consultant who works for EY. She just got married this year, on the other hand, she is planning to have a baby in two years. She is a fashion fanatic, she buys luxury every single year, it can be bags, shoes, and accessories. Regarding her situation right now, she would start to set a big goal to save her some money, like having a baby in two years, starting her own fashion clothing store in 5 years. She wants to save as much as she can from now. However, she found out it is very hard to save a decent amount of money every single month even though she doesn't buy any luxury items anymore, she wants to find out where did she spend money on. Currently, this situation just makes she feel bad.

Alex:

Alex Kauffman is a 28 years' old accountant working in PwC. He has many subscriptions from online streaming, gaming, music, etc, and would like to cancel some, since he barely use them. Because he loves new technology so much that he spent a lot in new smartphones and games, by splitting the bill into monthly payment. He just noticed that he can only save about 400 to 800 every month, which is far from his goal of saving 20% - 30% of his monthly salary. Right now, he only uses his credit card bank application to track his spending history and

categories. For the future, he is hoping to get a new car. Thus, he agrees that he has trouble to save money and would like to save more.

Sam:

Sam is a software engineer earning $120,000 per year, and has a problem of saving money. Sam and his wife bought a townhouse about two year ago in Chicago suburb and he has to pay a mortgage every month. Right now, he is not very clear why he is not able to save money and he is far from his goal of saving 15% of his monthly salary. He tried Mint which is a mobile application for saving money, but he doesn't like it. He mentioned several issues about Mint:

    1. The data is incorrect

    2. The report is not useful

    3. Can't share information with his spouse

    4. Can't set up user labels for multiple users to know who spend more

He would like to have an application is better than Mint and help him save more!

Jessie:

Jessie is a software engineer earning $80,000 annually. She has problem of saving money. Jessie and her husband rented an apartment in Chicago downtown. She likes to save more even though she complained rent cost her a large amount of her income. Jessie and her husband love traveling and they used to travel twice a year. Although they used a mobile application Mint to help them save money for their travel, she complained that the budget circle is too short. If a user

plans to travel, the budget circle is not extendable. She would like to have a better application for them to plan their budget better to be more capable of saving more!

Tim:

Tim was a student in Chicago who worked outside as a waiter to earn money. the tuition and living expenses given by their parents. Annual income can reach more than $60,000. Sometimes he spends money cloths, shoes, video game product. But his personal expenses are mainly on food, such as ordering food delivery and dining out. Other daily expenses are relatively small, and he has no idea of his own consumption.

Nina:

Nina is a girl who studies graduate programs in New Jersey. She is a representative female international student and has her own car and cat. the tuition and living expenses given by their parents. Annual income can reach more than $60,000. Consumption is relatively higher, mainly spend on food. In addition, there are cars and cats, and there is a part of the expenditure on outgoing consumption, such as make-up product, clothing, shoes and so on. She does not have a clear idea of her own consumption, hoping that reduce some time for shopping, but as a girl, this is difficult to not go shopping. So, we decided to regard international students as a personality and focus on girls with cars and cats. Because she spends a lot and has diversity. It is a case worth further understanding.

Krystal:

Krystal lives with her husband, and their expenses are almost all shared. She just recently passed the CFA exam, and she handles finances at a

company. She makes about $60,000 a year. Krystal and her husband are quite careful with their money, and she uses Microsoft Excel to handle it. She's used to using this for her job, so naturally she uses it to handle personal finances with her husband. She told me during the interview that this is time consuming to use Excel for all expenses, and she would use something with more automation if that thing existed.

Leon:

Leon lives with his parents while working as a software developer making around $80,000 a year. He lives in the city of Chicago and spends lots of his free time playing video games. His attitude towards work is to complete what needs to be done, no more no less. He told me he may be a bit careless with his money, but he doesn't properly track it. He also enjoys traveling, and says that he knows he can only afford his expenses due to having very little rent to pay since he lives with his parents.

Personas

- **How we developed the personas**

    We interviewed nine people. Based on their background and goals, we grouped them into four different personas:

    Based on whether they have financial support from their family, we separated the interviewees into two main groups, and then we created two sub groups for each based on different main features. Please see the details below about how we created four sub groups:

In the group of having financial support from their family, we decided to further divide them into two sub groups: International students and living with parents. Although they got financial support from their family, these two sub groups are very different from each other. International students are far from their family and living in a different country, so they have to take care of themselves. In contrast, The people who are living with their parents can save a lot from rent and food. The problems of saving money between these two sub groups could vary significantly. Thus, we separated them with two different personas, international student, Christiana, and the person who lives with his parents, Leon.

In the group of not having financial support from their family, we set up two sub groups: married and single. We consider that married people can share rent/mortgage with their spouse. Meanwhile, they might have to consider other future plans. For example, they may plan to have children which would be a big expense and should plan earlier. In contrast, people who are single might have other concerns about their saving plans such as saving for buying a new car, wedding and so on.

- **Four Personas:**

We created "Audrey Kauffman", who is married and independent from her parents. She is planning to have a baby in two years, the persona is based on Rebecca, Sam and Jessie. The persona Audrey having two major issues. First, she needs to save a big amount of money. Second, she doesn't know exactly where did she spend her money on. We can realize that Audrey has the same long-term goal, like Rebecca. They both want to have a baby, and it will cost a lot of money to support the baby's living. Furthermore, Audrey has the same problem as Sam and Jessie, they didn't know where did they spend all the money on, which makes them feel confused about how to save money smartly.

Persona:	Financially independent and married
Photo:	
Fictional name:	Audrey Kauffman

Job title/ major responsibilities:	Senior Risk Consultant
Demographics:	30 years old - Married - Mother of one child - Annual income: $90,000 - Has a Master Degree in Information System
Goals and tasks:	She is dedicated outgoing and a team player. One of her goals is saving enough money and living leisurely and having her own business in an island somewhere, someday. To reach the goal, she needs a strong economic support, which means she needs to save a decent amount of money. She is planning to: - Have another baby in two years - Save a decent amount of money for her children's educational fee in the future - Save as much as she can, just so she could start her own business - Have a life

Even though, Audrey has started to save money for about half a year. She realized that she didn't reach her monthly saving goal each month for the past 6 months. She is confused and she is willing to find out the problem that where did she spend all her money, what categories can she spend less and save more.

Environment:	She was born in an island country, and she moved to the States with her family when she was 8-year-old. She is now a risk consultant who works in the financial industry. The bad work and life balance destroyed her life, she missed the lifestyle from her childhood. Moreover, she wants to leave the work and the city that one day she saved enough money. So, she can have a life.
Quote:	"Should I take a break now?"

The persona of "Christina Yang" is based on the two interational students, Nina and Tim. Because they are both international students who study and live in the United States. Like Nina, Christina has her own car and cat, also like to drive out and go shopping. It's a typical personality of an international student, plus her need to pay car insurance and some items for her cat. She needs a plan to help her save some unnecessary money every month. She is also derived from Tim, who has no idea where his expenses go. So, we create "Christina Yang" as our international student persona. An international female student who wants to pay her consumption by herself, including her clothing, car insurance, cat production and so on.

Persona:	International Student (Financially dependent)
Photo:	
Fictional name:	Christina Yang
Job title/	Instructional assistant

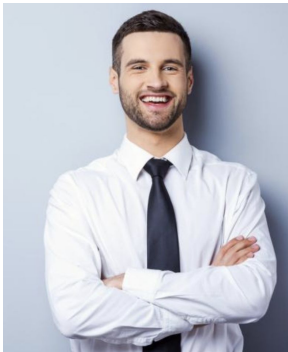| major responsibilities:	
Demographics:	21 years old - Single - International Student - Has a cat living together - Annual income: $60,000 - Has a Bachelor Degree in Music Production
Goals and tasks:	She is outgoing and generous, good at cooperating and communicating with people. She is willing to work hard for what she wants. She likes cats very much. There is a cat in her home of China for a long time. There is also a cat in U.S living with her daily life. She likes to spend her money on make-up product and cat products. However, she is not willing to ask parents for money, and would like to become more independent by paying her monthly spending by herself. However, she really doesn't know where her expense go and hope there is a tool to help her achieve his goals. She planning to: Pay the rent, utilities fee by herself

	- Get a better car insurance, better cat items, food, furniture - She wants to financially independent, don't ask parents for money anymore - She wants to stay in U.S and find a job after graduation
Environment:	She was born in an ordinary family and loved cats very much, but the life of studying in the United States is lonely for her. She bought a cat to accompany her in the United States. She often bought new products for cats, and also had her own favorite make-up product. So, she wants to be financially independent and able to afford her own consumption.
Quote:	"What do you think of my cat? Is it really cute?"

The persona "Josh Labellea" is created for the group who is single and financially independent from their family. This persona is based on our interviewees Alex and Daniella. Josh is independent from his family and have to pay rent every month as Alex and Daniella do. Meanwhile, Josh is derived from our interviewee Daniella, who has the plan of getting married soon, and also is derived from Alex who love new technology a lot. He loves buying new technical stuff which also cost him a lot of money. He also would like to save 20%-30%, which comes from Alex's willing. Because of the goal and plans above, $60,000 annual income doesn't really satisfy him. He might not change a new job for higher income or get promoted in a short time. Thus, he would like to have a money saving application/system to keep track of his expenses and help him achieve those plans.

Persona:	Financially independent and Single
Photo:	
Fictional name:	Josh Labellea

Job title/ **major responsibilities:**	Software Engineer, USDA
Demographics:	28 years old - Single - Has a Master Degree in CS - Has a fiance - Annual income: $60,000 - Paying rent $1,600 every month
Goals and Plans:	He is an excellent and task-oriented software engineer. His goal is to have a balanced life and save more money for his honeymoon and his hobbies. He is planning to - get married in two years - Buy new iPhone - Buy new iMac - Buy new Video Games - Save 20% - 30% of the annual salary a year Because of the goal and plans above, $60,000 annual income doesn't really satisfy him. He might not change a new job for higher income or get promoted in a short time. Thus, he would like to have a money saving application/system to keep track of his expenses and help him achieve those plans.

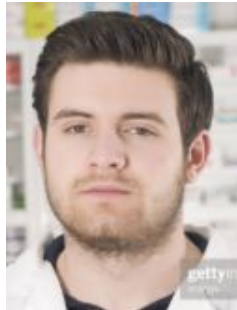|	
Environment:	He is born for new technology! He loves all the new technologies and to buy anything new! He learned programming by himself when he was a teenager.
Quote:	"Actually, this bug is caused by iOS version issue"

The persona of "Jacob Anderson" was created due to one of our interviewees, Leon, having a more lax approach to saving money. This persona lives with his parents, spends lots of money on leisure entertainment, and doesn't track his payments more harshly than checking his bank account. While this is all true, this persona still makes a healthy living.

The reason for creating this persona was because Leon lives with his parents, but no other participant that my colleagues interviewed does. This was a defining factor, but not the sole factor, as he is also more at ease with saving than the other interviewees and personas, just like Leon. We agreed to make a new persona because the expenses that someone living under their parent's roof needs to handle are much different than if he had his own place. This motivated us to create the persona of "Jacob Anderson," a man who also makes a healthy living, but lives with his parents and spends money on his own entertainment. This is exactly what the participant, Leon, does, according to his answers. He would also like to organize his spending in a more efficient manner, but lacks the means to do so.

Persona:	Young Person Living with Parents to Save Money
Photo:	

Fictional name:	Jacob Anderson
Job title/ major responsibilities:	Jr. Pharmacist
Demographics:	27 years old - Single - Undergrad degree in biology - Recent pharmacy school graduate - Annual income: $80,000
Goals and tasks:	He enjoys getting his tasks completed quickly so he may spend his leisure time reading. He wants his own place, but also enjoys saving rent money by living with his parents. He enjoys spending his money on other entertainment such as video games and electronic devices. He doesn't mind his situation, so his motivation to move out isn't too strong. His spending habits aren't the most responsible, but he frequently keeps up on new technology. Jacob doesn't keep track of his money well, he just makes sure he isn't in the red. His financial habits have lots of room to improve, but he can't quite figure out how without investing too much time in the process.

	Spends his work time: - Completing tasks given to him by his supervisor - Researching - Helping others complete tasks - Leisurely reading
Environment:	Back of the pharmacy with the computer and desk. He has a few papers and pens on the desk for quick notes, but most of his data lies within the computer. His monitor faces forward, so staff can see what he's up to.
Quote:	"What's on the calendar for today?"

Activity Concepts

- **How we developed our activity concepts:**

We developed four main activity concepts by focusing on concepts such as problems, preferences, needs, and motivations. For each activity concept, we provide interview notes as evidence. If the pieces of evidence are similar but from different interviewees, we combined those notes as evidence for generating the activity concepts accordingly.

- **Our activity concepts:**

Activity Concept 1:

> Pretty Penny system needs to provide clear and correct information about their expenses because the potential users may not have that. We would like to develop some visualization interfaces for them to explore their expenses. Furthermore, We could combine different sources of expense (credit card/paypal/venmo) into our system, so that we can clearly define the expense category no matter which credit card they used.

Evidence for activity concept 1 with following interview notes:

These following activities are showing our potential customers are not very clear about their expenses and need automatically expense track.

- Sam doesn't have a clear picture about their expenses. They both don't know why they are not able to save money and which categories they would like to save more or spend more in.
- For Christina, the parking fees for school and going out are unavoidable. However, she didn't really know how much she spends on parking because there is no exact record for those consumption.
- Krystal uses excel sheets to try to track expenses, but this comes with lots of human error, making it easy to forget things.

Activity Concept 2:

Pretty Penny system should provide a multiple-user interface, so that they can share the same budget plan

Evidence for activity concept 2 with following interview notes:

Following interview notes shows that couples need to share expense tracking together:

- Sam mentioned that when couples use the same credit card, it is unclear to see who's responsible for going out of budget.
- Krystal and her husband try to keep track of items purchased, but doing it by hand makes it possible to make many errors.

Activity Concept 3:

Pretty Penny system needs to build up different modules based on different goals (travel, wedding, new car and so on) to help plan long-term saving more smartly.

Evidence for activity concept 3 with following interview notes:

We are motivated by the activities below. They are very similar as they are struggling in how to better plan saving for a big goal which needs a long time to achieve.

- Jessie doesn't know how to plan smartly to make sure travelling won't suddenly make them out of budget. She would like to have a budget plan in a longer circle
- When Alex buys expensive goods, he splits the bill into monthly payments. This expense habit makes his monthly bill increase incredibly.
- Daniella really wants to save more money for her wedding. Since her wedding is next fall, she didn't have an exact plan for long term saving.
- Rebecca sets a big goal, therefore, she can save the money for her goal, but she found out it is hard to reach it, she wants to know what did she buy clearly every month.

- Leon has certain dates in the future that he wants to travel on, but hasn't planned accordingly.

Activity Concept 4:

Pretty Penny system need to help users set up some limits for specific category expenses, because some of our potential users have already noticed which categories they are spending on are not necessary and regret of those expenses.

Evidence for activity concept 4 with following interview notes:

The following activities are about unnecessary expenses and the regret of buying those goods.

- Alex has a problem of keeping get more and more subscriptions and later he figured that those subscriptions are not necessary.
- Leon spends money on travel often, so his budget fluxuates too much for him to want to keep track of it.
- Daniella cannot stop buying clothes and beauty stuff which is not necessary.
- The main consumption of Christina is on food, especially going to restaurants. Girl has no idea about the consumption of restaurants.
- Except car insurance and supplies for her cat, Christina wants to go shopping when she drives out. Especially when she goes shopping in supermarkets, she almost always buy something which she doesn't really need.

Appendix

Caroline' interviews:

From Daniella:

1. Could you introduce yourself?

I just graduated and now working as a policy analyst in JP Morgan. I have a fiancé and we plan to get married next fall.

2. Can you have money saved every month?

I am not able to save because I have to pay monthly rent which is $1800 and like to hang out with my fiancé and friends during the weekends.

3. Do you know why you are not saving money?

I sometimes may like to buy clothes or beauty stuff, which I think it is too expensive after I got home.

4. Do you use any application or system to save money?

I don't use any application or system, but I really hope I can have a tool to track my expense and help me save more for my wedding.

5. How much or how much percentage of your income would you like to save?

I don't exactly know now, but my finance and I are planning to save a lot for my wedding! I really hope I can have a wonderful wedding

6. What category you don't want to spend money in?

Maybe I don't want to shop so much! I need to save for my wedding.

7. What category do you want to spend more in?

My wedding!

From Sam:

1. Can you have money saved every month?

no

2. Do you know what is your reason of not saving money?

Don't know exactly.

3. Do you use any app/system to save money?

Mint

4. How much/percentage would you like to save every month?

15%

5. How do you think about the application mint?

      1. The data is incorrect

      2. The report is not useful

      3. Can't share information with my spouse

      4. Can't set up the label to know who spend more

6. What category you don't want to spend money on?

      1. I don't know, because I don't want to spend money in any category

7. What category do you want to spend more in?

1. Don't know, because I don't want to spend money in any category

Form Jessie:

1. Can you have money saved every month?

no

2. Do you know what is your reason of not saving money?

Don't know

3. Do you use any other app to save money?

Mint

4. How much/percentage would you like to save?

The more the better

5. How do you think about the application mint?

Everything is good…

(After I suggested an application walkthrough…) It is very difficult to set an annual budget,

especially for travel. For example, I planned to travel in November and now it is September now.

The Mint only gave to three months to save money. I might need a longer cycle

5. What category you don't want to spend money on?

Rent

6. What category do you want to spend more in?

You are asking a wrong question! I don't want to spend money. Hahahaha…

Albert's interview:

Tim

Gender: Male

Age:20

Occupation: Waiter

Monthly Income: $1600~$1700

Marital Status: Single

Kid or not: No Kid

Monthly Consumption: $600

Pay Rent: $1600

Q1: Could you introduce yourself?

My name is Tim. I am senior

Q2：Can you have money saved every month?

Yes, I can save $1000 every month.

Q3: Do you know why you are not saving money?

Because of food.

Q4:Do you use any application or system to save money?

No, I do not use any App.

Q5: How much or how much percentage of your income do you want to save?

If I can, I want to save 100% my monthly income.

Q6: What category don't you want to spend money in?

Cloths, Shoes, Stuff in video games.

Q7: What category do you want to spend money in?

I want to buy car, house, shoes, high tech product.

Nina

Gender: Female

Age: 21

Occupation: Instructional Assistant

Monthly Income: $1000

Marital Status: Single

Kid or not: No Kid

Monthly Consumption: $1500

Pay Rent: $1800

Q1: Could you introduce yourself?

My name is Nina, I am from Beijing. Master student at Rutgers University.

Q2：Can you have money saved every month?

Yes, I can save some from food. Like $300 perhaps.

Q3: Do you know why you are not saving money?

Food, car insurance, shopping, gas fee, water fee.

Q4: Do you use any application or system to save money?

No, there is not.

Q5: How much or how much percentage of your income do you want to save?

100% my monthly income.

Q6: What category don't you want to spend money in?

Cloths, Shoes, bags, Virtual Product, Utilities Fee.

Q7:What category do you want to spend money in?

I want to spend money on item for cat, furniture, make up product, food.

Further Interview for Nina:

Q: Do you know what is your main consumption?

A: Yes, food is my major consumption, such as order food delivery, go to restaurant.

Q:Is there any other things cost your money a lot?

A:Yes, because I have a car, so I often buy something when I drive out. Especially when I go shopping at the supermarket, I always buy some stuff.

Q:How much does it cost for your car and car stuff?

A:Car insurance and cat does not cost much for me, it's small consumption for every month. But I do need to pay parking fee when I go shopping and go to school.

Q:Do you have any idea how much for those payment per month?
A: No, I don't have idea for that. But it is unavoidable, I have to parking and I think if I don't drive out, I will save a lot.

Joey's Interview:
Krystal:
     1. Could you introduce yourself?
     "Yes, my name is ---, I'm married
     and live in Illinois with my
     husband."

     2. Can you have money saved every month?

"Yes, we have been saving since we've been

working, just not very much."

3. Do you know why you are saving money?

"We only spend money on normal expenditure.
Just rent, food, occasional outing, and gas."

4. Do you use any application or system to save money?

"Just an excel spreadsheet."

5. How much or how much percentage of your income would you like to save?

"Not really a percent, but however much we don't need at the time."

6. Which category do you not want to spend money
in?

"Anything outside of food, gas, and rent."

7. Which category do you want to spend more in?

"None."

Depending on the above answers, these questions were asked:

1. What do you think about the application you currently use?

"Excel is what I'm used to for work, so it's easy to manually
manage, but I have to do everything myself."

2. Are there any issues about this application, or are there any new features you
would like to

"No real issues, just more automation can be present."

Leon:

1. Could you introduce yourself?

"Hi, I'm ---, and I'm a
programmer in Chicago."

2. Can you have money saved every month?

"Yes, but I usually spend most of it."

3. Do you know why you are saving money?

"I make an ok living, and I live with my parents
to save on rent."

4. Do you use any application or system to save money?

"Nope."

5. How much or how much percentage of your income would you like to save?

"I don't know, as much as I can while still doing what I want to do for fun. I
could be more responsible with spending I guess."

6. Which category do you not want to spend money
in?

"Food, I spend too much on food sometimes."

7. Which category do you want to spend more in?

"Travel."

Depending on the above answers, these questions were asked:

1. What do you think about the application you currently use?

-The participant does not use an application currently-

2. Are there any issues about this application, or are there any new features you

would like to have?

-The participant does not use an application currently-

Huawen's interview:

Rebecca Qi: R
Alex Kauffman: A

Could you introduce yourself?

- R: My name is Rebecca Qi, and I am a DePaul graduate as well. I am 26 years old, I am currently a Risk Consultant in EY. I got married this year and I am always having trouble to save money.
- A: Hi, I am Alex Kauffman, I am 28 years old. I work for PwC as an accountant. I am single, and I have trouble to save money as well.

Can you have money saved every month?

- R: Yes, but barely. I can only save about 300 to 700 every month.
- A: Yes, but not very much. After I realized I can only save about 400 to 800 every month.

Do you know why you are not saving money?

- R: I love shopping online, and trying new restaurants, and I buy a lot of makeup stuff.

Especially during the discount season, like Sephora discount. During that time, I can barely save money.

- A: I got a lot of subscriptions, from online streaming, gaming, music, etc. And I love technology, I change my smartphone every single year, and I split the bill monthly, I buy a lot of games as well.

Do you use any application or system to save money?

- R: No, not really. The application I use to possibly save my money is my credit card bank application.
- A: Same thing right here.

How much or how much percentage of your income do you want to save?

- R: I would say about 20%.
- A: As much as I can? Perhaps 20 to 30%.

What category don't you want to spend money in?

- R: Food delivery, I should cook more at home.
- A: I should cancel some of the subscriptions, because I barely use them.

What category do you want to spend money in?

- R: I want to have a baby in two years, so I want to save the money first and spend for the baby in the future. Furthermore, I want to open my own fashion clothing store in five years. So, I think I have to make a long-term saving plan.
- A: I think I am ok for now. In the future, I want to spend more on vehicle, because I want

to get a new car.

Audrey

Risk Consultant

"Should I take a break now?"

Demographics

- 30 years old, Married
- Has no children
- Annual income: $90,000
- MS in Information System

Environment

She was born in an island country, and she moved to the States with her family when she was 8-year-old. She is now a risk consultant who works in the financial industry. The bad work and life balance destroyed her life, she missed the lifestyle from her childhood.

Moreover, she wants to leave the work and the city that one day she saved enough money. So, she can have a life.

Goals and Tasks

She is dedicated outgoing and a team player. One of Her goal is saving enough money and living leisurely and having her own business in an island somewhere, someday. To reach the goal, she needs a strong economic support, which means she needs to save a decent amount of money.

She is planning to:

- Have another baby in two years
- Save a decent amount of money for her children's educational fee
- Save as much as she can, just so she could start her own business
- Have a life

Even though, Audrey has started to save money for about half a year. She realized that she didn't reach her monthly saving goal each month for the past 6 months. She is confused and she is willing to find out the problem that where did she spend all her money, what categories can she spend less and save more.

Christina

Instructional Assistant

"What do you think of my cat? Cute, isn't."

Demographics

- 21 years old, Single
- International Student
- Annual income: $60,000
- Has a cat living together
- BA in Music Production

Environment

She was born in an ordinary family and loved cats very much. But the life of studying in the United States is lonely for her. She bought a cat to accompany her in the United States. She often bought new products for cats, and also had her own favorite make-up product. So, she wants to be financially independent and able to afford her own consumption.

Goals and Tasks

She is outgoing and generous, good at cooperating and communicating with people. She is willing to work hard for what she wants. She likes cats very much. There is a cat in her home of China for a long time. There is also a cat in U.S living with her daily life. She likes to spend her money on make-up product and cat products. But she does not want to ask parents for money, she want to pay her monthly spending by herself.

She planning to:

- Pay the rent, utilities fee by herself
- Get a better car insurance, better cat item, food, furniture
- She wants to financially independent, don't ask parents for money anymore
- She wants to stay in U.S and find job after graduation

Jacob

Jr. Pharmacist

"What is on the calendar for today?"

Demographics

- 27 years old, Single
- Undergrad in Biology
- Annual income: $80,000
- Recent pharmacy school graduate

Environment

Back of the pharmacy with the computer and desk. He has a few papers and pens on the desk for quick notes, but most of his data lies within the computer. His monitor faces forward, so staff can see what he is up to.

Goals and Tasks

He enjoys getting his tasks completed quickly so he may spend his leisure time reading. He wants his own place, but also enjoys saving rent money by living with his parents. He enjoys spending his money on other entertainment such as video games and electronic devices. He doesn't mind his situation, so his motivation to move out isn't too strong. His spending habits aren't the most responsible, but he frequently keeps up on new technology. Jacob doesn't keep track of his money well, he just makes sure he isn't in the red. His financial habits have lots of room to improve, but he can't quite figure out how without investing too much time in the process.

Spends his work time:
Completing tasks given to him by his supervisor •
Researching •
Helping others complete tasks •
Leisurely reading •

Josh

Software Engineer

"Actually, this bug is caused by iOS version issue."

Demographics

- 28 years old, Single
- MS in CS
- Annual income: $60,000
- Has a girlfriend living together

Environment

He is born for new technology! He loves all the new technologies and to buy anything new! He learned programming by himself when he was a teenager.

Goals and Tasks

He is an excellent and task-oriented software engineer. His goal is to have a balanced life and save more money for future, travelling and his hobbies.

He is planning to:

Get married in two years •
Travels twice every year •
Buy new iPhone •
Buy new iMac •
Buy new Video Games •
Save 20%-30% of the annual salary a year •

Because of the goal and plans above, $60,000 annual income doesn't really satisfy him. He might not change a new job for higher income or get promoted in a short time. Thus, he would like to have a money saving application/system to keep track of his expenses and help him achieve those plans.