



Says

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

Analyze
Finances

Simplify
Budgeting

Seek
Assistance

Use
Budgeting
Software

Expense
Estimation
Research

Data
Gathering

Seeking
Advice

Software
Utilization



Does

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

Thinks

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



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?



User