Create user stories that fit with the following user situation:

A new college student has arrived on campus to begin their freshman year. They do not yet have a checking account, debit card, or credit card, but they do have a job starting in a week for which they can get paid by direct deposit. They need to begin accessing financial services, have the ability to get paid, make purchases, and manage their money.

As a college student, I want to be able to have my paycheck directly deposited into an account, so that I don't have to cash a check.

As a college student, I want to be able to pay monies owed from an account so that I don't have to travel to pay in person.

As a college student, I want to be able to schedule payments to parties owed so that I don't have worry about missing a payment.

As a college student, I want to be able to deposit money in the account of anyone I know so that I can quickly provide money to others.

As a college student, I want to be able to pay for purchases electronically so that I don't have to use cash.

As a college student, I want to be able to pay for purchases over time so that I can pay for an item in installments.

As a college student, I want to be able to view a record of my financial transactions from my laptop so that I can manage my finances at my convenience.

As a college student, I want to be able to view a record of my financial transactions on my mobile phone so that I can manage my finances at my convenience.