# Personal Finance Tracker

# **User Profiles**

#### • Student:

Age: 18-25yrs( Average: 21 years)

Gender: 50% male 50% female

**Location:** Anywhere in South-Asia(Predominantly Pakistan)

Expenses: 15000/month on rent, 8000/month on groceries, 2500/month on gas, 3000/month on

entertainment

Financial goals: Pay off student loans, build an emergency fund, start saving for retirement

Family: Single

**Disabilities:** No specific limitations

**Technology Experience:** Intermediate experience of technology.

#### Retiree

**Age:** Primarily 60 years and above.( Average: 70yrs)

Gender: 60% male, 40% female.

**Location:** Primarily based in urban and suburban areas across Pakistan.

Income: 30000/month from Social Security, \$65000/month from pension

Expenses: 9000/month on groceries, 8000/month on gas, 10000/month on entertainment

**Family:** 70% are married with grown-up children and possibly grandchildren.

30% are widowed, divorced, or living alone.

**Technology Experience:** Positive attitude towards learning technology and novice experience.

## • Freelancer and Gigworkers

Age:15-45 years

Gender: 55% Male and 45% Female

Job Title: Not specific

Experience Level: Novice, 1-10 years

Work Hours: 3-5 hours daily

Education: High school to bachelors degree

**Income:** 5\$-1000000\$

Technology: High experience of technology and constantly improving

**Disabilities**: Not specific

Family: 60% Single and 40% married

### Traveler Enthusiasts

Age: 15-45 years

Gender: Male or Female

Job Title: Not specific

Experience Level: No

Education: High school to bachelors degree

**Location:** Anywhere in the world

Income: 40% Travel because they like 60% travel because its their source of income, both earn around

30 LPA

**Technology:** Intermediate experience of technology

**Disabilities:** Not specific

Family: 50% Single or 50% married

### Small Business Owners

Age: 35-54

Gender: 45% male, 55% female

Experience level: 5+ years

Work hours: 50-60 hours per week

Education: Bachelor's degree or higher

**Location:** Urban, suburban, and rural areas

**Income:** \$50,000-\$250,000

Technology experience: Varies, but most small business owners use some form of technology to manage

their businesses, such as accounting software, CRM systems, and email marketing platforms.

## Young Professionals

**Age:** 22-34

Gender: 50% male, 50% female

**Experience level:** 0-5 years

Work hours: 40-50 hours per week

Education: Bachelor's degree or higher

Location: Urban areas

Income: \$30,000-\$100,000

**Technology experience:** Very comfortable with technology, using it for both work and personal purposes.

## • Household Manager

**Age:** 28-35

Gender: 90% Female 10% Male

**Experience Level:** 3 years

Work Hours: Part-time (20 hours per week)

Education: Bachelor's degree or none

**Location:** Urban area and rural areas

Income: 0 to 50,000 Pkr/month

**Technology Experience:** Basic experience of technology and would love to have easy to use interface