

Kyle is a 19-year-old freshman who lives on his university campus with his roommates. When Kyle isn't studying, he enjoys playing basketball with his friends and occasionally going to the local mall to grab a bite to eat. Kyle's grades are quite good, as he must be on top on his studies to continue receiving grants, scholarships and bursaries to fund his education.

On top of school, Kyle also works a part time job at a local McDonald's to continue saving up money. Needless to say, his financial situation is tight. Kyle comes from Detroit and his family is lower class. They originally wanted to pay for his education, but Kyle refused.

Recently the cost of living has increased while Kyle's wage has remained the same. He is finding it increasingly difficult to afford necessities and his monthly rent cost. Kyle's friend John has suggested he trade on the stock market. John has been trading futures with his savings and consistently earns 300 dollars in income a day. Surprised by this news, Kyle decides to try his luck trading. The trading platform he uses "smb workstation" is too complex to use and on top of that is incredibly slow. He enjoys trading but would prefer to use something more user friendly

Rick is a 45-year old mutual fund manager and father of 2 kids. Rick enjoys going to hockey games to watch the leafs play. He has gotten his children interested in the sport as well. They attend live games and binge watch compilation videos on youtube whenever they can.

Rick has excelled at his job during the last 20 years he's worked at Carter Wealth Management, however recently he's acquired some very demanding clientele and has taken over his wife's responsibilities as she's on a business trip.

Rick has been pressed for time recently to find new potential growth stocks that meet the risk criteria for his clients. However, this is usually an incredibly time-consuming process as he needs to go visit different websites and spend hours looking through SEC fillings to locate financial statements. He wants to ask the CEO to purchase the Bloomberg terminal to allow him to research companies faster, but he can't justify the 24000 dollar per year subscription. If he could simply find a cheaper financial database that's just as fast as the Bloomberg terminal but has a lower cost he could save so much time and spend more time with his kids.