



Jaz

Freelance Graphic Designer

Age: 25 years	Country: Belgium
Technological Comfort: High	Education: College Graduate
Income: Salary (£18,000 - £24,000 per year)	Occupation: Freelance Graphic Designer

BACKGROUND

Jaz is a creative freelancer who works with multiple clients on various projects. Her income is irregular and often fluctuates, depending on the number of projects she can secure. While she enjoys the flexibility of freelancing, managing inconsistent cash flow has been challenging. She often needs to make purchases for work-related tools like software, gadgets, and office supplies but doesn't always have the upfront capital.

FINANCIAL BEHAVIOUR

Jaz has used BNPL services a few times in the past for work-related purchases but has been cautious about using them too often due to uncertainty about how they affect her finances. She is more tech-savvy than most of her peers but struggles to manage cash flow due to the unpredictability of her income.

GOALS

- To make essential purchases for work without disrupting her financial stability.
- To better manage irregular income and have control over her spending.
- To receive clear and flexible repayment options that align with her income fluctuations.
- To gain access to educational tools that help her understand her financial situation better.

PAIN POINTS

- Inconsistent income makes it hard to budget and plan for large purchases.
- She's unsure of how to best use BNPL services in a way that benefits her and doesn't risk falling into debt.
- Jaz has a limited understanding of how BNPL services may affect her long-term financial health.
- She sometimes has trouble understanding payment terms and hidden fees.

USE CASE

Jaz struggles with managing her irregular income while needing essential tools for her work. She uses a BNPL platform to purchase a graphic tablet but hesitates due to her limited understanding of long-term financial implications. The app evaluates her variable income and offers a flexible repayment plan tailored to her cash flow. It provides transparent payment terms, educational tools for financial literacy, and insights into her spending habits. By aligning her repayments with her earnings, Emma successfully balances her professional needs with her financial stability gaining confidence in her ability to manage future purchases.