



Says

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



Thinks

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

1. Net incom
= End
equinty -
Biggining
equnty

2. Total
Expenses =
Net Revenue
- Net Income

O3. Ordinary
and necessary
cost incurred
to oprate your
business

1. Needs shodle
take up at least
50% of your
budget , while ,
wants should
take up no more
then 30%

2. Variable
expenses are
ones that can
change , such
as gas or food.

3. Cost Behavior
is the way cost
change in the
activity that
incur the cost .



Persona’s name

Short summary of
the persona

1. IF 10 labor hours of
production are
requered and the fixed
manufacturing
overhead cost are
\$1,000 , the labor
absorption rate would
be \$ 100 per labor
hour .

2. AN expense
is a cost that
businesssiss
incur in running
thir oprations .

3. Decision - marks ,
financial analysts ,
and stakholders can
gain valuable
insights into the
financial helth of
businesses.

Employee financial
stress is expected
to [have]cost cost
companies more
than \$40 billion in
lost productivity in
2022.

Consider putting a
mental health strategy
and policies in place
,one that provides them
with support when
needed as opposed to
discriminating against
them.

The annual overall
medical costs associated
with anxiety disorders
was estimated at
\$1657.52 per person
(SE;\$238.83;p<0.001),or
\$33.71 billion in total.



Does

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



Feels

What are their fears, frustrations, and anxieties?
What other feelings might influence their behavior?