# Assignment 2

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#### **Students**



#### **Demographics**

- Full time students
- 16-24 years old
- Full time/Part-time jobs
- Income < \$40k/yr
- Many expenses

#### **Behaviors**

- Attends class
- Goes to work
- Often forgets to do things
- Makes impulsive purchases
- Pays bills and tuition

#### **Needs & Goals**

- Save money for the future
- Track expenses, minimize purchases
- Make time for friends
- To feel like they "have it sorted out"
- Make a budget and stick to it

### EMPATHY MAP- STUDENT



"I think I can afford this"

"I really need this, should I buy it?"

"Any advice or tips on how to manage my money better?"

"Can I borrow some money?"

"What's my budget this week?"

"How do I get better value for my money?"

"Do I have enough money for this product?"

"Am I saving enough to reach my goals?"

#### Says



Thinks

Does

Student

Forgets to pay bills

Gets alerts and notifications when its too late.

Spending money after a night out with friends.

Impulse purchasing

#### **Feels**

Feels guilty for overspending.

Uncertain on how much he should save.

Fears that he will run out of money.

Stressed over his financial situation.

## A Day in the Life



Homework, Studying, attending Class, doing Chores



Hangs with Friends, Plays Sports, plays Video Games, listens to Music, goes to Parties

#### Concerns

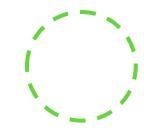
Grades, Social Life, Athletics/Extra-Curricular

#### People

Fellow Students, Family, Coaches, Teachers, Professors, other Parents

#### Places

School, Home, Friends' Homes, Malls, Theaters, Sports Venues

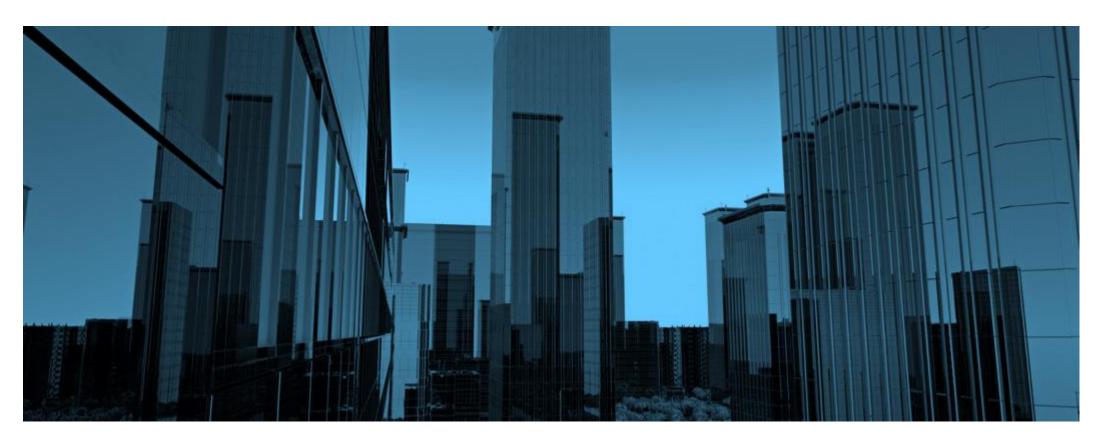






### QUESTIONS











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