**Demographics**

Age

23

Gender

Men

Income (range)

4800 dollars net by month

Where do you live?

Chicago

Do you pay your rent? Are you living at your parents’ house?

Rent

Where do you work?

Chicago but in remote

What is your work?

Do you have a debt/loan?

Loan (25000 euros, 400/500 euros by month to pay)

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**Money-related questions**

- How do you currently manage your income?

When receive sold : pay rent (900 dollars), save 2000 set aside on account in France (where loan taken by the bank), 1000/1500 dollars rest of the expenses but no management for the groceries/restaurants… End of the month look at the bank app to see in what he spent and see on what he should spend less on the next month

He wouldn’t like to have to fix an precise amount that he have to spend on going out, bar, groceries… for the month

- What are your sources of income (salary, family, subsidies, inheritance, savings…)

Only salary

- What are your fixed costs (groceries, gas, rent, loan payments, etc)?

rent and loan

- How much of your income do you save?

Around 1000 euros by month

- Hypothetical: if you had more or less money how would your habits change?

If less : rent (find a cheaper rent), less savings, spend less on going out/cook instead of buying a meal each day, less ubers,, but really first the rent and savings because important for him to enjoy life

- What do you splurge (spending mindlessly) money on?

bar club restaurant

- What do you think you could save on (cheaper groceries, public transportation vs personal vehicles)?

Answered before (uber, rent, restaurant…)

- Are splitting costs with anyone? (partner or roommate)

No

- Are you in a relationship? Does it affect your money management?

No

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**Life goals questions**

- What do they do on their free time? What are their hobbies? How much do you spend on it?

20 dollar cinema, foot (free), netflix…, going out (restaurant/bar…)

- What other hobbies would you do if you could afford them?

Yes, good restaurant(gourmet), better groceries (better quality food)

- What are your plans for the next 5 years/long-term future (investing, marriage, house, kids, move to another country)?

invest in real estate (in France), he wants create his business but for the moment not calculated in his costs, repay his loan in 2-3 years (he is already starting to repay)

- What role does money play in your life-goals?

He sees money as a tool for travel or other things but not an end in itself

He wants to have a job that he is passionate about and which is challenging and it is generally well paid jobs but it is not an end in itself

At the moment since he has to repay his loan, the money has become an end in itself

On the short term influences his decision but later does not think because anyway knows that he will be well paid

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**Well-being**

- Does money stress you? Do you consider your income sufficient for the life you want to live?

Yes the money stresses him out but he is the kind of person who is stressed. He also as a lot of stress because of his job, in the USA you can be fired at any time

Yes sufficient salary for his current life

- If you had more money what things would you do to be happier?

Will continue to work because need for his balance

Better apartment and maybe better restaurant, more savings

- How does money affect your happiness/well-being?

Money doesn't influence his happiness too much, just the stress of not having it

Doesn't feel like 4 times happier now when earning 4 times as much

After the questions :

Money management app that centralizes and analyses his expenses would not interest him

Would prefer an app that help him saves money, for example rounds the money spent to the above number and put it in another account

Interesting to have a financial literacy but can be annoying to have to read long stuff, it should be done as a gamification, make things more accessible, give objectives, have data to see our evolution….

Little tips, notifications but which turn directly into action !