Persona #1 - Married Young Adult:

**Name:** Marie

**Age:** 25

**Gender:** Female

**Nationality:** Belgian

**Marital Status:** Married

**Personal Situation:** She is renting a house with her partner whom she shares all expenses with; They have no children; She owns a second-hand car; She hasn’t taken a loan; Her only source of income is her salary

**Work Situation:** She works full time as a Plane Systems Engineer; She has been working for the company for 2 years; She earns 2000€ a month

**Hobbies:** Reading; Travel; Knitting; Sewing

**Long-Time Goals:** In the next five years she would like to buy a house with her partner and start a family; She would also wishes to be able to visit another country once a year

**Savings Plan:** She currently has no savings having spent them on the wedding; She is able to save around 30% of what she earns; She is hoping to save more by thrifting and by starting to make her own clothes; She and her husband track their expenses using a spreadsheet

**Quote:**

Persona #2 - Working But Living in Parents’ House:

**Name:** Pedro

**Age:** 23

**Gender:** Male

**Nationality:** Portuguese

**Marital Status:** Single

**Personal Information:** He lives with his parents who cover most living expenses; Studied Tourism; His fixed costs are only the use of public transportation and gym membership; His source of income is his salary and subsidy

**Work Situation:** He works full time as a receptionist in a hostel; He earns 930€ a month

**Hobbies:** Travel; Hiking; Climbing; Video Games

**Long-Time Goals:** He plans to open his own business, a inn or hostel; He also plans on moving out of his parents house

**Savings Plan:** Since he doesn’t have a lot of expenses he is able to save about 80%; He considered cutting back on other expenses like snacks and video-games; He also plans on taking a loan after he saved enough in order to start his business

**Quote:** “One day I will own my own inn.”

Persona #3 - Student That is Renting a Room:

**Name:** Élodie

**Age:** 22

**Gender:** Female

**Nationality:** French

**Marital Status:** Not Married (In a Relationship)

**Personal Situation:** She lives in a rented room with 3 housemates; She shares all living expenses with them except for groceries and phone bills; She has student loans worth 15000€; Her income comes from her salary and help from her family; Just finished her masters in Graphic Design

**Work Environment:** Works part-time in a gym; Earns 650€ a month; Is currently looking for a full-time job in her area

**Hobbies:** Drawing; Watching TV and Movies; Collecting Comics; Goes on Dates

**Long-Time Goals:** She wants to move to an apartment on her own or, possibly, with her partner; She is also planning on buying a car; She also hopes to pay her student loans before turning 30

**Savings Plan:** She saves around 150€; She is hoping of being able to save more after finding a steady job; She has put most of her hobbies that require spending money on pause until her situation settles; She tracks her savings using her bank’s app

**Quote:**