



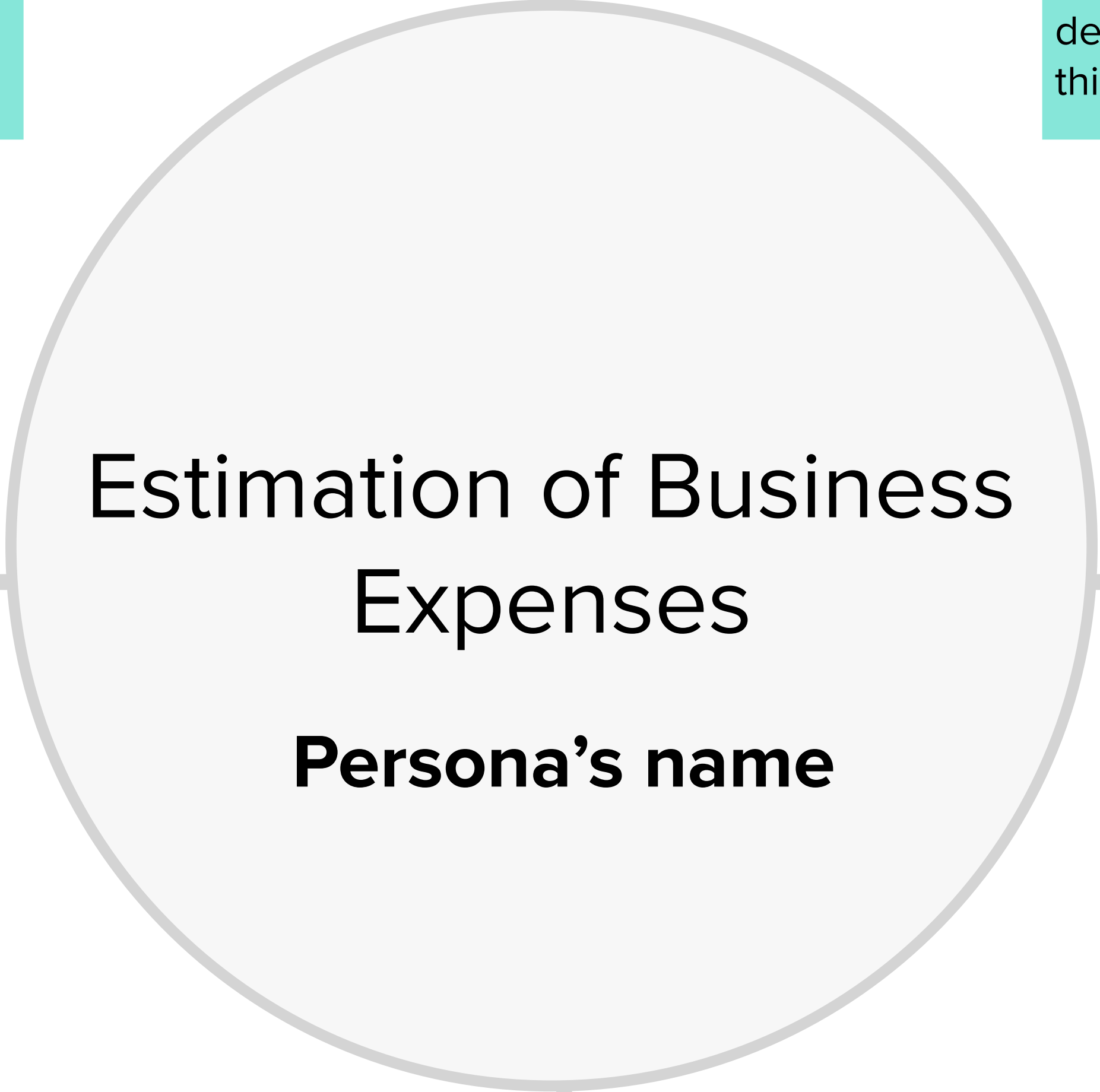
Says

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?



Need to budget for next year.

If we miss something important.

can't overspend this time.

Our financial health depends on this

I hope can accurately predict expenses.

Need a clear overview of all expenses

May experience stress during budgeting periods.

Relies on budgeting software or spreadsheets.

Works with the finance team or colleagues for input.

Worried about unforeseen costs.

A sense of duty to ensure accurate estimates.

Feeling the weight of financial expectations.



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?