



Target Audience

VANCITY MEMBERS AGES 18-45

Individuals who are likely to be purchasing cars, paying off student loans, and thinking about mortgages.



Disappointed Applicant

A full-time veterinary technician who wants to buy a car to make commuting easier, but didn't qualify for an interest rate they were happy with.

FRICTIONS

Work hours are inconsistent,
leading to varying monthly income

Irregular schedule makes
visiting an advisor difficult

Unaware of what she needs to learn

NEEDS

Stay on top of living expenses

A more enjoyable way to commute

Support that is more convenient than
meeting with a financial advisor

BEHAVIOURS

Pays credit card on time
to avoid interest buildup

Asks friends for trustworthy advice

GOALS

Buy a newer car within budget

To eventually start a family