



# 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

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Work hours are inconsistent,  
leading to varying monthly income

Irregular schedule makes  
visiting an advisor difficult

Unaware of what she needs to learn

## NEEDS

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Stay on top of living expenses

A more enjoyable way to commute

Support that is more convenient than  
meeting with a financial advisor

## BEHAVIOURS

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Pays credit card on time  
to avoid interest buildup

Asks friends for trustworthy advice

## GOALS

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Buy a newer car within budget

To eventually start a family