

USER PERSONAS

User Persona 1: Ana Kovač – Student



Age: 22

Occupation: Economics student

Location: Zagreb, Croatia

Income: Occasional student jobs and parental support

Digital habits: Always on her phone; uses Google Sheets, Revolut, Instagram, and Notion

Personality: Organized, curious, enjoys visual representations and having control

Goals:

- Wants to track student life expenses (food, coffee, transportation, going out)
- Wants to see how much remains monthly after fixed costs

Pain points:

- Loses track of small expenses ("coffee here, sandwich there...")
- Dislikes complicated spreadsheets or financial terms

How Ana sees FinBuddy:

"FinBuddy feels like my little assistant. I enter an expense, and I immediately see how much I have left until the end of the month based on my budget. I love that it shows graphs — for example, that I spent 30% of my budget on coffee! There's also a 'Quick Add Expense' button, so I don't have to think too much. I like that everything looks clean and simple, like Instagram, but for money."

User Persona 2: Marko Babić – Young Professional



Age: 29

Occupation: Programmer

Location: Split, Croatia

Income: Stable salary

Digital habits: Uses mobile apps for everything (banking, payments, planners); enjoys automation

Personality: Analytical, practical, likes to have control

Goals:

- Wants to see how much he spends on subscriptions and online shopping
- Wants to track cash expenses alongside digital ones
- Wants to compare expenses across months

Pain points:

- Banking apps only provide transactions, without context
- Hates manually entering everything into spreadsheets

How Marko sees FinBuddy:

"FinBuddy gives me what my bank cannot — a real overview of my life. I have everything: how much I spend on food, rent, Netflix, Amazon. I can filter by category, compare months, and get reports. This helps me when planning savings or vacations. When I see the 'Reports' graph, I immediately know where I overspent."

User Persona 3: Ivana Petrović – Mother of two



Age: 37

Occupation: Teacher

Location: Osijek, Croatia

Income: Salary + child allowance

Digital habits: Uses Facebook, Viber, and online bill payment apps

Personality: Responsible, caring, values simplicity and clarity

Goals:

- Wants to control family expenses
- Wants to plan budgets for school, food, and vacations
- Wants to involve her husband in expense tracking

Pain points:

- Finds it hard to remember what has been paid in cash
- Has no time for complicated apps

How Ivana sees FinBuddy:

"FinBuddy is a lifesaver! I have everything in one place — how much we spent this week, how much went to food, how much to school supplies. I like that I can mark a 'Family expenses' category. I love seeing everything in color — red means we exceeded the limit. Everything is clear and without unnecessary options. I finally feel in control."

Information Architecture

Login / Registration – starting point for users

- Login
- Register

Dashboard / Home

- Quick overview of account balances (Cash and virtual “Bank” account)
- Expense and income graphs

Transactions / Expenses & Income

- Add Expense
- Add Income
- History of transactions
- Filters by date and category

Accounts

- Cash
- Virtual Bank Account (for tracking only, not real integration)

Reports

- Monthly Summary
- Trends
- Categories Analysis

Categories

- Add / Edit / Delete categories

Blog / Education

- Savings and budgeting tips
- Links to articles and tutorials

Settings

- Profile
- Notifications
- Security

Card Sorting

- Ana focuses on **quick and visual insights**.
- Marko focuses on **analysis and control**.
- Ivana focuses on **family tracking and simplicity**.

User-Centered Card Sort (Feature Categories)

1 Quick Overview / Dashboard

- Dashboard / Home (Ana, Marko, Ivana)
- Quick overview of account balances (Ana, Marko, Ivana)
- Expense and income graphs (Ana, Marko, Ivana)
- Monthly Summary (Marko, Ivana)

2 Add & Track Transactions

- Add Expense (All)
- Add Income (All)
- History of transactions (All)
- Cash account (All)
- Virtual Bank account (All)

3 Analysis & Insights

- Trends (Marko, Ivana)
- Categories Analysis (Marko, Ivana)
- Filters by date and category (Marko, Ivana)
- Add / Edit / Delete categories (Marko)

4 Learning & Education

- Blog / Articles / Tutorials (Ana, Ivana)

5 Settings / Account Management

- Profile (All)
- Notifications (All)
- Security (All)
- Login / Registration (All)
- Forgot Password (All)

Sitemap

