**Behavior:**

• Use as spend

• Want to use quickly

• Easy to add funds

• Easy to add spending

**Frustrations:**

• Study takes a lot of their free time

• Paying bus fares and school fees makes it harder for them to invest in interests

**Goals & Interests:**

• Get their BA

• Work at Microsoft

• Learn to play piano

• Going out with friends

• Collects Pop figures

**Bio:**

When Vikkie was young, her vision of success was getting a high paying job at a respected industry. Now a young adult paying adult expenses she finds herself longing for the childhood experiences she felt she ignored from studying too much. So, she’s turned a leaf, reconnecting with her inner child and picking up new hobbies. But she finds it difficult to juggle money between academic and personal needs, so is prone to overspending.

**Vikkie Joye 19**

Computer Science Major

Makes $17 / hour at her retail job.