

## Personas and Scenarios

### 1. Bianca



**Name:** Bianca Moreira

**Age:** 26 years

**Occupation:** Industrial Manager

**Personal Information:** Just graduated from college and lives with parents José and Miriam. No kids.

**Home:** Joinville, Santa Catarina, south of Brazil

**Home Lifestyle:** Middle Class

**Income:** R\$ 60K

**Education:** Federal University Of Santa Catarina

**Major Goals:** Leave parent's house. Have a second source of income. Invest to have an early private retirement.

**Interests and activities:** Likes playing video games. Learning and discussing about politics and finances/economy. Likes the course she took in college but divides her time between her job and learning about investments.

**Scenario:** Bianca has a **problem**: she's inexperienced, so, as expected, her salary is low. She just graduated from college and it is her first job. She wants **(WHAT?)** to save more and invest **(WHY?)** so she can retire early when she **(WHEN?)** reaches 60 years old. The **solution** can be: to make better investments with the help of na app.

### 2. Jeremias



**Name:** Jeremias Rego

**Age:** 21 years-old

**Occupation:** Student

**Personal Information:** Not living with his parents, does budget and cares about financial planning. Mostly relies on banking app and spreadsheets.

**Home:** Lisbon, Portugal

**Home Lifestyle:** Wealthy

**Income:** Completely reliant on his parents for money.

**Education:** Portuguese Catholic University

**Major goals:** find a good method of budget management

**Interests and activities:** Cooking and playing soccer.

**Insight:** Spreadsheets present the above problems to the people that use them as well as the ones who don't

**Scenario:** **(When?)** Every time Jeremias makes a transaction, **(What?)** he needs to input it in **(Where?)** his budget spreadsheet **(Why?)** because he is trying to manage his budget, but it is a problem when he is not near a computer. Also, spreadsheets are hard to organize and it is harder to obtain insights such as through. He starts feeling frustrated, it is hard to see a spreadsheet in his cellphone then in a computer. Jeremias thinks that putting inputs at the computer is boring and frustrating. The ideal solution is to have an integrated bank app that automatically put his purchase on a spreadsheet.

### 3. Bruno



**Name:** Bruno Alexandre

**Age:** 22 years

**Personal information:** Lives with his parents while working as a software engineer and studies at Instituto Superior Técnico

**Home Lifestyle:** Middle Class

**Income:** 20K €

**Education:** Computer Science Major at Instituto Superior Técnico

**Goals:** finish college, start saving and leave parent's house

**Interests:** Playing videogames and basketball

**Insight:** People who have busy schedules don't have the patience to manage their finances or to learn

**Scenario:** Bruno wants **(WHAT?)** to start saving and keep track of his expenses **(WHEN?)** everyday **(WHY?)** so he could leave his parent's house but he has his money divided in multiple accounts and keeps impulsive buying. **(PROBLEM)** Since he doesn't have a lot of time it seems managing his finances is more trouble than what is worth and ends up doing the "mental method". **(WHAT DOES HE WANT?)** He wants something like an app to register his transactions in each account **(PROBLEM IN DETAIL)** instead of doing it manually at the end of the day when he's already too tired to do it. **(IDEAL SITUATION)** He'd love to be able to see all the transactions he has done that day and see if he didn't exceed his budget without spending too much of his energy and time.