**Alex (Student)**

Alex is a 20-year-old second-year university student studying Computer Science. He lives in a shared apartment near campus and works part-time at a coffee shop. In addition to his job, he receives a monthly allowance from his parents. Alex is responsible for paying rent, groceries, and other daily expenses.

He is an organized and responsible person, but sometimes forgets to track his finances. He wants to be financially independent but finds managing multiple sources of income challenging. He is comfortable using mobile apps but prefers simple, user-friendly interfaces. Alex has basic financial knowledge but struggles with keeping track of irregular income.

Alex's daily routine includes attending classes during the day and working evening shifts at the coffee shop three times a week. He occasionally takes freelance coding projects for extra income. He withdraws cash weekly for expenses but prefers using a debit card for most purchases.

He has tried finance apps like Mint but found them too complex for basic tracking. He doesn't use online banking frequently and prefers manual entry for better control. He is looking for a simple way to track his income from multiple sources, see an overview of his monthly earnings, and keep his money organized without linking bank accounts.

Whenever Alex receives a paycheck from his coffee shop job or a freelance payment, he opens the Financial Tracker app, manually inputs the income, and checks his total earnings for the month to ensure he has enough for rent, food, and savings.

**Emma (Budget-Conscious User)**

Emma is a 35-year-old marketing manager who prioritizes financial planning. She lives with her husband and two kids in a suburban home. She follows a strict budget and wants a clear overview of her financial health.

Emma is detail-oriented, disciplined, and financially savvy. She regularly reviews her expenses and income to ensure she stays within budget. She prefers visual summaries over complex spreadsheets and looks for tools that provide an at-a-glance financial snapshot.

Her daily routine involves managing work responsibilities while keeping track of household finances. She pays bills on time, sets aside savings for emergencies, and tracks discretionary spending. She prefers using mobile apps for financial planning and appreciates clear dashboards.

Emma has used financial apps before but finds many overwhelming with too many features. She wants a simple, effective tool that presents key financial figures in a digestible format.

Every weekend, Emma logs into the Financial Tracker app to review her income, expenses, and savings. She looks at the budget summary and adjusts spending habits based on key financial indicators.

**Daniel (Freelancer)**

Daniel is a 29-year-old freelance graphic designer working on contract projects. His income varies each month, and he needs to track his earnings over time to ensure financial stability.

Daniel is independent, adaptable, and proactive in financial planning. He prefers to have full control over his earnings but dislikes overly complicated finance management tools. He is highly skilled in design software but not an expert in finance. He manages multiple clients with different payment schedules.

Daniel checks his email frequently for new project requests and payments. He logs payments manually to keep track of pending invoices and saves money in different accounts for taxes, savings, and investments. He wants a tool that supports his fluctuating income without unnecessary features and prefers a mobile and web-based solution for convenience.

Whenever Daniel gets paid, he logs into the Financial Tracker app, enters his earnings, and ensures he sets aside the right amount for taxes and savings. At the end of the month, he reviews his total earnings to understand his long-term financial trends.