

## Jin Sasaki

Jin Sasaki is a 17 year old highschool kid with a bright future, he has good grades and is looking into enrolling at York University in the following years. In his free time he plays basketball, volleyball, and goes out with his friends.

He and his family go out for vacation once a year to a tropical destination and a trip to their homeland to meet family. He and his family eat out once a week and Jin's favourite thing to order is Five Guys but his family often says it's too expensive. Jin is also crushed by the current reality of owning a home in Toronto, where prices are as high as \$1 million. Recently Jin has acquired a credit card and is trying to practice good financial decisions by paying it off and building credit like his parents told him to.

Financial independence has been a growing thought in his mind as TikTok and the media has been pushing passive income, side hustles, and crypto but having an idea of what is safe or not is interesting in trading stocks. With limited funds and experience he realizes he cannot easily trade on the stock market without high fees or risk of huge losses and is looking for alternatives.

## Kyle Johnson

Kyle Johnson is a 32-year-old who has recently moved out of his parents' home, marking a new chapter of independence in his life. He currently works as a manager at McDonald's, earning an annual salary of approximately \$48,000. While his job provides him with financial stability, Kyle has aspirations beyond the fast-food industry. One of his main interests is investing in the stock market. He considers himself a hobbyist trader, frequently researching different companies and analyzing various stock charts. Whenever a company gains media attention, Kyle sees it as a potential investment opportunity.

Although he is still learning, he enjoys following financial trends, studying market behaviors, and experimenting with different trading strategies. Kyle often has multiple tabs open on his computer, displaying stock prices, market news, and investment forums. He is highly engaged with the market, consistently checking stock movements and seeking insights from financial analysts. However, due to his limited disposable income, he does not have a large budget to test his investment ideas. Despite this, he remains dedicated to improving his knowledge of the stock market and finding ways to make informed decisions with his investments.

Kyle actively participates in online discussions, watches investment-related content, and reads articles about market trends. Over time, he hopes to develop a more refined investment strategy that will allow him to grow his portfolio and achieve greater financial success. For now, he balances his work responsibilities with his passion for trading, steadily building his experience and knowledge in the world of investing.

## Casey Reynolds

Fifty-year-old Casey is a financial advisor living in Mississauga and mother to twin 16-year-old boys. She shares her suburban home with a loyal golden retriever named Biscuit – a name chosen by her sons during their kindergarten "farm animal week." She crochets baby blankets for her church's baptism program and donates handmade dog toys to the local animal shelter every Christmas.

Every morning at 6:30, she walks Biscuit through Lake Aquitaine Park while listening to podcasts through wireless earbuds. Sundays begin with instant coffee and toast with peanut butter before arriving at church 30 minutes early to chat with her friends.

Breakfast is usually oatmeal with sliced bananas, eaten while reviewing client portfolios at her kitchen table. Lunch alternates between tuna sandwiches or leftover casserole, often shared with Biscuit who waits patiently under the table. Dinner is typically grilled chicken or fish with steamed vegetables, though Friday nights are reserved for ordering pizza with her boys.

A customer at TD Bank for 25 years, she still visits the Hurontario Street branch every Wednesday after work to deposit checks. Though she advises clients on digital investing platforms, she maintains a handwritten ledger for household expenses in a floral-patterned notebook from the church rummage sale. She carries emergency cash in a mint-green envelope purse – a gift from her boys last Mother's Day.