

We like to define users using *personas*, or a written description about a type of user represented by a fictitious person. For instance, “Robert is a 65-year-old retired engineer who is spending his retirement traveling the world. His net worth is \$1,000,000, and he has residual income from several investment real estate properties.”

“Robert” represents 30 percent of XYZ Bank’s customers, and a good portion of the product roadmap includes features that someone like Robert will use. Instead of repeating all the details about Robert every time the scrum team discusses these features, they can simply refer to the type of user as “Robert.” The product

Who are your personas for this application? Here are a few examples:

- » **Persona #1:** Jason is a young, tech-savvy executive who travels a lot. When he has a spare moment, he wants to handle personal business quickly. He carefully invests his money in high-interest portfolios. He keeps his available cash low.
- » **Persona #2:** Carol is a small-business owner who stages properties when clients are trying to sell their home. She shops at consignment centers and often finds furnishings she wants to buy for her clients.
- » **Persona #3:** Nick is a student who lives on student loans and a part-time job. He knows he can be flaky with money because he's flaky with everything else. He just lost his checkbook.