Name: Amy Jackson 

Demographics:

* Age: 35
* Location: McClean, VA
* Occupation: Nutritionist
* Household Income: $80k
* Marital status: married
* Kids: 4

Technology:

* Mobile:
  + Amy (iOS)
  + Husband (Android)
* Computers:
  + A home desktop
  + Both Amy and her husband have laptops for work

Credit Cards / Loyalty Cards:

* Loyalty Cards
  + Kroger Card
  + Target Card
  + Sheetz Card
* Credit Cards

## Capital One QuicksilverOne Cash Rewards Credit Card

Description:

Amy is married and a mother of 4 children aged 8-14. She and her husband both work full-time jobs. For a family of 6, their income does not go as far as they would like. Within any given month, choices are made on what to buy and what to live without. Because money is tight, Amy and her husband do their best to save as much as possible. They have loyalty cards for every store that they frequently shop at and they both have the same credit card. Making sure they’re being budget friendly as possible is a long and time-consuming process. This means it sometimes isn’t done as well as it could be as there are many other tasks that require their attention around the house.

Goals/Needs:

Amy and her husband would benefit from a way to manage their savings and rewards easier. If the time spent on budgeting was reduced, they would have more time for activities around the house. They would also miss fewer reward opportunities.

Name: Joseph Gonzalez 

Demographics:

* Age: 29
* Location: Boston, MA
* Occupation: Financial Analyst
* Household Income: $90k
* Marital status: Single
* Kids: 0

Technology:

* Mobile:
  + iOS
* Computers:
  + Work laptop
  + Personal laptop

Credit Cards / Loyalty Cards:

* Loyalty Cards
  + Martins Card
* Credit Cards
  + Citi AAdvantage Credit Card
  + American Express Gold Card
  + Apple Card

Description:

Joseph is a financial analyst working in Boston, MA. He is not married and has no kids, so it is fairly easy for him to budget his money. Despite this, he still likes to get rewards and points where he can from his credit and loyalty cards. Sometimes though he doesn’t even bother using them as it gets very frustrating trying to keep track of each card. He doesn’t like to spend that much time on his phone and would rather be in the moment.

Goals/Needs:

Joseph would benefit from a way to manage all of his cards in one place. He would be more willing to make use of his various rewards cards if it didn’t mean using multiple apps and software.



Name: Jennifer Randall

Demographics:

* Age: 27
* Location: NewYork, NY
* Occupation: Business Analyst
* Household Income: $105k
* Marital status: Single
* Kids: 0

Technology:

* Mobile:
  + iOS
* Computers:
  + A home desktop
  + A laptop

Credit Cards / Loyalty Cards:

* Loyalty Cards
  + Macy’s Card
  + ExxonMobil Smart Card
  + AAdavantage
* Credit Cards
  + Capital One Venture X Rewards Credit Card

### Amazon Prime Rewards Visa Signature Card

* + Citi Custom Cash Card

Description:

Jennifer is a business analyst working for a big tech company. She loves to keep up with the latest fashion and spends quite often on apparels. She is also an avid traveler and has her plans booked for almost every weekend or any other holiday. To keep enjoying her travel and shopping interests comfortably within her disposable income, she has interests in shopping rewards, coupons and deals. She, however, feels frustrated by management of multiple credit cards and inability to find goods coupons on the internet. She feels compromising her other life goals like saving for a home because of it.

Goals/Needs:

She, however, feels frustrated by management of multiple credit cards and inability to find goods coupons on the internet. She feels compromising her other life goals like saving for a home because of it. She wants a tool to manage the multiple cards held by her to recommend the best one to use at a select retailer. She also wants this tool to recommend coupons/deals. Her primary goals are:

* To increase personal savings
* To keep enjoying her travel and shopping interests
* To buy products and services at the best price



Name: Jennifer Randall

Demographics:

* Age: 24
* Location: Washington DC
* Occupation: Grad Student
* Household Income: $ 36k
* Marital status: Single
* Kids: 0

Technology:

* Mobile:
  + iOS
  + Android
* Computers:
  + A home desktop
  + A laptop

Credit Cards / Loyalty Cards:

* Loyalty Cards
  + Starbucks Rewards
  + DD Perks
  + AAdvantage
* Credit Cards
  + My Best Buy Credit Card

### Amazon Prime Rewards Visa Signature Card

* + Deserve Edu Mastercard

Description:

James is a graduate student and also works as research assistant in a tech lab. He is tech savvy and loves having the most recent gadgets in the market. He's also a coffee lover. Shopping for electronics and coffee makes the biggest part of his monthly expenditure. He wants to optimize his spendings by getting the best deals for the products and services and also maximizing his card cashback and rewards. Not being able to identify the ideal card to make the spending and not having time to search for coupons/deals because of his busy schedule in the lab has left him frustrated.

Goals/Needs:

He wants to optimize his spendings by getting the best deals for the products and services and also maximizing his card cashback and rewards. Not being able to identify the ideal card to make the spending and not having time to search for coupons/deals because of his busy schedule in the lab has left him frustrated. His primary goals are:

* To increase personal savings
* To buy products and services at the best price
* To maximize rewards and cashback for his credit cards and loyalty cards
* To save time searching for shopping deals