Personas using Where Did the Money Go

Frugal Fran: Female 68, Occupation: Retired. Fran Is living off her 401K investments, fixed income from social security and a modest pension. Her goals are to invest the money in ways that will allow it to grow without putting it in too much risk and not spending down her savings too quickly. She needs to be on a budget and wants to use the service to create a plan for budgeting and investing.

Speculator Sam: Male 42, Occupation: Truck Driver. Sam is single and uses the money he makes in trucking to invest in various brokerage accounts trading in mutual funds, stocks and crypto. His goal is to maximize his profits and is interested in tracking his various speculations year over year. He wants to use the service to get a historical view of the investments in hopes of gaining an understanding of where the smart money is.

Budgeting Billy: Male 24, Occupation: Admin. Billy is a recent college graduate with an administrative office job paying about 32K a year. He intends to move up the corporate ladder and make more money in the future, but right now money is tight. He is recently married and has a kid on the way, so he is interested in tracking his spending and carefully crafting a budget. He would like to use the service for its ability to track income and outgo.