**Persona 1: Chris**

Chris is a late 30s single man that works a semi-skilled job and makes a decent salary around 50k per year. He has enough money to comfortably afford his car and one-room apartment, but he’d like to start saving money so that he could afford to move into a house. To do that, he’s looking for ways to rein in his spending.

He has a habit of stopping at a gas station before work for a cup of coffee (and maybe a donut) and to get food for lunch. After a hard day, he usually stops to get some fast food. Chris checks his bank balance frequently, so he knows that the frequent eating out is cutting into his budget because by the end of the month, he usually has less than $50 bucks in his account.

He also knows that the fast food isn’t helping his health as he’s gotten of a bit a belly. He doesn’t know how the price of eating out compares to cooking at home. He’d also like to learn to cook for himself instead of having microwave dinners all the time. To do that, he’d need to get better at meal planning, too.

Chris wants to know how much he spends eating out and what the average savings is for cooking at home. What about cooking for himself vs microwave dinner? Can he keep meal costs under $5 per meal?

**Scenario:** Chris has made a goal for himself of cooking at home once a week and logging his spending every time he eats out. This week, he’s going to try and make spaghetti and meatballs. After he goes grocery shopping on Sunday, it seems like eating at home is expensive. But after making a recipe Sunday night, he’s got 3-day’s-worth of leftovers for lunch. He’s also got some spices and ground beef leftover.

So on his morning gas station run he just gets coffee and logs his spending in his car. The next day when he goes to the gas station, he’s pleasantly surprised to see that both 7-eleven and the amount he spent on coffee auto-populates in the entry fields.

By the end of the week, he finds that all his usual stops (taco bell, chick-fil-a) are auto-populating. This allows him to enter his spending while he’s waiting in the drive-thru. At the end of the week, he uses a daily breakdown spending graph in the app and sees that eating leftovers Monday – Wednesday saved him 30 dollars, which is more than he spent on his spaghetti. Chris feels like he is off to a good start.

**Persona 2: Ashley**

Ashley is a stay-at-home Mom in her 30s with 3 elementary age kids. Her day is pretty busy and she often stops off at starbucks or chic-fil-a while she’s on the go. On the weekends, she likes to have a break and eats out with her husband. When she’s too tired to cook, she’ll eat out on the weekdays, too.

Ashley is comfortable financially but would like to eat more home cooked meals and she knows the money she spends eating out could be better spent on other things. She loosely monitors her spending via her banking app and restaurant specific apps. She wants to know exactly how much she is spending on eating out so she can find what other ways she could reallocate that money to kids’ activities or date nights.

**Scenario:**

Ashley looks over the last her last week’s spending using her banking app and enters the information into the web app on her chrome book. The next week, she is happy to see that all that information auto-populates as she is taking her kids from place to place.

At the end of the month, she uses data visualization in the app to break down her spending according to location, time of day and day of the week. She finds that most of her spending happens at chick-fil-a on Wednesdays at 3:30pm, so she decides to set a time to prepare homemade nuggets on Wednesdays. She also notices that the day she tends to be too tired to cook is Thursday, so she plans ahead and gets something easy to cook on Thursdays.