

0..... EDUCATED GUESS .....0  
0..... ASPIRATIONAL .....0  
0..... ACTUAL .....0

# NAME

Use a realistic name. Don't use names of colleagues.  
Jeremy the Student

# DESCRIPTOR

What type of persona is it. Describe the most prominent differentiator.  
Interest in learning more about personal finance

# QUOTE

Capture the essence to one or two points that could come out of the persona's own mouth - so to speak.  
I'm on my own for the first time and while my parents take care of a lot of things for me, I'd like to really know more about what's going on around me as far as money and what's the point in establishing credit.

# WHO IS IT ?

Sketch the personal profile, age, location, job title, what kind of person is it? Think about one or more personas from segmentation.  
Age: 19  
Location: East Lansing, MI  
Job: Barista  
Technical Skills: Competent  
About: A sophomore in college. He has had a chance to get a better understanding of the world around him and would now like to start learning more about personal finance and how to best use his money he is earning.

# WHAT GOALS?

Wat is the supreme motivator? What are (latent) needs and desires?  
Main goal is to learn more about the differences between savings and check-ing, what is credit and how to establish it, why it's important to budget, how to avoid fraud.

# WHAT ATTITUDE?

What is the point of view? What is the expectation, perception of the service, company or brand. What motivates the persona to go to the website, into the shop, or use the service.  
Very new to the world of personal finance and learning more about how to optimize how he uses his money. Still very skeptical so takes his time understanding information before reacting.

# WHICH BEHAVIOUR?

What does she do? Tell stories about her behaviour while using a service, product or site. Channel usage for various needs (internet, visiting comparable sites, mobile, social media).  
What works well, what are the frustrations, what is stopping her from choosing a function, service or product?  
Jeremy is a student going through the motions in college. He just got a new job recently to help pay for some needed items while in school and it got him to think about how to best handle his money. He is a competent user of technology and is looking for quick yet informative content to help him gain a better understanding of what there is to offer about his own financial goals. His main goal in a go to resource website is to have something that will help to guide him in what he may be looking for when it comes to important questions about establishing himself, separate from his parents.

Which Trends, mindstyles or other indicators are applicable for this persona?

How important are functional, emotional, expressive benefits.

Fast or slow decision maker?  
Why, how can you tell?

Decisions made on facts or emotion?  
Why, how can you tell?

