

## Says

What have we heard them say?
What can we imagine them saying?

**Thinks** 

What are their wants, needs, hopes, and dreams? What other thoughts might influence their behavior?



Reduce Risk

Reduce uncertainty

I think to make the decision my an individual.

Think of the psychological, social, personal and economic factor

Invite purchasing

Free and fast marketing ideas.

Thinks often about the finance factors and norms

I think that i am smarter than the averge investor

Checks the financial markets and live at trends

Propensity for arrogance, resistance to change.

Fear of unfair treatment and embarrassment

Fear of failure

Overvaluation of a limited number of striking observations.

Resistance to change

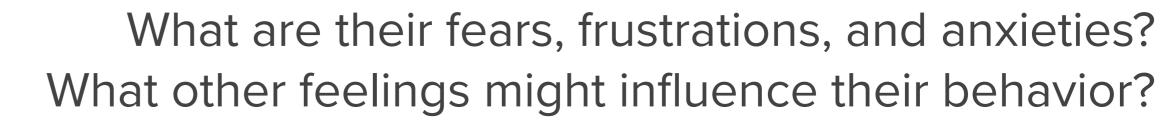
Feels
frustrated of
opportunity
cost

Feels worried about the financial legacy

Does

What behavior have we observed? What can we imagine them doing?







Estimation of

Business Expense

