



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?



CERTIFICATE

DESINING  
visually  
Appealing  
Certificate  
For a  
debate competition  
using  
canva

I don want to  
have someone  
else manaage  
my finance  
completely

" i don't  
wany to be  
a burden on  
others "

i waant to  
continue  
growing  
→ mywealth even  
during  
retirement

Thinks the  
certificate for  
a cultural  
event in  
school

Thinks the  
certificate  
for a sports  
meet

Think is the  
certificate for  
a national  
speech  
competition

Conducts her own  
market research  
and wants to be  
discuss her finding  
with her advisor

Listens to  
inverinvesting  
podcasts and  
subscriptions  
investing news  
letters

Checks the  
financial markets  
and areading up  
on the  
lastestfinancial  
news and trends

Feels the  
excitement about  
investing causing  
her to take too  
many risks as she  
approches old age

Feels frustated  
when her ideas  
or question aare  
dismissed or notr  
adequately  
addressed

Feels worried  
about weathering  
a major downturn  
financial or  
recession



Does

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



Feels

What are their fears, frustrations, and anxieties?  
What other feelings might influence their behavior?