

CashTag - Sprint 0 - Personas

Persona #1: Stacie (The Organized Roommate)



Stacie is 24 years old and works full-time at a corporate job in Toronto. She lives in an apartment with three roommates. This is her first time living on her own, so she is learning how to manage her money and pay bills every month.

Stacie makes enough money to live comfortably, but she still needs to be careful with her spending. She and her roommates share many costs like rent, groceries, and Wi-Fi. Sometimes it's hard to remember who paid last or how much each person owes. They often use group chats or notes on their phones to keep track, but it still gets confusing.

Stacie wants an easier way to handle these shared expenses. She doesn't like using complicated apps or typing everything into spreadsheets. She wants a website that feels simple, and made for people her age. It should help her see where her money goes, remind her of bills, and show who owes what in a clear way.

In her free time, Stacie likes cooking with her roommates, watching shows, and saving up for short trips. She enjoys seeing her progress, like when a goal bar fills up for staying under budget.

Stacie is kind, and likes to keep things organized. She believes money shouldn't cause stress or arguments between friends. She just wants something that helps everyone stay fair and makes budgeting easy to stick with.

Persona #2: Jordan Nguyen (The Socially Savvy Student)



Jordan Nguyen is a 20-year-old undergraduate student studying Communications at a large Canadian university. He lives in downtown Toronto, in an off-campus apartment. Jordan is very outgoing, and he cares deeply about both social and financial stability.

Since moving away from home for university, Jordan has learned first-hand how expenses such as coffee runs, Uber rides, and dinners with friends can add up so fast. He works part-time at a local recreation centre for around 15 hours a week, and this helps cover rent and daily necessities. However, he often finds himself surprised and overwhelmed when he realises how much he spends by the end of the month, since it's hard to always keep track of every little expense. One evening, after noticing how low his bank account balance was, he realized he needed to take his spending habits more seriously if he wanted to stay on top of his finances.

Overall, Jordan has good intentions and goals when it comes to saving, especially since he is planning a post-graduation trip with friends, but he finds that most budgeting methods are very tedious, too complicated or time-consuming.

Jordan is very familiar with technology since he uses his laptop regularly for school, gaming and shopping online. He is also a very big visual learner, so he likes to use technology to find different ways to learn new things and better himself without being overwhelmed with numbers. He enjoys using applications that are intuitive and visually appealing since this keeps him motivated.

For this upcoming school year, Jordan's main goal is to gain a better sense of control over his spending. Instead of spending money aimlessly, he wants to know where exactly his money goes, all while still enjoying his social life.

As Jordan enters adulthood, he feels that learning to manage his finances has become a very crucial part in developing his independence and also building responsible habits for the future.

Persona #3: Sarah Ren (The Traveller)



Sarah is a 25-year-old marketing analyst who recently moved from Toronto to Berlin to experience life abroad. She loves exploring new cities and meeting new people from different backgrounds. Sarah shares an apartment with two other expats, both students, and they often travel together on weekends to nearby countries. Because Sarah is constantly on the go, she often ends up splitting costs for flights, Airbnbs, meals, etc, which can get confusing to keep track of.

She likes to keep track of spending during trips in her notes app so she can reference it later to split costs, but this can get very messy as she constantly has to calculate who owes what. Sarah is generally responsible with money, though she sometimes overspends on travel or spontaneous outings with friends.

Sarah also likes to keep budgets for herself to track her spending, but she often struggles with managing both her personal spending and group expenses without switching between several apps. She wishes that there was a simple place to manage everything - progress towards her own budgets and goals, and shared expenses.

Sarah is a tech-savvy person and enjoys using apps that are pleasing to the eye and rewarding to use. She likes the idea of earning badges or small achievements for meeting goals, as they would help her to stay motivated to budget even better.