



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?

Create the a list of
monthlyexpenses

Examine our
expenses

Fixed
expenses

documents such
a bills,
mortgages
staements and
account
statements

Below is a
simple wa of
calculating
total expenses
from revenue.



Market

Short summary of
the persona

Expenses
include rent
utilities wages
salaries
maintenance and
cost of good
sold



Variable
expenses,
fixed
expenses,
intermittet.

It help to make
informed
financial
decisions and sat
on the of cash
flow.

Operating
and non
operating.



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?