



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?

i need to find and cutoff my unneccessary spendings.

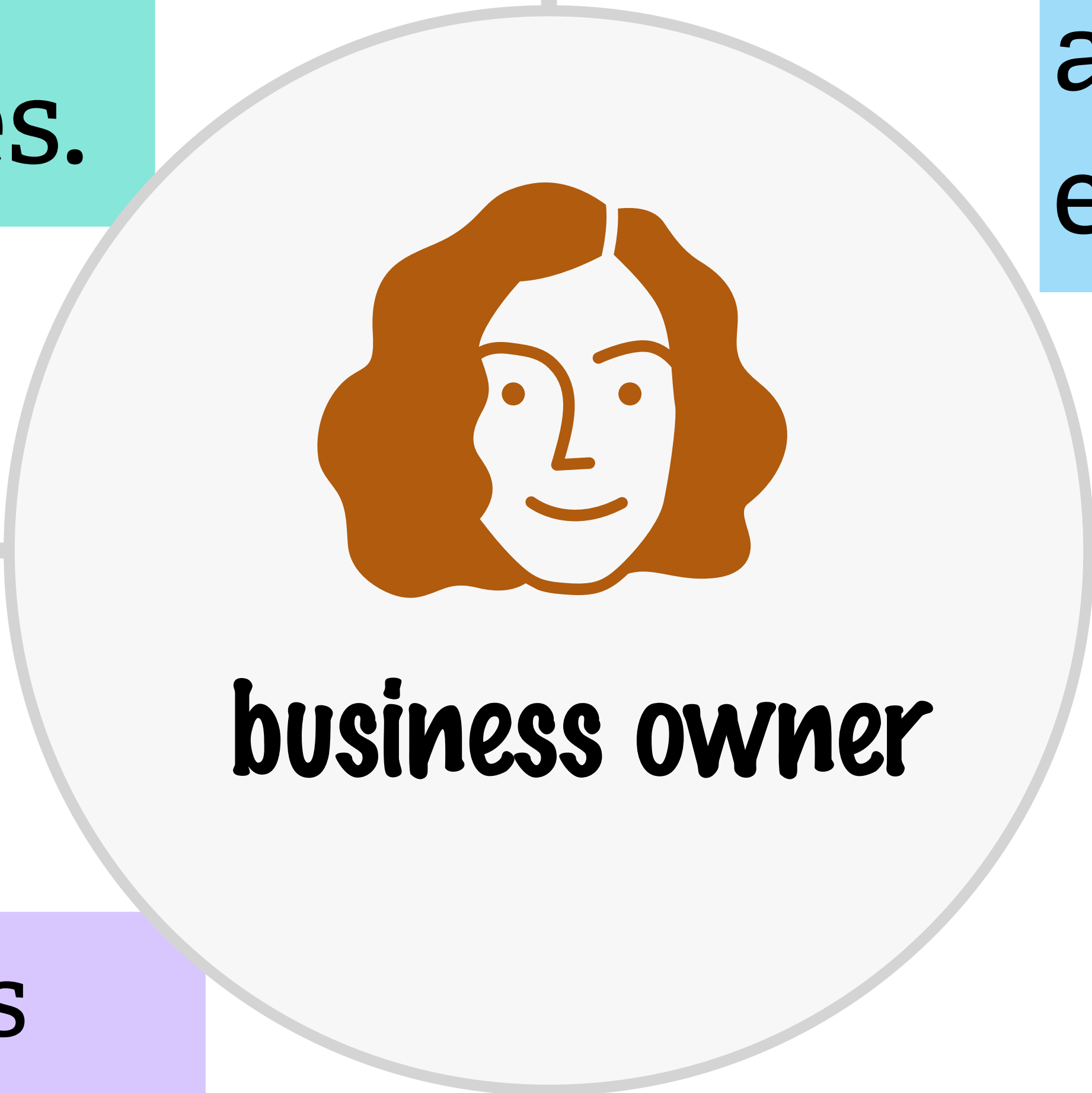
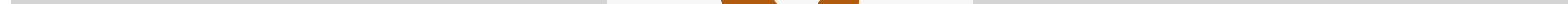
i need to budget carefully to ensure we remain financialy stable.

i am worried about over and under estimating my expenses.

how can i accurately estimate expenses and plan for future growth or unexpected costs.

i need to make some assumptions about future expenses.

i want to be more better in budgeting.



business owner

looks for cost cutting oppurtunity without comparaising quality.

onsultants with accountants or financial advisors.

regularly reviews and update expenses estimates.

concerned about the potential of over spending.

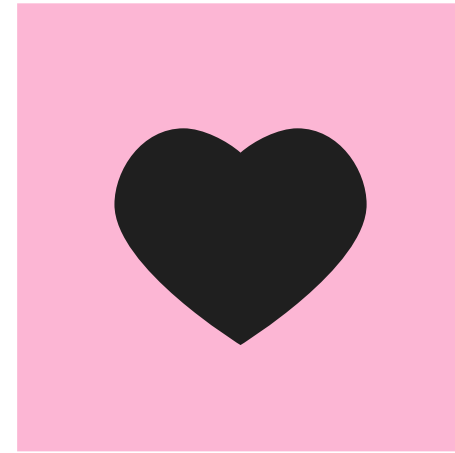
desire for financial security and profitability.

pressures to make financial decisions.



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?