



## 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?



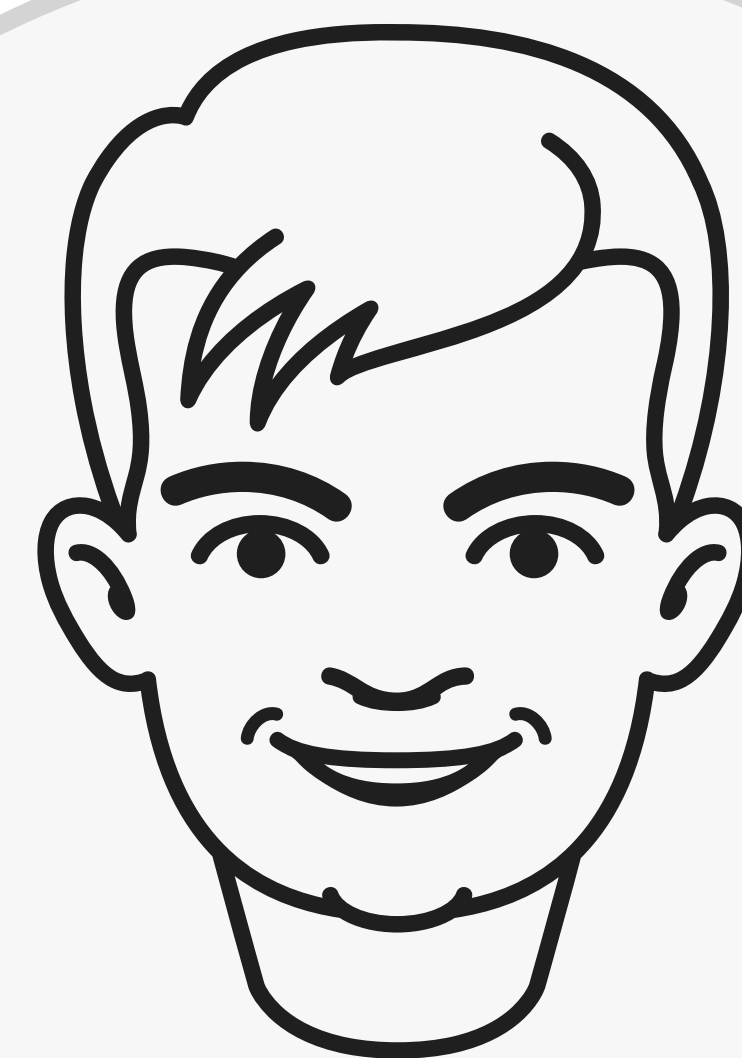
## Feels

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



## Does

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



### Persona's name

Alex, 38, seeks college loan, worries about rates, and clarity. Researches, seeks simplicity, low rates.

I heard that interest rates can be quite high, and that concerns me.

I'm worried about the complicated loan application process.

I hope I can get a loan with a manageable monthly payment.

I've been researching different lenders to find the best terms.

I need a loan for my daughter's college tuition

I hope I can secure a loan with a low-interest rate.

I wonder if my credit score is good enough for approval.

Will I be able to balance loan payments with my monthly expenses?

What if I get rejected? It's stressful to think about.

I should double-check my credit report before applying.

Comparing loan offers and reading reviews of different lenders.

Visited a financial advisor to get advice on loan options.

Alex is filling out the loan application form online.

Submits necessary documents for income and financial history.

Tracks expenses carefully to manage finances.

Stressed about the financial responsibility of a loan.

Frustrated when dealing with unclear loan terms.

Anxious about the loan approval process.

Hopeful for a positive loan approval outcome.

Relieved when a lender offers a reasonable rate.