

# Ashley Patel

age: 31

residence: Chicago, IL

education: Master's in Marketing

occupation: Freelance Digital Marketer

marital status: Single



*"I love the idea of owning a home, but I'm worried about getting in over my head financially."*

Ashley has an irregular income and needs flexibility in her mortgage planning. She's financially savvy but doesn't have the time to decode complicated mortgage structures. She enjoys online shopping and prefers digital solutions over in-person consultations.

## Comfort With Technology

INTERNET



SOFTWARE



MOBILE APPS



SOCIAL NETWORK



## Criteria For Success:

A flexible mortgage tool that accommodates fluctuating income.

A way to compare renting vs. buying in a clear format.

## Needs

- An easy way to model different mortgage scenarios.
- Guidance on managing mortgage payments with an irregular income.

## Values

- Financial independence.
- Clarity and simplicity in decision-making.

## Wants

- AI-driven insights on the best mortgage options for freelancers.
- A seamless integration with her budgeting tools.

## Fears

- Being unable to make payments during slow months.
- Overcommitting financially and regretting the purchase.



# James Thompson

age: 35

residence: Austin, TX

education: Associate's Degree in Information Technology

occupation: IT Support Technician

marital status: Married with one child



*"I know how to budget, but mortgages seem way more complicated than they should be."*

James is methodical and prefers to plan ahead. He uses budgeting apps to track expenses but struggles with predicting long-term affordability. His weekends are spent house-hunting with his wife, but they're overwhelmed by conflicting financial advice.

## Comfort With Technology

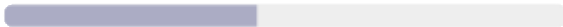
### INTERNET



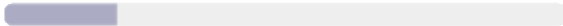
### SOFTWARE



### MOBILE APPS



### SOCIAL NETWORK



## Needs

- A reliable way to assess the long-term affordability of a home.
- Clear explanations of how different mortgage rates affect monthly payments.

## Values

- Data-driven decision-making.
- Long-term financial stability.

## Criteria For Success:

A tool that shows how his mortgage will impact his budget over time.

Transparency in loan terms and costs

## Wants

- A chatbot or AI assistant for quick mortgage-related questions.
- The ability to simulate different financial scenarios.

## Fears

- Getting locked into a bad mortgage deal.
- Unforeseen costs affecting his ability to support his family.



# Maria Rodriguez

age: 28

residence: Miami, FL

education: Bachelors in Business Administration

occupation: Customer Service Representative

marital status: Engaged with no kids



*"I just want to make sure I'm making the right financial decision for my future."*

Maria works a 9-to-5 job and commutes using public transportation. She spends her evenings researching financial topics but finds mortgage structures overwhelming. She relies on family and friends for advice but wishes there was a simpler way to understand home financing.

## Comfort With Technology

INTERNET



SOFTWARE



MOBILE APPS



SOCIAL NETWORK



## Criteria For Success:

A clear breakdown of mortgage options with visual aids.

Easy-to-use calculators for estimating monthly payments.

## Needs

- Simple, jargon-free explanations of mortgage terms.
- A way to compare different mortgage options side by side

## Wants

- Spanish-language support.
- A mobile app that lets her track and adjust financial plans.

## Values

- Financial stability and security.
- Transparency in financial decisions.

## Fears

- Making a poor investment and losing money.
- Hidden fees or unexpected mortgage rate increases.

