

	<p>Name: Mary Smith Age: 87 Widowed Lives alone 4 children 15 Grandchildren</p>	<p>Main points:</p> <ul style="list-style-type: none"><li>• Mary likes to pay with cash</li><li>• She keeps some money in the house – but not too much</li><li>• Her children do her internet banking for her</li><li>• She doesn't like to let people down or inconvenience them</li></ul>
<p>Goals:</p> <ul style="list-style-type: none"><li>• Mary wants to pay in cash whenever possible</li><li>• She wants to maintain her privacy and independence</li><li>• Her family is important. She wants to avoid arguments</li><li>• Her daughter will buy some food and she wants to give her the money</li></ul>	<p>Mary Smith has lived alone for 10 years since her husband died. She has 4 children and 15 grandchildren but they all live busy lives. They try to visit her regularly and they do most of her shopping for her. She lives in a large house about 1 mile from the centre of the village. Her eyesight is poor and she doesn't like to walk to the village if it is dark or the weather is bad.</p> <p>Her husband used to use internet banking but Mary has never felt confident that she will not make a mistake.</p> <p>She is determined to remain independent and doesn't want her family to see how difficult she finds some things.</p> <p>It is very important to her that she pays for things that her children bring.</p> <p>Her children are always warning her to be careful when people come to the door and she has friends who have been tricked out of large amounts of money.</p> <p>She likes to pay for things on time and she knows that paying cash-in-hand is always best.</p> <p>Her family is very important to her and she never forgets a birthday.</p> <p>She likes to keep her privacy. She doesn't like her daughter to know everything about her finances</p>	
<p>Pain points:</p> <ul style="list-style-type: none"><li>• Mary cannot understand how to work her computer or how to do online banking</li><li>• She cannot walk to the bank and back</li><li>• She is worried that people will cheat her</li></ul>		
<p>Scenarios:</p> <ul style="list-style-type: none"><li>• Mary needs a £20 pound note to put into her grandson's card. It is dark and wet outside but her neighbour has just called and said he is going to the village. Mary would like him to get her the £20 from the cash machine.</li><li>• Mary's gardener comes every Thursday. She will have to find a way to pay him £50 pounds in cash. Her daughter is visiting later and will bring some shopping. Mary wants to pay her for the shopping and also have enough money left for the gardener. It would be perfect if her daughter brought £150 for her</li><li>• Mary has lent her youngest daughter £3000. She knows that her oldest daughter won't approve. Her oldest daughter is going to set up a direct debit for Mary to pay her gas bill and Mary is worried that she will see the loan going out of her account and will cause a row.</li></ul>		