

User Personas for Personal Finance Manager



John Miller - The Budget-Conscious Professional

Background:

John Miller is a 35-year-old IT Manager living in Minneapolis, MN. He has a high level of tech proficiency and is comfortable using digital tools to manage his life. John is financially savvy and is focused on improving his financial health by tracking his expenses, reducing unnecessary spending, and saving for a house down payment. However, he finds manual expense tracking tedious and existing budgeting tools overly complicated.

Demographics:

Age: 35

Occupation: IT Manager

Location: Minneapolis, MN

Tech Proficiency: High

Identifiers:

Financial Goals:

- Track monthly expenses and savings
- Reduce unnecessary spending
- Save for a house down payment

Pain Points:

- Struggles with manual expense tracking
- Finds existing budgeting tools too complicated

How John Uses the App:

- Logs in weekly to review spending patterns
- Uses automated categorization of transactions
- Sets monthly spending limits for different categories



Sarah Thompson - The College Student

Background:

Sarah Thompson is a 22-year-old university student living in St. Paul, MN. She has a medium level of tech proficiency and is juggling her studies with a part-time job. Sarah is focused on managing her student loan payments, tracking her income, and saving for travel and emergencies. However, she finds financial planning overwhelming and needs an easy way to visualize her expenses.

Demographics:

Age: 22

Occupation: University Student

Location: St. Paul, MN

Tech Proficiency: Medium

Identifiers:

Financial Goals:

- Manage student loan payments
- Track part-time job income
- Save for travel and emergencies

Pain Points:

- Finds financial planning overwhelming
- Needs an easy way to visualize expenses

How Sarah Uses the App:

- Logs in daily to check available funds
- Uses savings goal tracker for vacation planning
- Sets up notifications for upcoming bills



Robert Wilson - The Small Business Owner

Background:

Robert Wilson is a 42-year-old small business owner who runs a local coffee shop in Burnsville, MN. He has a low level of tech proficiency and is looking for simple solutions to manage his finances. Robert wants to separate his personal and business finances, track business expenses in real-time, and monitor cash flow easily. However, he struggles with manual receipt tracking and needs a simple system to generate reports.

Demographics:

Age: 42

Occupation: Owner of a local coffee shop

Location: Burnsville, MN

Tech Proficiency: Low

Identifiers:

Financial Goals:

- Separate personal and business finances
- Track business expenses in real-time
- Monitor cash flow easily

Pain Points:

- Struggles with manual receipt tracking
- Needs a simple system to generate reports

How Robert Uses the App:

- Scans and categorizes receipts
- Uses dashboard to track business income
- Generates monthly financial summaries for tax purposes