**Personas**

**Alex, The Planner**

Alex, age 23, is a full-time student and part-time intern in finance. He is highly organized and likes to divide his monthly income, keeping 60% for savings and 40% for spending. Alex uses spreadsheets and financial tracking apps to manage his finances but struggles with unexpected expenses that throw his budget off. He values privacy and data security in any app he uses. For Alex, an ideal finance app would offer monthly spending reviews, a simple and intuitive interface, and visual tools like pie charts to categorize expenses clearly. Alex is very interested in financial literacy and aims to maintain strict control over his finances.

**Sarah, The Spontaneous Saver**

Sarah, age 21, is a college student studying communications. She isn’t particularly structured with her finances and usually manages her money through a basic banking app. She finds it challenging to set long-term savings goals, often getting distracted by short-term wants. Sarah is interested in social features and community challenges that encourage saving, as they appeal to her Gen Z social mentality. She would benefit from an app that provides weekly spending insights, automatically tracks expenses, and offers cumulative reports. Sarah values financial awareness, but she needs motivation and encouragement to stick to her budget.

**David, The Dependent Saver**

David, age 19, is a freshman in college who relies on financial support from his parents. He doesn’t have a steady income and primarily uses his banking app to check his balance. One of David’s main challenges is managing currency exchange rates, as he frequently transfers money between American and Canadian accounts. He’s interested in receiving spending alerts and gentle financial advice but prefers to avoid community features, as he sees his finances as a private matter. David values security in financial apps, as he is cautious about sharing his data, and would find automated tracking and basic financial education useful to help him gain more independence.

**Michael, The Independent Wealth Manager**

Michael, age 25, works full-time as an analyst and has a strong understanding of finances. He doesn’t currently use any financial apps, as he relies on a personal accountant and custom budgeting spreadsheets. Michael’s financial priorities are focused on comparing current and past rates to optimize his savings strategy. Although he doesn’t need spending alerts, he finds savings advice valuable. Michael prefers advanced tools over simplicity, as he is tech-savvy and manages a substantial amount of money. His main concerns are security and privacy, and he would benefit from a manual data input feature in a finance app that allows him to track his financial goals in a straightforward, secure way.

**Taylor, The Transitioning Adult**

Taylor, age 22, is a college senior preparing to transition into full adulthood, juggling school and a part-time retail job. She is becoming increasingly conscious of her finances but finds it challenging to separate wants from needs and plan for the future. Taylor uses her banking app for basic monitoring but is interested in features like currency exchange, monthly spending reviews, and savings advice. For her, a finance app with advanced tools but a user-friendly interface would be ideal, as she wants guidance on planning for the future but doesn’t want an overcomplicated setup. Taylor sees value in occasional financial advice, especially regarding investments.

**Jordan, The Social Spender**

Jordan, age 20, is a sophomore who enjoys spending time with friends and occasionally overspends on social activities. He keeps an eye on his finances through his bank and credit card apps but feels he lacks control over his spending habits. Jordan would appreciate weekly budgeting insights, clear breakdowns of spending categories, and reminders to stay within his budget. His ideal app would have a smooth, easy-to-navigate interface with spending alerts to help him stay mindful of his spending limits. Privacy is also important to him, and he needs a finance app that makes tracking expenses simple and personalized to his needs.