**Alex, The Planner**

**Scenario 1**

1. As a planner, I want to view my monthly spending summary so that I can track my expenses by category.
2. As a user, I need a pie chart to display my spending so that I can easily visualize expense breakdowns.
3. As a budget-conscious user, I want to adjust my spending allocations for the next month to meet my financial goals.
4. As an organized user, I want the app to categorize my spending automatically so that I save time.
5. As a user, I want to set spending limits for categories to avoid overspending.
6. As a financial planner, I want the app to alert me if I exceed my category budget so that I stay on track.
7. As a detail-oriented user, I need to download my spending report for offline review.
8. As a budget planner, I want to receive insights on my highest spending categories.
9. As a user, I want a clean and simple monthly summary layout for easier navigation.

**Scenario 2**

1. As a user, I want to view my "emergency savings" category balance immediately.
2. As a user, I need the ability to transfer funds between categories for unexpected expenses.
3. As a planner, I want an alert reminding me if my emergency savings fall below a certain amount.
4. As a cautious user, I want to add notes to expenses to track why they occurred.
5. As a user, I need a way to restore my original savings goal after a transfer.
6. As a budget-conscious person, I want to avoid penalties when using emergency funds.
7. As a user, I want the app to suggest categories where I can reduce spending to replenish emergency funds.
8. As a planner, I want to set recurring contributions to rebuild my emergency savings.
9. As a responsible user, I need a reminder to review my emergency fund usage monthly.

**Scenario 3**

1. As a learner, I want the app to notify me of new financial literacy tips.
2. As a financial planner, I need categorized tips relevant to my goals (e.g., saving, investing).
3. As a user, I want articles and videos to be short and informative.
4. As a knowledge-seeker, I want to save articles for later reference.
5. As a learner, I want the app to track which tips I've already read.
6. As a user, I want to share useful financial tips with friends directly from the app.
7. As a planner, I want to receive weekly notifications on new financial tips.
8. As a budget-conscious user, I want the tips to be specific to my spending patterns.
9. As a user, I want an interactive Q&A feature to clarify financial advice.

**Sarah, The Spontaneous Saver**

**Scenario 1**

1. As a spontaneous saver, I want to create a travel fund goal in the app so that I can keep track of my savings progress.
2. As a user, I need the app to calculate and display a weekly savings target based on my goal deadline to make reaching my goal easier.
3. As a frequent traveler, I want the app to show me the remaining balance required for my travel goal, so I know how close I am.
4. As a social user, I want to be able to share my progress with friends, so they can encourage me to keep saving.
5. As a budget-conscious user, I want the app to suggest where I can cut back on spending to save more toward my travel fund.
6. As a spontaneous planner, I want to set up automatic weekly transfers to my travel fund so I can save without thinking about it.
7. As a visual learner, I want the app to use a progress bar to show how close I am to reaching my travel savings goal.
8. As a goal-oriented user, I want to receive motivational notifications as I reach certain savings milestones.
9. As a user who wants flexibility, I want to adjust my goal’s deadline if my saving rate changes.

**Scenario 2**

1. As a budget-conscious user, I want the app to send me a weekly summary of my spending so that I can see how much I've spent.
2. As a spontaneous spender, I need my spending broken down by categories, like dining, shopping, and entertainment, so I can identify where I overspend.
3. As a visual user, I want a simple chart or graphic in my weekly summary to quickly see my spending patterns.
4. As a savings-focused user, I want a notification when I exceed my weekly spending limit to help me stay within my budget.
5. As a planner, I want to compare this week’s spending with last week’s to see if I’m improving my spending habits.
6. As a user who enjoys social accountability, I want the option to share my weekly spending summary with a friend for support.
7. As an independent user, I want tips in my weekly summary on how I can save more in the future.
8. As a frequent spender, I want to set specific limits for categories (e.g., dining) so that I know when I am close to exceeding those limits.
9. As a spontaneous saver, I want the app to suggest small daily saving challenges I can try each week to keep me on track.

**Scenario 3**

1. As a social user, I want to join a community savings challenge so that I can stay motivated by seeing others’ progress.
2. As a competitive saver, I want to track my rank in the challenge to see how I compare to other participants.
3. As a goal-oriented person, I want to set my own savings target within the challenge so I can work toward a personal goal.
4. As a community-oriented user, I want to view and interact with other participants’ progress for encouragement.
5. As a frequent app user, I want to receive daily updates on the challenge to remind me to save consistently.
6. As a social saver, I want to invite friends to join the savings challenge so that we can support each other.
7. As a spontaneous user, I want the app to celebrate my progress within the challenge to keep me motivated.
8. As a privacy-conscious user, I want to control what information I share within the community.
9. As a savings-focused participant, I want the app to provide savings tips tailored to the challenge to help me reach my goal.

**David, The Dependent Saver**

**Scenario 1**

1. As an international user, I want to see the current CAD to USD exchange rate in the app so that I can better understand the value of my funds.
2. As a dependent saver, I want to receive a notification if the exchange rate changes significantly so that I can decide if it's a good time to convert.
3. As a student managing finances, I want to calculate conversion amounts quickly within the app to avoid using external tools.
4. As a cautious saver, I want the app to show a history of my currency conversions so that I can track past exchange rates.
5. As a budget-focused user, I want to set a conversion alert for a specific rate so that I can make the exchange when the rate is favorable.
6. As a user who values simplicity, I want the conversion tool to be easy to use without requiring many steps.
7. As a frequent converter, I want to save my most common conversions as favorites for quicker access.
8. As a security-focused user, I want the app to ensure the accuracy of conversion calculations for reliable financial tracking.
9. As an organized user, I want to export my conversion history so that I can share it with my parents if needed.

**Scenario 2**

1. As a beginner in financial management, I want the app to recommend educational resources to help me understand budgeting and saving.
2. As a dependent user, I want a beginner-friendly guide within the app that teaches me how to create a basic budget.
3. As a young saver, I want to be able to track my financial learning progress so that I can see how much I’ve learned over time.
4. As a knowledge-seeking user, I want to save articles and videos within the app for future reference.
5. As a user aiming for independence, I want notifications for new educational content so that I don’t miss important information.
6. As a student, I want the app to offer a glossary of financial terms so that I can better understand what I’m reading.
7. As a financially dependent user, I want interactive quizzes within the app to test my knowledge and reinforce what I’ve learned.
8. As a saver with specific needs, I want the app to offer personalized learning topics based on my current financial challenges.
9. As a learner, I want to earn badges or points as I complete educational modules to motivate me to keep learning.

**Scenario 3**

1. As a cautious user, I want to receive an alert when my balance is below a certain amount so that I don’t overspend.
2. As a student who depends on an allowance, I want the app to notify me when I’m approaching my monthly spending limit so that I can adjust my spending.
3. As a budgeting beginner, I want alerts that show me which categories I am spending the most in so I can be more mindful.
4. As a careful spender, I want a weekly summary alert to review my total expenses and stay informed about my spending habits.
5. As a saver with limited funds, I want the app to suggest budget adjustments if I am on track to overspend in certain categories.
6. As a dependent user, I want a notification if my spending in a particular category, like entertainment, exceeds my planned budget for that category.
7. As a student with a tight budget, I want to receive daily or weekly alerts summarizing my expenses so that I remain aware of my spending habits.
8. As a cautious user, I want customizable alert settings so that I can choose which types of spending alerts are relevant to me.
9. As a budgeting beginner, I want alerts that suggest ways to save on common expenses if I am overspending in those areas.

**Michael, The Independent Wealth Manager**

**Scenario 1**

1. As an investor, I want to manually enter my interest earnings each month so that I can track my passive income.
2. As a data-driven user, I want the app to calculate my cumulative interest earnings over time to see my growth.
3. As a wealth manager, I want to compare my monthly interest earnings to previous months so I can evaluate performance.
4. As a careful tracker, I want the app to display my interest earnings in a chart or graph format to visualize my progress.
5. As an analytical user, I want to export my interest earnings data so I can analyze it in other financial tools if needed.
6. As a privacy-conscious investor, I want the app to have secure options for storing sensitive financial data.
7. As an experienced saver, I want the app to send me monthly reminders to log my interest income so that I don’t forget.
8. As a detailed tracker, I want to categorize my earnings by type to better organize my finances.
9. As a goal-oriented user, I want to set yearly interest income goals and track my progress toward them.

**Scenario 2**

1. As a long-term planner, I want to create a specific savings goal for a new car so that I can track my progress toward this purchase.
2. As a goal-oriented user, I want the app to calculate my target monthly savings amount to reach my goal by the deadline.
3. As an organized saver, I want to see my savings goal progress as a percentage so I know how close I am to achieving it.
4. As a financial manager, I want to receive updates on my goal status to stay motivated and informed.
5. As a visual planner, I want the app to display a progress bar for my savings goal to provide a quick view of my progress.
6. As a saver who appreciates flexibility, I want to adjust my target deadline if my financial situation changes.
7. As a goal-focused user, I want the app to suggest ways to increase my monthly savings rate if I am falling behind.
8. As a privacy-focused saver, I want my goal details to be kept private and accessible only to me.
9. As a data-driven investor, I want the app to show how additional interest income could accelerate my goal.

**Scenario 3**

1. As a privacy-conscious user, I want two-factor authentication enabled for my account so that my financial data is secure.
2. As a cautious investor, I want the app to offer encrypted storage of my data to prevent unauthorized access.
3. As a private user, I want to customize which notifications are shown on my device so sensitive information isn’t visible on my lock screen.
4. As a security-focused investor, I want the app to alert me of any unusual login attempts so I can protect my account.
5. As a careful planner, I want to choose what personal data the app collects and manages, ensuring that only necessary data is stored.
6. As a privacy-aware user, I want the option to clear my app activity history to protect my financial data.
7. As a responsible user, I want a report on the app’s data security measures to ensure my financial information is protected.
8. As an experienced investor, I want the app to provide regular security updates so I know it’s always using the latest protections.
9. As a careful data manager, I want the ability to restrict access to sensitive financial data within the app to avoid potential risks.

**Taylor, The Transitioning Adult**

**Scenario 1**

1. As a student preparing for grad school, I want to set a “Grad School Fund” savings goal so that I can keep track of my progress.
2. As a planner, I want the app to calculate my required monthly savings to reach my goal by the deadline.
3. As a visual learner, I want to see my progress toward my grad school goal as a percentage to stay motivated.
4. As a budget-conscious user, I want the app to suggest ways to cut back on spending to help me save more for grad school.
5. As a detail-oriented saver, I want to receive reminders if I fall behind my monthly savings target to stay on track.
6. As a flexible planner, I want the option to adjust my goal amount and deadline if my finances change.
7. As a goal-focused user, I want to receive updates on my progress to keep me motivated toward reaching my grad school fund.
8. As a learner, I want access to tips within the app on managing education-related expenses, like tuition and books.
9. As a saver, I want a visual progress bar that shows how close I am to reaching my grad school savings goal.

**Scenario 2**

1. As a new budgeter, I want to categorize my spending so I can see where my money is going each month.
2. As a responsible planner, I want to set monthly spending limits for each category, like dining and entertainment, to help me stick to my budget.
3. As a detail-focused user, I want the app to notify me when I’m approaching my spending limit in a category so I can be cautious.
4. As a visual learner, I want to see a monthly spending summary with charts so I can quickly understand my expenses.
5. As a user who values feedback, I want to compare my monthly spending with previous months to see if I’m improving.
6. As a budget-conscious user, I want the app to suggest areas where I can cut back if I consistently overspend.
7. As a responsible saver, I want to set aside any money saved from underspending in a category and add it to my grad school fund.
8. As a planner, I want reminders to review my spending at the end of each week to make adjustments if needed.
9. As a motivated budgeter, I want a monthly “budget score” to help me see how well I did with my budgeting goals.

**Scenario 3**

1. As a transitioning adult, I want access to basic financial advice on budgeting, saving, and debt management to help me prepare for the future.
2. As a beginner, I want the app to provide easy-to-understand articles and videos on topics relevant to new graduates.
3. As a cautious user, I want notifications for new financial advice that matches my current stage in life, like managing student loans or saving for an apartment.
4. As a goal-oriented learner, I want to track my completed financial lessons so I can see my progress in learning new financial skills.
5. As a student nearing graduation, I want advice on building an emergency fund so I am prepared for unexpected expenses.
6. As a learner, I want to bookmark useful advice articles and videos for future reference.
7. As a visual learner, I want the app to provide interactive tools based on the advice I receive so I can apply what I’ve learned.
8. As a motivated user, I want the app to suggest specific goals that I should work toward as a young adult.
9. As a recent graduate, I want advice on budgeting for essentials like rent, utilities, and groceries to help me manage living expenses.

**Jordan, The Social Spender**

**Scenario 1**

1. As a social spender, I want to set a weekly budget specifically for social activities so I can control my spending with friends.
2. As a user who often overspends, I want the app to notify me when I'm close to reaching my social budget limit.
3. As a visual person, I want to see my social spending displayed in a chart to quickly understand my expenses.
4. As a budget-conscious user, I want to compare my weekly social spending with previous weeks to see if I’m improving.
5. As a planner, I want the app to suggest lower-cost social activity ideas when I reach my budget limit.
6. As a user who likes flexibility, I want to adjust my weekly budget for social outings when I expect to spend more with friends.
7. As a goal-oriented spender, I want to set a “spending challenge” to stay within my social budget each week for extra motivation.
8. As a responsible budgeter, I want to save any leftover social budget and allocate it to my savings goal.
9. As a visual learner, I want a weekly spending summary showing how much I spent on social outings versus other categories.

**Scenario 2**

1. As a social user, I want an easy way to split bills within the app so I can quickly share costs with friends after an outing.
2. As a user who values accuracy, I want the app to calculate exact amounts for each friend when we split a bill.
3. As a frequent spender, I want to keep a record of shared expenses so I can track what each friend owes me.
4. As a social planner, I want reminders within the app to prompt my friends to pay me back after a shared expense.
5. As a responsible friend, I want to be able to add notes to each split bill so everyone knows what they are paying for.
6. As a visual user, I want the app to show each friend’s payment status in real-time so I can see who has reimbursed me.
7. As a regular socializer, I want the option to send friendly reminders to friends for unpaid bills.
8. As a social spender, I want the app to automatically categorize shared expenses so I can keep my finances organized.
9. As a privacy-conscious user, I want to control how much information about shared expenses is visible to my friends.

**Scenario 3**

1. As a frequent spender, I want to receive alerts when I’m close to reaching my overall weekly budget to avoid overspending.
2. As a budget-conscious user, I want the app to notify me if I exceed my spending limit in any category, especially dining out.
3. As a social spender, I want daily spending summaries that show me how much I have left in my budget to plan my activities.
4. As a visual person, I want my spending alerts to include graphs or charts to make them easy to understand.
5. As a cautious spender, I want to set custom alerts for different categories, like dining and entertainment, to stay within my limits.
6. As a user who values flexibility, I want to adjust my budget mid-week if my plans change and I need more funds.
7. As a goal-oriented spender, I want the app to suggest ways to cut back in other categories if I exceed my social budget.
8. As a motivated saver, I want alerts to show how my spending aligns with my saving goals to keep me focused.
9. As a privacy-conscious user, I want to control which spending alerts appear on my lock screen to keep my finances private.