

User C Name: Pat

- 27yo Single mixed-race non-binary
- On the autism spectrum (Asperger)
- Currently living with mother, providing support to each other
- \$4,800 Student Loan Debt (Initially \$18,000)
- \$750 Savings
- \$2,000 Credit Card Debt
- Income level: \$50,000/year

Education:

BA Art AS in Information Technology

Vulnerability:

Has always been top of class, but difficulties with social skills inhibit success.

Family background:

- Comes from poverty
- Neither parent graduated from college
- Mother is domestic violence survivor
- Parents were unable to contribute to cost of post-secondary education

Frustrations:

- Very little in savings
- Tends to be fearful of the future, cynical, pessimistic
- When stressed tends to binge eat
- Had no idea what they signed up for with the student loans
- Fear of being homeless in old age

Delighters:

- Video games
- Doesn't need to make a lot of money in order to be happy

Technology adoption:

- Excited about the latest technology
- When possible, will save up for cutting edge tech

Key attributes:

- Don't know what they don't know
- No role models for healthy habits

Job context:

- Remote worker
- Supervisor

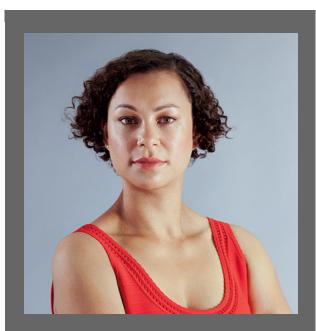
<u>Goals</u>:

Wants to be debt free

• Freedom

<u>Feature needs</u>:

- Set student loan payments on auto-pay and then forgets about it
- Education about student loans
- Education about financial health
- Behavior modeling, how to implement



User A Name: Rhonda

- 35yo Single Female of Venezuelan descent
- Lives with parents
- \$130,000 Student Loan Debt (Includes \$15,000 of undergrad)
- \$5,500 Savings
- \$4,000 Credit Card Debt
- Owns home but currently rents it out
- Inherited grandfather's home, with siblings, but they're delaying what to do with it
- Income level: \$95,000/year

Education:

BS Business Administration MBA

Vulnerability:

Has always been high-achieving, but suddenly having all this debt resulted in feeling tremendous shame and overwhelm.

Family Background:

- Both parents graduated from college
- Father, C-level
- Mother, College Professor
- Parents paid for some of undergraduate education

Frustrations:

- Financial anxiety
- Feeling out of control
- Shame, appearance of failure
- When stressed can self-medicate with too many cocktails, retail therapy, or outof-budget hair experiments

<u>Delighters:</u>

- Worked hard on a "suck it up" plan, in 7 years she will be free of debt
- Executive function (creates a plan, stepby-step, evaluates at intervals, adjusts as necessary)
- Dedicated to her workouts: cardio before work and a class when she can after work

Technology adoption:

- Likes new technology, but not an early adopter unless it coincides with scheduled updates/purchasing plan
- At work, however, is exposed to new technology, so is adept
- Has Galaxy A8 with 32GB of memory
- Has a work Dell laptop

Key attributes:

- Impact-focused
- Driven by results

Job context:

- Strategy Officer, Microstrategy Goals:
 - Debt-free in 7 years

Feature needs:

- Automated, set it & don't think about
- Big impact in little time

| User B Name: Steve 27yo Married Male of Caucasian descent Owns home with wife Amount of Student Loan Debt: \$23,000 | User B • 5-figure student loan debt • Male • High school social studies teacher • Married • Has one 1.5 year-old son • Owns a home • Pain Point: Salt-of-the-Earth / No Drama / Risk averse • Delight: stability Family Background: • One • Two • Three Employment: • Frustrations: • Financial anxiety Delighters: • Technology adoption: Key attributes: Job context: Goals: • |
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