



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

Goals:

- Wants to be debt free
- Freedom

Feature needs:

- 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 out-of-budget hair experiments

Delighters:

- Worked hard on a "suck it up" plan, in 7 years she will be free of debt
- Executive function (creates a plan, step-by-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:

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Frustrations:

- Financial anxiety

Delighters:

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Technology adoption:

Key attributes:

Job context:

Goals:

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Feature needs:

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