

	Characteristics & Interactions	Resources	Physical Environment	Goals	Tasks	Task/Goals
Shawn	<p>CHARACTERISTICS 56 years old. Retired and current graduate student at nearby university. He has acted as a budget analyst and financial advisor in both a professional and recreational context for over 20 years. He is strongly motivated by family and generally distrustful of large corporations. He identifies as a brand loyalist and says he will stick with a brand so long as it treats him right/ as more than a "number".</p> <p>INTERACTIONS Shawn shares his portfolio with his financial advisor at the bank once a year and brings in his retirement account statements on a quarterly basis. He does not share this information with family.</p>	<p>PEOPLE Financial advisor/banking professional at Hancock Bank. (Regular) MyPay (Military) Customer Reps/Help Desk TPS (Civil) Customer Reps/Help Desk</p> <p>INFORMATION Military/Civil Service Account Numbers Adjusted allocations (annually changed) Expenses (usually from memory, but occasionally from receipts) Tax Status S&P 500 behavior (type C fund is government equivalent/modeled off of it.)</p> <p>ARTIFACTS Snail mail letters with account information GNU Cash Tracking (Daily expenses)</p> <p>WHAT DOES THE USER DO WHEN HE GETS STUCK? Shawn usually contacts the help desks on both of his accounts but gets frustrated quickly with the difficulty to reach a live person. He often gives up and tries again later or tries to "game the system" by entering random numbers until it connects him to someone who can help. He prefers phone calls because they are faster than email.</p>	<p>ENVIRONMENT Travels frequently and does his financial managing from a personal laptop he takes with him. Usually works in bedroom or kitchen when at home. Both spaces are slightly small and cluttered but do not interfere with his work.</p> <p>TOOLS Uses GNU Cash, Hancock Bank's website, and the TSP website to manage his finances and move his funds. He also uses the DFAS.MIL "My Pay" system to monitor and make changes to his retirement. He was trained to use TSP and DFAS both within the military and as a civil servant. He picked up GNU Cash when managing a small side business but finds it limited and cannot easily track his multiple sources of revenue. Whereas DFAS.MIL's system is somewhat outdated but user-friendly, he finds TSP very difficult to navigate or use.</p>	<p>Maintain a strong nest egg for emergencies.</p> <p>Keep track of his expenses down to the cent so he does not spend his retirement unwisely.</p> <p>Move or change fund types in his portfolio (can only be done once a month).</p> <p>Set self "up for success" by having steady passive income streams from his multiple sources.</p>	<p>Balances and creates budgets on a weekly basis; updates daily. Keeps at least 80% of his investment funds in G funds, which are low-risk, low-reward, so his nest egg is never fully diminished by stock market behavior. Moves funds into "C funds" (S&P) if he sees opportunity, does not usually invest in other fund types.</p> <p>Tracks all expenses and changes made to his revenue sources (retirement account) through GNU Cash, though he must manually enter these funds.</p>	<p>Because Shawn's portfolio was set up through government employment, he has no easy way to transfer the funds into other account types and must use the designated sites to manage both his portfolio and retirement account (TSP and DFAS respectively).</p> <p>Uses GNU Cash because it allows him to integrate multiple revenue streams and keep all of his information in one place, though he must frequently edit it when there are changes (such as the cost of living increases, or gains and losses from his portfolio).</p> <p>He is risk-averse; does not move more than a few grand of his portfolio into the riskier C fund so he can protect his nest egg.</p>
Elizabeth	<p>CHARACTERISTICS 57 years old. Recently married. Retired two years early as a restitution officer and project manager in the Mobile, Alabama's district attorney office. She has worked within judicial services for over twenty years and believes strongly that it's up to the justice system to provide the tools of success to those they serve. She is not overly loyal to brands or attached to her tools of the trade, though she admits that some of her preferences are due to familiarity. Her strongest motivator when assessing a tool is its efficiency.</p> <p>INTERACTIONS Negotiates with debt holders to establishment payment plans and provides them with financial coaching. She also frequently works with bondsmen and law enforcement when cases are escalated.</p>	<p>PEOPLE Coordinates with colleagues within the financial units (multiples).</p> <p>INFORMATION Alabama legal code (stored both in hard copy and on work server) used to perform tasks. Consults this if she's unsure how to proceed.</p> <p>ARTIFACTS Frequently prints out workbooks and uses the physical copies to share or emphasize information (with highlighters). Uses pencil and paper to record information from DOS programs and uses it for creating reports in Excel.</p> <p>WHAT DOES THE USER DO WHEN SHE GETS STUCK? Elizabeth frequently changes tools if she finds she's unable to access the information she wants in a timely fashion. If she cannot find the information this way, she'll make phone calls to those involved in the case to determine where (and why) the information she needs is.</p>	<p>ENVIRONMENT Personal office which has been customized over the past 20 years in Mobile, AL. She has a door she can close for privacy and easy access to nearby coworkers and clerks.</p> <p>TOOLS Uses Excel and the older, DOS version of several proprietary database programs. All tools were provided by directly by her employer (DA office) or from the state (Alabama). Elizabeth can access all of her digital tools remotely via a program she helped set up. She uses the older, DOS based versions of CJIS and SJIS because she's more familiar and they provide more information. Although she does not find the newer tools "difficult", they do not provide her with the same functionality as the older tools. She uses all of these tools on a regular basis for her tasks.</p>	<p>Collect court fees for District Attorney's office.</p> <p>Prepare convicts/felons with the financial tools they need to repay their court costs.</p> <p>Maintain budget and accurate data of incoming revenue.</p> <p>Provide accurate revenue projections for the next fiscal year.</p>	<p>Compiles accurate data about financial position of office, creates yearly projections, and creates plans of action for addressing any office budget deficiencies.</p> <p>She has access to more modern tools but uses DOS based systems.</p> <p>Although much of Elizabeth's work is within budgeting, she also makes a point to coach convicts and provide them with the tools needed to maintain their own finances and repay their debts.</p>	<p>Tailors payment plans on an individual basis because it yields a higher chance of success. Prefers using older, DOS-based CJIS and SJIS because she can move through them more quickly than the newer programs. Providing coaching to ensure that payment plans are fulfilled and enable the people she works with to reintegrate into society.</p> <p>She usually communicates information (financial info) over in-house email because it allows her to juggle many tasks at once. Likewise, she uses Excel because it can handle every calculation needed for her duties and allows her to create financial projections easily for the next year.</p>