


# Target Users



**Carlos Mendoza**  
Age: 35  
Location: Bronx, NY  
Job: Small business owner (Food truck – Latin fusion cuisine)  
Education: High school graduate  
Income: ~\$40K/year  
Tech Comfort: Low to medium, (uses phone daily, not tech-savvy)  
Language: English (fluent) & Korean (native speaker)

#immigrant\_business\_owner  
#visual\_learner  
#mobile\_only  
#family\_first

*“Just tell me what I need to know to keep my business running and my family okay”*

**Goals & Needs**

- Understand how economic changes (gas prices, inflation, tax laws) affect his business
- Get financial tips and forecasts in simple, visual ways
- Wants to plan ahead better, especially for slow seasons and tax filings
- Needs guidance on loans, budgeting, and price-setting

**Pain Points**

- Feels lost when reading news about the economy or tax policy
- Confused by complex financial terms and platforms
- Doesn't have time to research — needs direct, useful info
- Worries about making bad financial decisions that impact his family


**App Behaviors**

- Gets news from Spanish-language radio or word-of-mouth
- Relies on mobile data, not always stable Wi-Fi

YouTube Facebook WhatsApp

**Technology**

IT & Internet: 5/10  
Social Networks: 4/10



**Emily Kim**  
Age: 28  
Location: Queens, NY  
Job: Marketing Specialist  
Education: Undergrad  
Income: \$60K/year  
Tech Comfort: Intermediate  
Language: English (fluent) & Korean (native speaker)

#personalized  
#newbie  
#time-starved  
#goal-oriented  
#financially-anxious

*“Tell me what matters and why — and don't make me feel dumb for not knowing”*

**Goals & Needs**

- Understand how economic news affects her **day-to-day life** (e.g., rent, shopping, investments)
- Make smarter decisions about budgeting, saving, and investing without being overwhelmed
- Wants bite-sized, personalized info she can trust — not complex financial jargon
- Feels left out of conversations about finance and wants to feel more informed

**Pain Points**

- Finds financial news overwhelming
- Doesn't know who/what to trust
- Anxiety over inflation & loans
- Feels traditional finance apps are made for “finance bros” or older investors

**App Behaviors**

- Follows money influencers
- Skims headlines, wants action steps

Intuit mint TikTok Robinhood

**Technology**

IT & Internet: 8/10  
Social Networks: 7/10

## 1st & 2nd generation immigrants

Seeking simple, personalized financial insights to navigate economic news and make informed decisions

## Students & young adults

Looking to decode complex economic news into practical insights that support smarter financial choices early in life