## Matheus Pereira, student



*“I definitely think that I have made the right decision by choosing to study in another country, but sometimes I cannot help but ask myself whether this was all one big mistake. The tuition alone is around $34,000 a year, and I have no idea how much money I spend every week. I feel irresponsible and constantly wonder whether I’m spending too much money for someone in this situation.”*

**Demographics**

**Gender:** Male

**Age:** 18

**Ethnicity:** Latino

**Education:** Freshman at the University of Washington (Pre-Science, intending to major in Applied and Computational Mathematical Sciences)

**Job:** “Maker” (administrative function) at Area 01 Community Center in Maple Hall at the University of Washington

**Marital status:** Single

**Location:** Alder Hall, University of Washington, Seattle, Washington (originally from Leblon, Rio De Janeiro, Brazil)

**Goals**

* Know how much money he spends for any given period of time.
* Stop spending money on unnecessary things in order to save money.
* Eliminate his doubt, a result of his financial stress, regarding his decision to study abroad.
* Spend only a small amount of time a day managing his finances.

**Behaviors and habits**

* Works at Area 01 Community Center whenever he can, but does not have a lot of time, because he takes approximately 17 credits every quarter.
* Uses his Husky Card to pay for almost everything, because he has a dining account and because it is more convenient than paying with his credit card, which often results in high transaction fees.
* Uses his phone to communicate with his family in Brazil and uses his e-mail to discuss practical matters, such as insurance and finances, with his mother.
* Spends a lot of money on food, especially snacks, since he studies a lot and wants to make doing homework more enjoyable.

**Skills**

Matheus is uncomfortable with technology. His lower skill level with respect to technology is a result of his poor vision. Matheus is partially blind and is therefore unable to use the majority of devices and applications.

**Environment**

Matheus just bought an iPhone 6S, because Apple is one of the only phone manufacturers that takes the needs of blind people and people with low vision into account. He is learning how to control his phone with a screen reader called “VoiceOver,” Siri, and Dictation. He also has a Windows laptop to do homework in his dorm and also uses a screen reader on it.

**Relationships**

Matheus has a mother and two sisters who still live in Brazil. His father died when he was young. He is able to study at the University of Washington, because he receives student loans from the Brazilian government and borrows money from his mother, which he has to pay back with interest. He often seeks help from his mother with regards to financial decisions and general advice on what to do in certain situations.

Matheus frequently visits the Access Technology Center in Mary Gates Hall, because they can help him with using hardware and software that are otherwise difficult for blind people and people with low vision to use. He especially likes to go there if he is unable to use an app on his phone that he wants to use. Before exams, he goes there, because he needs special technology in order to be able to take them.

## Ian Braschler, Student



*“I consider myself very lucky: I pay in-state tuition and my parents cover a large amount of my expenses. I don’t really experience financial stress, but I do find it important to have insight into my financial situation, since I realize that I’m now an adult and have to be able to sustain myself in the future.”*

**Demographics**

**Gender:** Male

**Age:** 19

**Ethnicity:** Caucasian

**Education:** Sophomore at the University of Washington (Pre-Major, intending to major in Business Administration)

**Job:** Unemployed

**Marital status**: Single

**Location:** Terry Hall, University of Washington, Seattle, Washington (originally from Lake Stevens, Washington)

**Goals**

* Become a responsible adult during college and pay more attention to his financial situation.
* Give his parents more insight into his life at university, including his financial situation.
* Spend only a small amount of time each month on financial management, but still manage his finances adequately.

**Behaviors and Habits**

* Does not think before he spends money on food because of his relatively high dining level.
* Only talks with his parents about his financial situation when housing and tuition need to be paid for.
* Occasionally tries to keep track of his finances in a Microsoft Excel spreadsheet but lacks the discipline to keep up with all of the transactions that he makes using his Husky Card.

**Skills**

Ian has a lot of technical expertise, because he has had a phone and a laptop since he was thirteen years old. He interned at a local Seattle business while he was still in high school and learned how to use a lot of different applications as an intern. For this reason, Ian has learned how to quickly be able to use complex applications, such as Microsoft Excel.

**Environment**

Ian has a MacBook Air and a Google Nexus 5X. On the weekdays, Ian leaves his room early and comes back late. His schedule consists of lectures, meetings, events of the club “Startup UW,” and tennis practice. Ian prefers to use his laptop for school assignments, but since he is almost never home, he uses his phone for everything else. He has access to high speed internet in his dorm, because he lives in one of the newest residence halls.

**Relationships**

Ian has a mother, a father, and an older sister, who recently graduated from the University of Washington. He borrows money from his parents for tuition and housing. His parents pay for his school books and other materials and also give him money for expenses that are not included in the price of tuition and housing. He has a good relationship with his parents but does not tell them what he spends his money on and how he is doing financially, which often leads to frustration on their part.

## Lucy Tam, Parent



*“I’m constantly worried about how my son manages his finances while he’s away from home, and because I have my own financial problems, I’m scared that I won’t be able to help him.”*

**Demographics**

**Gender:** Female

**Age:** 38

**Ethnicity:** Vietnamese

**Education:** High School Diploma, Lincoln High School

**Job:** Real Estate Agent

**Marital status:** Single

**Location:** Tacoma, Washington

**Goals**

* Because her son’s tuition and fees are covered by the Husky Promise, she wants to make sure that she has enough money to cover his books and rooming and boarding at the very least.
* Wants her son to be able to manage his own finances when he leaves college.
* Would like to be able to be there for her son when he needs her.

**Behaviors and habits**

* Work schedule depends on her clients.
* Runs errands and does chores whenever she finds the time.
* Makes sure to call her son regularly to check in on how he is doing.

**Skills**

Because of her job, she can perform basic functions on a computer, such as browsing the web and using Microsoft Office to organize information. However, she does not know much beyond that and does not have the luxury to spend time trying to figure out how new programs work.

**Environment**

Has a laptop and a flip phone, which can be used for calling and texting, for work. She has internet access at home in the case that she needs to check her e-mail for work, but cannot afford for it to be high speed. Tries to get most of her work done at the office if possible.

**Relationships**

Lucy is a single parent. Her parents moved back to Vietnam, so she is on her own and is responsible for raising her son by herself. As a result, the two of them have a pretty good relationship and usually keep each other updated.

## Nicole Peters, Parent



*“I try to give my daughter as much freedom as possible, because she is an adult now, but I frequently find myself wondering how she is doing. I’m often more worried about her well-being than she is herself.”*

**Demographics**

**Gender:** Female

**Age:** 52

**Ethnicity:** Caucasian

**Education:**

* Bachelor of Arts (B.A.), Environmental Studies, University of Washington
* Master of Education (M.Ed.), Elementary Education and Teaching, Antioch University Seattle

**Job:** Elementary School Teacher at Spiritridge Elementary School in Bellevue School District

**Marital status:** Married

**Location:** Seattle, Washington

**Goals**

* Wants to know how her daughter is doing financially.
* Give her daughter room to make mistakes during her time as a college student so that she can learn from them.
* Make sure that her daughter learns to be financially responsible.
* Be available when her daughter has a problem and needs help.

**Behaviors and habits**

* Works five days a week and works long hours, because she has to attend many meetings as a teacher.
* Pays the part of the tuition that her daughter’s scholarship does not cover and also pays for books and other supplies.
* Mostly uses her phone to keep in touch with her daughter.
* Every three weeks, when her daughter is home, spends thirty minutes discussing practical matters, such as academic performance and finances, with her daughter.

**Skills**

Nicole is comfortable with technology, because her job requires her to frequently use her phone, her laptop, and a Smart Board. However, it takes her a fairly long time to figure out how new devices and applications work. Since she does not have a lot of free time as a teacher, this can be frustrating for her.

**Environment**

Has an iPhone 5S and a Windows laptop that she brings with her to work. The school’s Wi-Fi is relatively slow, so Nicole mostly uses data on her phone to browse the internet. She only uses her phone for a couple of minutes at a time, because her breaks are very short and her classroom requires a lot of her attention.

**Relationships**

Nicole lives with her husband and son, who is still in high school. Her daughter studies at Western Washington University in Bellingham, Washington. Nicole’s husband, who has his own company, often goes on business trips for two or three days. For this reason, Nicole sees it as primarily her responsibility to look after their children.

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