

Exploration document : Personas

Successful Planner

Sharon, 48

Events Manager
Manchester, NH
MA in Public Policy from Johns Hopkins University



Sharon at a Glance

- computer savvy
- web savvy, but doesn't use it much beyond email, some online shopping, news, occasionally checks her 401K balances
- Has 401K accounts from previous employers at Fidelity and Schwab and other investments outside her current 410K plan
- favorite sites: Amazon, marthastewart.com, CNNfn, Yahoo!
- Preferred method of communication with Client: U.S. Mail

Quote: "Always have a plan B."

Having lived for 15 years in New York City and another 10 in Washington, DC, Sharon and her husband Steven, moved to Manchester, NH three years ago. She loves the slower pace of life in New England and the time she now has to devote to her family and her hobbies of quilt making and golf.

Sharon enjoys sticking to a budget and learning about finances. She is a disciplined saver, despite her husband's occasional tendency to splurge. She is optimistic that they will have more than enough money to retire and, in fact, plan to retire early – at around age 55 -- once their mortgage is fully paid off and their twin sons, Rich and Steve, graduate from the University of New Hampshire at Manchester.

Sharon and her family have a high-speed internet connection and her sons enjoy using the family computer to download the latest MP3s, which Sharon likes to play on her laptop just to keep in touch with what's popular. But Sharon mainly uses her laptop for working from home when she needs time away from the office to iron out the details of corporate events without distraction. She loves the Internet, but only if she can accomplish her goals quickly – which was the main reason she agreed to the extra expense of the high-speed ISP. If she needs to do an important task or transaction, she is most likely to use the telephone or conduct it in person. She has just started to use online banking, but is still a bit weary of doing much more than checking account balances or transferring funds.

Having had many jobs over her working life, Sharon has multiple retirement accounts. Some she has rolled over to IRA accounts at Schwab and Fidelity, others she has just left in her former plans, happy with the service and returns they are providing. Now that she is getting closer to her planned retirement age, she would like to get her financial life down to fewer sheets of paper and wants to rollover her various accounts into just one or two accounts.