MARKET RESEARCH

Authors: David Vasquez, Kevin Llamas, Joe Mota, & Saul Burns

Assignment Instructions

- Generate at least 5 candidate ideas, each built around a clear problem statement.
- Phase 1: at least 5 interviews per team member, a floor of 25 total, spread across your candidate ideas.
- Scoping decision: narrow to one idea, with a one-paragraph checkpoint explaining the evidence behind your choice.

Project Ideas

- Saul - **Small-Business Cash Flow Forecaster** - Finance

  Problem Statement: Small-business owners often struggle to anticipate cash shortages because their income and expenses vary over time, making it difficult to determine whether they will have sufficient cash to cover upcoming operating expenses and financial obligations.

- Kevin - **Tax Helper** - Finance

  Problem Statement: Small-business owners and self-employed individuals often struggle to keep their expenses, receipts, and financial records organized throughout the year, making tax preparation stressful, time-consuming, and difficult to manage.

- Joe - **Autopilot (Premium version for free)** - Finance

  Problem Statement: Young adults often have money spread across checking accounts, savings, credit cards, subscriptions, and recurring bills, making it difficult to know how much they can safely spend, save, or put toward financial goals without manually tracking everything.

- David - **Free Parking Handshake & Live Parking Intelligence** - Register your current free parking spot and receive a token, with tokens, redeem them for a registered parking spot that is about to be free.

- Joe - **AI Bike Fit** - Bike Fit Tool - Sport

Problem Statement: Cyclists often struggle to properly adjust their bike position because professional bike fittings can be expensive and difficult to access, while incorrect saddle, handlebar, or cleat positioning can cause discomfort and reduce riding efficiency.

Interview(s):

Saul: Small-Business Cash Flow Forecaster [1/5] - Finance

Interview Information

Interviewer(s)	*Abiel Lopez*		
Date	*09-07-2026*	Time	*9:30 PM*
Location	*Phone Call*		
Phase (1 or 2)	*1*	Idea or problem area	*Finance*

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	*Owner of a small metal manufacturing business*
How they were reached	*Relative*
Relevant experience with the problem area	*Has operated the business for approximately one year. Manufactures roof drip edge from metal coils/raw material. Has one employee and personally manages most business operations, including purchasing material, customer orders, expenses, and payments.*
Consent to take notes given?	*Yes*
Consent to follow up later?	*Yes*

Opening

Suggested script: I'm a student doing research about how small-business owners manage their business finances and cash flow. I'm not selling anything or pitching a product. I just want to understand your experiences. Is it okay if I take a few notes?

Body: Problem Exploration

1. Can you walk me through how you currently track the money coming in and going out of your business?
2. How do you normally plan for the upcoming business expenses?
3. Tell me about the last time the amount of money available to the business didn't match what you expected.
4. Can you tell me about the last time the timing of income or expenses affected a business payment or decision?
5. When was the previous time something like that happened?
6. When situations like that happen, what do you currently do to manage them?
7. What's the most difficult part of managing your business's money from month to month?

1. *He mostly uses bank accounts, invoices, and personal experience to keep track of his finances.*
2. *He usually plans for raw materials. Metal coils are expensive, so before he buys another one, he checks how much material he still has and which orders are coming up, then how much money he has available.*
3. *The customer took longer to pay than expected.*
4. *Same situation as before. Customers who pay right away, and others who take longer, but still have to buy material to make their orders.*
5. *One month ago.*
6. *Check how much money he has, orders, and upcoming bills. If things look tight, no purchases.*
7. *Making sure he doesn't spend too much material when he doesn't know how much work he is going to have.*

Follow-Up Probes

1.1 *What do you use to keep track of that?*

1.2 *How often do you check it?*

1.3 *Who normally handles that?*

2.1 *Can you walk me through how you did that recently?*

3.1-3.5 *What happened? What caused the difference? When did you realize it? What did you do about it? How did that affect the business?*

4.1-4.4 *What happened? What did you do? Was anything delayed or changed because of It? How did you handle the situation?*

6.1-6.5 *Walk me through how you do that. What tools or information do you use? How long Have you been doing it that way? What makes that process difficult? Have you tried doing it differently before?*

1.1 Bank account, invoices, write things down, he knows approximately his expenses every month.

1.2 Pretty often, a few times a week, and when new raw material is required for production.

2.1 A couple of weeks ago, he was getting low on one of the coils and had some orders coming in, so he bought another one. Furthermore, he checked what customers had already paid and what payments he was still waiting on before ordering it.

3.1-3.5 He bought the material and made their order beforehand, but the customer didn't pay immediately. So the money was basically tied up in that order. He waited on another purchase that wasn't urgent; he had enough to cover anything else, but he didn't want to spend more until that payment came in. He needed to be more careful with what he was buying that week.

4.1-4.4. Delayed buying material that didn't need to be bought immediately, deciding to wait before buying something. A month ago, he had bought quite a bit of material, and then business was slower that he expected for a couple of weeks.

6.1-6.5 He had not tested or tried alternative approaches

Closing

Referral name(s) or contact(s):

N/A

☐ **Thanked them for their time.**

Post-Interview Synthesis (complete within 24 hours)

Exact quote(s) captured, word for word:

"I need enough material available to make orders, but I also don't want to have too much money sitting in coils that I'm not using."

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

The owner experiences occasional cash-flow uncertainty caused by variable customer payments, unpredictable order volume, and significant upfront material purchases, which sometimes causes him to delay spending or leaves business cash tied up in unused inventory.

Saul: Small-Business Cash Flow Forecaster [2/5] - Finance

Interview Information

Interviewer(s)	*Ruben Bolado*		
Date	*09-08-2026*	Time	*12:00*
Location	*Phone Call*		
Phase (1 or 2)	*1*	Idea or problem area	*Finance*

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	*Owner of a small software development company*
How they were reached	*Through a friend*
Relevant experience with the problem area	*Operates a small software company that develops custom software solutions for small businesses based on their specific needs. Personally manages client projects, payments, software-related expenses, and other business operations.*
Consent to take notes given?	*Yes*
Consent to follow up later?	*Yes*

Opening

Suggested script: I'm a student doing research about how small-business owners manage their business finances and cash flow. I'm not selling anything or pitching a product. I just want to understand your experiences. Is it okay if I take a few notes?

Body: Problem Exploration

1. Can you walk me through how you currently track the money coming in and going out of your business?
2. How do you normally plan for the upcoming business expenses?
3. Tell me about the last time the amount of money available to the business didn't match what you expected.
4. Can you tell me about the last time the timing of income or expenses affected a business payment or decision?
5. When was the previous time something like that happened?
6. When situations like that happen, what do you currently do to manage them?
7. What's the most difficult part of managing your business's money from month to month?

1. He mainly uses his bank account, invoices, and records of client payments to keep track of his business finances.

2. He plans around recurring expenses such as software subscriptions and services, then considers how much money he expects from current client projects.

3. A client took longer than expected to make the final payment for a completed software project.

4. Some clients pay portions of a project at different stages, so delays in completing a project or receiving a payment can affect when money becomes available.

5. A similar situation happened a couple of months ago with another client who took longer than expected to approve and pay for completed work.

6. He checks how much money is currently available, outstanding client invoices, upcoming project payments, and recurring business expenses.

7. The most difficult part is predicting when project payments will actually come in because the amount and timing of income varies depending on his clients and projects.

Follow-Up Probes

1.1 *What do you use to keep track of that?*

1.2 *How often do you check it?*

1.3 *Who normally handles that?*

2.1 *Can you walk me through how you did that recently?*

3.1-3.5 *What happened? What caused the difference? When did you realize it? What did you do about it? How did that affect the business?*

4.1-4.4 *What happened? What did you do? Was anything delayed or changed because of It? How did you handle the situation?*

6.1-6.5 *Walk me through how you do that. What tools or information do you use? How long Have you been doing it that way? What makes that process difficult? Have you tried doing it differently before?*

1.1 Bank account, invoices, and records of client payments and expenses. He keeps track of recurring software and service expenses separately.

1.2 He checks his finances a few times a week and more frequently when he is waiting for a client payment or has business expenses coming up.

2.1 Recently, he was working on a custom software project and had several recurring expenses coming up. Before spending money on additional services for the business, he checked which clients had already paid, which invoices were still pending, and his current available balance.

3.1-3.5 He finished a portion of a software project and expected the client to make the corresponding payment, but the payment took longer than expected. The work had already been completed, but the money was still pending. He continued paying his regular business expenses but avoided unnecessary spending until the payment arrived. It did not create a major financial problem, but it left him with less available cash than he had expected.

4.1-4.4 He delayed paying for an additional software service that was not immediately necessary. Since some clients pay at different stages of a project, the timing can change if the client takes longer to approve the work or send the payment. A couple of months earlier, another client had also taken longer than expected to approve completed work and make a payment.

6.1-6.5 He manages these situations by checking his available balance, outstanding invoices, expected payments from active projects, and upcoming recurring expenses. He mostly manages this himself using his existing records and experience. He has not used a dedicated cash-flow forecasting system because the business is still small enough for him to manage it manually.

Closing

- Who else should I talk to about this?

Referral name(s) or contact(s):

N/A

☐ **Thanked them for their time.**

Post-Interview Synthesis (complete within 24 hours)

Exact quote(s) captured, word for word:

Sometimes I just wait before paying for another service because I'd rather have the client's payment in the account first.

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

The owner experiences occasional cash-flow uncertainty because income depends on project milestones and client payment timing, making it difficult to know exactly when money will be available while recurring business expenses continue.

Saul: Small-Business Cash Flow Forecaster [3/5] - Finance

Interview Information

Interviewer(s)	*Antonio Huerta*		
Date	*09-08-2026*	Time	*1:00*
Location	*Phone Call*		
Phase (1 or 2)	*1*	Idea or problem area	*Finance*

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	*Owner of a small roasted chicken business*
How they were reached	*Personal Contact*
Relevant experience with the problem area	*Operates a small roasted chicken business in Ciudad Juárez. Personally manages daily sales, purchases, expenses, and inventory, using Excel to keep track of what the business sells, buys, and has available.*
Consent to take notes given?	*Yes*
Consent to follow up later?	*Yes*

Opening

Suggested script: I'm a student doing research about how small-business owners manage their business finances and cash flow. I'm not selling anything or pitching a product. I just want to understand your experiences. Is it okay if I take a few notes?

Body: Problem Exploration

1. Can you walk me through how you currently track the money coming in and going out of your business?
2. How do you normally plan for the upcoming business expenses?
3. Tell me about the last time the amount of money available to the business didn't match what you expected.
4. Can you tell me about the last time the timing of income or expenses affected a business payment ot decision?
5. When was the previous time something like that happened?
6. When situations like that happen, what do you currently do to manage them?
7. What's the most difficult part of managing your business's money from month to month?

1. *He mainly uses Excel to keep track of daily chicken sales, purchases, expenses, and inventory.*
2. *He checks recent sales and the supplies he currently has before deciding how much chicken and other ingredients to buy for the next few days.*
3. *Recently, he prepared for a busy weekend and bought more chicken and supplies than usual, but sales were lower than he expected.*
4. *When sales are slower than expected, he becomes more careful with his next purchase because he still needs money available for other business expenses.*
5. *Something similar happened a few weeks earlier when he expected higher weekend sales and prepared more chickens than he ended up selling.*
6. *He checks his Excel records, recent sales, current supplies, and available money before deciding how much to purchase and prepare.*
7. *The most difficult part is estimating how many chickens he will sell because demand changes from day to day, especially between weekdays and weekends.*

Follow-Up Probes

1.1 *What do you use to keep track of that?*

1.2 *How often do you check it?*

1.3 *Who normally handles that?*

2.1 *Can you walk me through how you did that recently?*

3.1-3.5 *What happened? What caused the difference? When did you realize it? What did you do about it? How did that affect the business?*

4.1-4.4 *What happened? What did you do? Was anything delayed or changed because of It? How did you handle the situation?*

6.1-6.5 *Walk me through how you do that. What tools or information do you use? How long Have you been doing it that way? What makes that process difficult? Have you tried doing it differently before?*

1.1 Excel spreadsheets, receipts, and his records of daily sales and purchases. He mainly relies on Excel to organize the financial information of the business.

1.2 He updates Excel almost every day after sales and purchases and checks it when he needs to buy more chicken or other supplies.

2.1 Recently, he was preparing for the weekend because weekends are normally busier. He looked at his sales from previous days and checked how much chicken and supplies he had available. Based on that, he decided how much more to purchase and prepare.

3.1-3.5 He expected a busy weekend and purchased more chicken and supplies than usual, but sales were slower than expected. Since he had already spent the money on the product and preparation, he made less money that weekend than he had planned. He became more careful about how much he purchased and prepared during the following days.

4.1-4.4 After having lower sales than expected, he reduced how much chicken he purchased and prepared for the following days. He remembered having a similar situation a few weeks earlier when he prepared more chickens than customers ended up buying.

6.1-6.5 He uses Excel to compare previous sales and purchases and checks what supplies he currently has. He then estimates how much chicken he should purchase and prepare based mostly on previous sales and his own experience. He has not tried another system because Excel is simple and has generally worked well enough for the size of his business.

Closing

- Who else should I talk to about this?

Referral name(s) or contact(s):

N/A

☐ **Thanked them for their time.**

Post-Interview Synthesis (complete within 24 hours)

Exact quote(s) captured, word for word:

"Excel tells me how much I sold before, but I still have to estimate how many chickens I'm actually going to sell that day."

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

The owner uses Excel to track sales, purchases, and expenses, but changing daily demand makes it difficult to estimate how much chicken to purchase and prepare, sometimes resulting in unnecessary spending and lower-than-expected cash from sales.

Saul: Small-Business Cash Flow Forecaster [4/5] - Finance

Interview Information

Interviewer(s)	*Brenda Lopez*		
Date	*09-07-2026*	Time	*2:00 PM*
Location	*House*		
Phase (1 or 2)	*1*	Idea or problem area	*Finance*

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	*Owner of a small beauty SPA*
How they were reached	*Personal contact*
Relevant experience with the problem area	*Owns and operates a small spa offering several beauty services. Personally manages appointments, customer payments, beauty supplies, business expenses, and monthly rent.*
Consent to take notes given?	*Yes*
Consent to follow up later?	*Yes*

Opening

Suggested script: I'm a student doing research about how small-business owners manage their business finances and cash flow. I'm not selling anything or pitching a product. I just want to understand your experiences. Is it okay if I take a few notes?

Body: Problem Exploration

1. Can you walk me through how you currently track the money coming in and going out of your business?
2. How do you normally plan for the upcoming business expenses?
3. Tell me about the last time the amount of money available to the business didn't match what you expected.
4. Can you tell me about the last time the timing of income or expenses affected a business paymen ot decision?
5. When was the previous time something like that happened?
6. When situations like that happen, what do you currently do to manage them?
7. What's the most difficult part of managing your business's money from month to month?

1. *She keeps track of the money she receives from appointments and compares it with her regular expenses, especially rent and the supplies needed for her different services.*
2. *She prioritizes her monthly rent and other regular expenses, then decides how much she can spend on supplies or other things for the spa.*
3. *There have been slower weeks when she had fewer appointments than expected, so less money came into the business than she originally anticipated.*
4. *When appointments are slower, she becomes more careful about purchasing additional beauty supplies or making other nonessential business purchases.*
5. *This happens occasionally, especially because some weeks have significantly more appointments than others. However, she has generally had enough clients throughout the month to cover her rent.*
6. *She looks at her upcoming appointments, the money she currently has available, and the expenses she knows she needs to pay. She also avoids buying additional supplies unless she needs them.*
7. *The most difficult part is that the number of clients can change from week to week, so she does not always know exactly how much money the spa will generate by the end of the month.*

Follow-Up Probes

1.1 *What do you use to keep track of that?*

1.2 *How often do you check it?*

1.3 *Who normally handles that?*

2.1 *Can you walk me through how you did that recently?*

3.1-3.5 *What happened? What caused the difference? When did you realize it? What did you do about it? How did that affect the business?*

4.1-4.4 *What happened? What did you do? Was anything delayed or changed because of It? How did you handle the situation?*

6.1-6.5 *Walk me through how you do that. What tools or information do you use? How long Have you been doing it that way? What makes that process difficult? Have you tried doing it differently before?*

1.1 She mainly keeps records of customer payments, appointments, receipts, and business expenses. She also keeps track of what she spends on products and supplies for the different beauty services she provides.

1.2 She checks her appointments and income throughout the week and pays more attention to her finances when rent is approaching or when she needs to purchase more supplies.

2.1 Recently, she had her monthly rent coming up and looked at how many appointments she already had scheduled for the following weeks. She knew approximately how much money she needed to set aside for rent before spending more on supplies or other things for the business.

3.1-3.5 There was a recent week when she expected more appointments, but several time slots remained empty and she made less money than she normally would. It did not prevent her from paying the rent because other weeks that month had been busier, but she became more careful about spending money from the business until she had more appointments. She postponed purchasing some supplies that she did not immediately need.

4.1-4.4 When business is slower, she prioritizes rent and necessary supplies and waits before making purchases that are not urgent. She has experienced other slow weeks before, but they are usually balanced by weeks when she has more clients. Because of this, she tries to save some of the money from busy weeks instead of immediately spending it.

6.1-6.5 She manages the uncertainty mainly by checking her scheduled appointments and keeping enough money available for rent and other important expenses. She purchases supplies based on what services she expects to provide and what she already has available. She has not needed a complicated financial system because the spa is still small, but she has to pay attention to how much she spends during slower weeks.

Closing

- Who else should I talk to about this?

Referral name(s) or contact(s):

N/A

☐ **Thanked them for their time.**

Post-Interview Synthesis (complete within 24 hours)

Exact quote(s) captured, word for word:

“I always try to separate the money for the rent first because I know that has to be paid no matter how many clients I have that week.”

“Some weeks I have a lot of appointments and other weeks are slower, so I try not to spend everything I make during the busy weeks.”

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

The owner generally earns enough from her clients to cover monthly rent, but variations in weekly appointments create uncertainty in expected income and require her to prioritize fixed expenses and limit nonessential spending during slower periods.

Saul: Small-Business Cash Flow Forecaster [5/5] - Finance

Interview Information

Interviewer(s)	*Andres Martinez*		
Date	*09-07-2026*	Time	*4:20 PM*
Location	*His business*		
Phase (1 or 2)	*1*	Idea or problem area	*Finance*

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	*Owner of a small burrito business*
How they were reached	*Asked in his business location*
Relevant experience with the problem area	*Operates a small business selling burritos in Ciudad Juárez. Personally manages daily sales, purchases ingredients and supplies, prepares food, and handles the business's day-to-day expenses.*
Consent to take notes given?	*Yes*
Consent to follow up later?	*Yes*

Opening

Suggested script: I'm a student doing research about how small-business owners manage their business finances and cash flow. I'm not selling anything or pitching a product. I just want to understand your experiences. Is it okay if I take a few notes?

Body: Problem Exploration

1. Can you walk me through how you currently track the money coming in and going out of your business?
2. How do you normally plan for the upcoming business expenses?
3. Tell me about the last time the amount of money available to the business didn't match what you expected.
4. Can you tell me about the last time the timing of income or expenses affected a business paymen ot decision?
5. When was the previous time something like that happened?
6. When situations like that happen, what do you currently do to manage them?
7. What's the most difficult part of managing your business's money from month to month?

1. *He keeps track of approximately how much he sells each day and how much he spends buying ingredients and other supplies for the business.*
2. *He usually plans his expenses based on what ingredients he needs for the next few days and how much money he made from recent sales.*
3. *Recently, he bought and prepared more ingredients than he needed because he expected a busy day, but fewer customers came than usual.*
4. *When sales are lower than expected, he has less money available to purchase ingredients for the following days, so he becomes more careful about what and how much he buys.*
5. *This has happened several times. Some days are predictable, but sales can change depending on the day of the week, weather, holidays, or simply how many customers show up.*
6. *He checks what ingredients he has left, estimates how many burritos he expects to sell, and uses money from previous sales to purchase what he needs for the following days.*
7. *The most difficult part is knowing how much food to prepare and purchase because preparing too much can result in waste, while preparing too little can cause him to lose sales.*

Follow-Up Probes

1.1 *What do you use to keep track of that?*

1.2 *How often do you check it?*

1.3 *Who normally handles that?*

2.1 *Can you walk me through how you did that recently?*

3.1-3.5 *What happened? What caused the difference? When did you realize it? What did you do about it? How did that affect the business?*

4.1-4.4 *What happened? What did you do? Was anything delayed or changed because of It? How did you handle the situation?*

6.1-6.5 *Walk me through how you do that. What tools or information do you use? How long Have you been doing it that way? What makes that process difficult? Have you tried doing it differently before?*

1.1 He mainly keeps receipts and simple records of his daily sales and expenses. Since the business is small, he does not use complicated accounting or financial software.

1.2 He checks his money and expenses almost every day because he frequently needs to purchase meat, tortillas, beans, cheese, vegetables, and other ingredients.

2.1 Recently, he needed to purchase ingredients for the next few days. He looked at what he still had available and considered how much he had sold during the previous days before deciding how much meat and other ingredients to purchase.

3.1-3.5 One day he expected sales to be higher and prepared more food than usual, but fewer customers came. Some ingredients could be saved, but some prepared food could not be kept for very long. He made less money than expected that day and had already spent money purchasing the ingredients. It was not a serious financial problem, but it meant he had to be more careful about how much he purchased during the next few days.

4.1-4.4 After a slow day, he reduced the amount of ingredients he purchased for the following days and used what he already had available first. This has happened before because sales are not exactly the same every day. He tries to compensate by buying more frequently in smaller quantities rather than purchasing too much at once.

6.1-6.5 He manages the business mostly based on previous sales and experience. Before purchasing more ingredients, he checks what he already has and how much money came in from recent sales. He tries to keep enough money available to purchase ingredients for the next day. His current approach usually works, but unexpected slow days or increases in ingredient prices can make it harder to decide how much he can safely spend.

Closing

- Who else should I talk to about this?

Referral name(s) or contact(s):

N/A

☐ **Thanked them for their time.**

Post-Interview Synthesis (complete within 24 hours)

Exact quote(s) captured, word for word:

"I have to leave enough money from today's sales to buy what I need for tomorrow. I can't treat everything I sell as profit."

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

The owner experiences uncertainty from changing daily sales, ingredient costs, and food waste, requiring him to carefully balance how much money he spends on ingredients while keeping enough cash available to continue operating the following days.

Kevin - Small Business Tax Helper and Financial Record Organizer - Finance [1/5]
Print or copy one sheet per interview. Fill in the top sections before the conversation starts, and complete the synthesis section within twenty-four hours afterward.

Interviewer(s)	Kevin Llamas		
Date	09/04/26	Time	5:55
Location	Centennial Plaza		
Phase (1 or 2)	Phase 1	Idea or problem area	Business tax preparation and financial record organization

Interview Information

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	Son of business owner in El Paso
How they were reached	Approached in person
Relevant experience with the problem area	Parents own and manage a small business which are responsible for tracking their own expenses, receipts and information needed for taxes.
Consent to take notes given?	Yes
Consent to follow up later?	No

Opening

Hello, I am a student majoring in Computer Science and we are conducting research on how small business owners manage their financial records and prepare for taxes. I just want to understand your personal experience. Is it okay with you if I take a few notes?

Body: Problem Exploration

Could you walk me through the last time you prepared your business information for taxes?

Tell me more about how you keep track of your receipts?

What happened the last time you struggled to find a receipt?

How did that affect you?

What tools do you currently use?

- **Parents keep track of expenses using bank statements, receipts, emails on their computer and in a file cabinet.**
- **During tax season they struggle to organize all relevant documents.**
- **Difficulty remembering what older purchases are for and keeping receipts organized.**
- **Difficulty searching through emails, physical receipts and bank transactions.**
- **They have an accountant that files the taxes, but mentions how at the end of the day they are responsible for gathering and organizing the majority of information.**

Follow-Up Probes

Use these to go deeper once the subject starts describing a real experience.

Tell me more about how you keep track of your receipts?

What happened the last time you struggled to find a receipt?

How did that affect you?

What tools do you currently use?

- **Try to save receipts but sometimes they get misplaced**
- **Some receipts are physical while others are through email.**
- **When receipts go missing, they have to check their bank accounts to identify the transactions.**
- **Searching for missing information makes tax preparation extremely stressful and time consuming.**

Closing

☐ **Asked "Who else should I talk to about this?"**

Referral name(s) or contact(s):

NA

☐ **Thanked them for their time**

Post-Interview Synthesis (complete within 24 hours)

Exact quote(s) captured, word for word:

"My parents most stressful time of the year is tax season" **Subject mentioned that every year his parents try and keep their documents organized but when the busy months come by it becomes a real struggle.**

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

This individual's parents are small business owners, he mentions how his parents deal with difficulty keeping receipts and expenses organized throughout the year, which leads to stress when preparing for tax season.

Kevin - Small Business Tax Helper and Financial Record Organizer - Finance [2/5]

Print or copy one sheet per interview. Fill in the top sections before the conversation starts, and complete the synthesis section within twenty-four hours afterward.

Interview Information

Interviewer(s)	**Kevin Llamas**		
Date	**09/04/26**	**Time**	**6:10**
Location	**COBA building**		
Phase (1 or 2)	**Phase 1**	**Idea or problem area**	**Business tax preparation and financial**

			record organization

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	**Business Major**
How they were reached	**Approached on campus**
Relevant experience with the problem area	**Has taken accounting and finance courses and has helped members in tax season**
Consent to take notes given?	**Yes**
Consent to follow up later?	**No**

Opening

☐ **Introduced myself as a student researcher, not selling anything**

☐ **Asked permission to take notes**

Hello, I am a student majoring in Computer Science and we are conducting research on how small business owners manage their financial records and prepare for taxes. I just want to understand your personal experience. Is it okay with you if I take a few notes?

Body: Problem Exploration

Guiding prompts, adapt to your problem area and follow the Mom Test rules. Ask about specific past experiences, not opinions or hypotheticals.

- **Have you ever helped someone organize expenses or financial records for a business?**
- **Walk me through the last time you helped someone organize their financial records.**
- **What information did you have to organize?**
- **How were the expenses and receipts being tracked?**
- **Tell me about a problem you encountered while organizing those records.**
- **What tools did you use during the process?**

- learned about tax preparation and expense tracking through business classes.
- Mentioned that organizing financial records seems to be one of the most important parts of preparing taxes.
- Said some transactions are difficult to categorize because the bank statement only shows the merchant.
- Believes waiting until tax season to organize everything creates unnecessary stress.

Follow-Up Probes

Use these to go deeper once the subject starts describing a real experience.

- **What happened when you couldn't determine what a transaction was for?**
- **How did you figure out whether a purchase was personal or business-related?**
- **How much time did you spend organizing everything?**
- **What happened when information or receipts were missing?**

- Used Excel and bank statements to organize transactions.
- Family members kept physical receipts in folders but didn't have a consistent organization system.
- Has to manually compare receipts with transactions.
- Said the process takes weeks because documents had accumulated over several months.
- Mentioned that categorizing expenses was harder than simply finding the transactions.

Closing

☐ **Asked “Who else should I talk to about this?”**

Referral name(s) or contact(s):

Carlos Moreno 656 148-5536

☐ Thanked them for their time

Post-Interview Synthesis (complete within 24 hours)

Exact quote(s) captured, word for word:

"The transactions are there but sometimes we have no clue what they were for" A repeatable problem is the organization of documents can lead to difficulty in the future.

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

A COBA student who has experience helping family members found that categorizing and organizing business expenses can become time consuming when documents are not well organized throughout the year.

Kevin - Small Business Tax Helper and Financial Record Organizer - Finance [3/5]

Print or copy one sheet per interview. Fill in the top sections before the conversation starts, and complete the synthesis section within twenty-four hours afterward.

Interview Information

Interviewer(s)	Kevin Llamas		
Date	09/04/26	Time	8:25
Location	GYM		
Phase (1 or 2)	1	Idea or problem area	Business tax preparation and financial

			record organization

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	Gym Member
How they were reached	Approached at the gym
Relevant experience with the problem area	Is a gym personal trainer.
Consent to take notes given?	Yes
Consent to follow up later?	NO

Opening

☐ Introduced myself as a student researcher, not selling anything

☐ Asked permission to take notes

Hello, I am a student majoring in Computer Science and we are conducting research on how small business owners manage their financial records and prepare for taxes. I just want to understand your personal experience. Is it okay with you if I take a few notes?

Body: Problem Exploration

Guiding prompts, adapt to your problem area and follow the Mom Test rules. Ask about specific past experiences, not opinions or hypotheticals.

- Walk me through how you personal and work-related purchases organized.
- Tell me about the last time there was confusion about whether a purchase was for personal or business use.
- What did they do to solve the problem?

• Works independently as a personal trainer. • Most clients pay cash, but some payments are handled through different payment apps. • Trainer buys equipment and other items for clients/business use. • Mentions that business and personal purchases sometimes come from the same card. • Said the he relies heavily on an accountant during tax season.

Follow-Up Probes

Use these to go deeper once the subject starts describing a real experience.

- **You mentioned you sometimes use the same card for personal and business purchases. Tell me more about that.**
- **What happened the last time they couldn't remember what a purchase was for?**
- **How did they determine which transactions were related to work?**
- **Did they have to go back through old transactions? What was that process like?**
- **What tools did they use to keep track of everything?**
- **How did that affect them when tax season came around?**

- **Receipts are mostly digital, but some equipment purchases have physical receipts.**
- **Main problem is separating personal and trainer expenses.**
- **Trainer sometimes has to look months back through transactions.**
- **Uses bank statements and payment-app histories rather than a tool to keep track of expenses.**
- **Accountant has to ask for clarification about certain transactions.**

Closing

☐ **Asked "Who else should I talk to about this?"**

Referral name(s) or contact(s):

NA

☐ **Thanked them for their time**

Post-Interview Synthesis (complete within 24 hours)

Exact quote(s) captured, word for word:

"Honestly I use the same card for everything" **Yes, looking back at transactions.**

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

The subject has struggled to separate personal and business transactions as he uses the same financial card for both.

Kevin - Small Business Tax Helper and Financial Record Organizer - Finance [4/5]

Print or copy one sheet per interview. Fill in the top sections before the conversation starts, and complete the synthesis section within twenty-four hours afterward.

Interview Information

Interviewer(s)	**Kevin Llamas**		
Date	**09/05/26**	**Time**	**7:13**
Location	**Street**		
Phase (1 or 2)	**1**	**Idea or problem area**	**Business tax preparation and financial record organization**

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	**Delivery driver.**
How they were reached	**Approached in person.**
Relevant experience with the problem area	**Independent delivery driver and is responsible for tracking income and expenses.**

Consent to take notes given?	**Yes**
Consent to follow up later?	**No**

Opening

☐ **Introduced myself as a student researcher, not selling anything**

☐ **Asked permission to take notes**

Hello, I am a student majoring in Computer Science and we are conducting research on how small business owners manage their financial records and prepare for taxes. I just want to understand your personal experience. Is it okay with you if I take a few notes?

Body: Problem Exploration

Guiding prompts, adapt to your problem area and follow the Mom Test rules. Ask about specific past experiences, not opinions or hypotheticals.

- **Walk me through how you kept track of your delivery income last month.**
- **Tell me about the last time you had a work-related expense, such as gas or vehicle maintenance.**
- **What did you do with the receipt or transaction afterward?**
- **Walk me through the last time you needed to look back at an older expense.**
- **What information did you need, and where did you look for it?**
- **Tell me about the last time you weren't sure whether you needed to keep a particular record.**

- **Receives income from delivery work throughout the year.**
- **Keeps track of earnings mainly through the delivery app.**
- **Mentioned expenses such as gas, vehicle maintenance, and phone usage.**
- **Initially the subject did not keep detailed records because he was uneducated on what information was needed.**
- **Has had to go through old bank transactions to find vehicle-related expenses.**
- **Was unsure about which expenses were relevant when preparing taxes.**

Follow-Up Probes

Use these to go deeper once the subject starts describing a real experience.

- **You mentioned using your bank statements. Tell me more about how you use them.**
- **What happened the last time you couldn't find a receipt?**
- **How did you identify which gas or vehicle purchases were related to delivery work?**

- How far back did you have to search through your transactions?
- How much time did that take?
- How did that affect you when you needed the information later?
- What did you end up doing to solve the problem?

- Does not consistently save every gas receipt.
- Sometimes pays for gas with different cards.
- Has had to search through several months of transactions.
- Said understanding what records to keep is more difficult than recording the actual expenses.
- Has considered using excel.

Closing

☐ **Asked “Who else should I talk to about this?”**

Referral name(s) or contact(s):

NA

☐ **Thanked them for their time**

Post-Interview Synthesis (complete within 24 hours)

Exact quote(s) captured, word for word:

“I did not really think about what I need to keep until it was too late”

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

The driver experienced difficulty knowing which documents to maintain throughout the year, resulting in stress when tax season came.

Kevin - Small Business Tax Helper and Financial Record Organizer - Finance [5/5]
Print or copy one sheet per interview. Fill in the top sections before the conversation starts, and complete the synthesis section within twenty-four hours afterward.

Interview Information

Interviewer(s)	Kevin Llamas		
Date	09/06/26	Time	10:46
Location	Coffee shop		
Phase (1 or 2)	1	Idea or problem area	Business tax preparation and financial record organization

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	Future entrepreneur
How they were reached	Approached in person
Relevant experience with the problem area	Wants to become an entrepreneur in the future.
Consent to take notes given?	Yes
Consent to follow up later?	No

Opening

☐ **Introduced myself as a student researcher, not selling anything**

☐ **Asked permission to take notes**

Hello, I am a student majoring in Computer Science and we are conducting research on how small business owners manage their financial records and prepare for taxes. I just want to understand your personal experience. Is it okay with you if I take a few notes?

Body: Problem Exploration

Guiding prompts, adapt to your problem area and follow the Mom Test rules. Ask about specific past experiences, not opinions or hypotheticals.

- **Walk me through the last time you worked on planning the financial side of your business.**
- **What expenses have you already researched or planned for?**
- **How are you currently keeping track of your estimated costs?**
- **Tell me about the last time you researched the financial or tax requirements of starting your business.**
- **What information did you look for?**
- **What did you do when you didn't understand something?**
- **What tools are you currently using to organize your business plans and expenses?**

- **Dreams of starting a business someday.**
- **Has researched startup costs, inventory, pricing, and online storefronts.**
- **Has thought about revenue and expenses but hasn't researched taxes very much.**
- **Unsure what financial records a new business needs to maintain.**
- **Mentioned being more concerned about getting customers than financial organization right now.**
- **Assumes they would eventually need an accountant or professional help if the business became successful.**

Follow-Up Probes

Use these to go deeper once the subject starts describing a real experience.

- **Tell me more about that.**
- **What happened next?**
- **How will that affect you?**

- Doesn't know how business purchases should be documented for taxes.
- Unsure how long receipts should be kept or what information would be important.
- Did not consider separating personal and business expenses.
- Said taxes are something they would probably research after starting the business.

Closing

☐ Asked “Who else should I talk to about this?”

Referral name(s) or contact(s):

NA

☐ Thanked them for their time

Post-Interview Synthesis (complete within 24 hours)

Exact quote(s) captured, word for word:

“Taxes never really crossed my mind, I don’t know how I would handle them”

Yes, the individual has not experienced tax preparation problems,but can relate to similar problems compared to the other interviews.

Did this conversation reveal a specific, repeatable problem? (Yes / No)

An individual planning to start a business focuses primarily on other problems such as startup cost, clients and sales rather than how they will deal with financial records.

One-sentence takeaway:

Joe: Autopilot-Style Personal Finance [1/5] - Finance

Interview Information

Interviewer(s)	***Joe Mota***		
Date	***09-05-2026***	***Time***	***4:15 PM***
Location	***UTEP Library***		
Phase (1 or 2)	***1***	***Idea or problem area***	***Finance***

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	***Daniel - UTEP student working part-time***
How they were reached	***Classmate***
Relevant experience with the problem area	***Uses a checking account, savings account, credit card, and several subscriptions while paying for gas, food, school expenses, and entertainment.***
Consent to take notes given?	***Yes***
Consent to follow up later?	***Yes***

Opening

Suggested script: I'm a student doing research about how people manage their personal finances and cash flow. I'm not selling anything or pitching a product. I just want to understand your experiences. Is it okay if I take a few notes?

Body: Problem Exploration

1. ***Can you walk me through how you currently track the money coming in and going out?***
2. ***How do you normally plan for upcoming expenses?***
3. ***Tell me about the last time the amount of money available to you didn't match what you expected.***

4. *Can you tell me about the last time the timing of income or expenses affected a payment or financial decision?*
5. *When was the previous time something like that happened?*
6. *When situations like that happen, what do you currently do to manage them?*
7. *What's the most difficult part of managing your money from month to month?*

1. He mostly checks his bank app every few days and looks at the current checking balance. He does not use a formal budget.

2. He keeps major bills in mind and usually waits until after bills are paid before moving money to savings.

3. Last month he bought concert tickets and ate out several times in the same week. His checking balance ended up lower than he expected.

4. He had to move money from savings back into checking because his phone bill and a subscription were still coming out before payday.

5. A similar situation happened about two months earlier after he bought school supplies and paid for a car repair in the same week.

6. He checks balances more often, avoids going out, and waits until the next paycheck before buying anything nonessential.

7. The hardest part is knowing how much of the money in checking is actually safe to spend after future charges are considered.

Follow-Up Probes

1.1 What do you use to keep track of that?

1.2 How often do you check it?

1.3 Who normally handles that?

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2.1 Can you walk me through how you did that recently?

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3.1-3.5 What happened? What caused the difference? When did you realize it? What did you do about it? How did that affect you?

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4.1-4.4 What happened? What did you do? Was anything delayed or changed because of it? How did you handle the situation?

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6.1-6.5 Walk me through how you do that. What tools or information do you use? How long have you been doing it that way? What makes that process difficult? Have you tried doing it differently before?

1.1 Bank app, credit-card app, and Venmo history.

1.2 He checks them every few days and more often near payday.

1.3 He manages everything himself.

2.1 Before buying concert tickets, he checked checking and savings but forgot about a phone bill and a yearly subscription renewal.

3.1-3.5 After the extra spending, he realized he had less available cash than expected and transferred money from savings. No bill was missed, but money intended for savings was used for regular expenses. ***4.1-4.4 He delayed going out and buying clothes until the next paycheck. He said this happens whenever several smaller expenses occur close together.*** ***6.1-6.5 He tried a spreadsheet before, but stopped updating it after about two weeks because entering every transaction manually became annoying.***

Closing

• Who else should I talk to about this?

Referral name(s) or contact(s):

N/A

☐ ***Thanked them for their time.***

Post-Interview Synthesis (complete within 24 hours)

Exact quote(s) captured, word for word:

"I mostly look at what is left in checking and hope I remembered everything that still has to come out."

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

The participant makes spending decisions mainly from his current checking balance without a clear view of upcoming bills, which sometimes causes him to pull money back out of savings.

Joe: Autopilot-Style Personal Finance [2/5] - Finance (AI-Simulated)

Interview Information

Interviewer(s)	***Joe Mota***		
Date	***09-06-2026***	***Time***	***7:30 PM***
Location	***Phone Call***		
Phase (1 or 2)	***1***	***Idea or problem area***	***Finance***

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	***Maya - recent college graduate with a full-time job***
How they were reached	***Friend of a friend***
Relevant experience with the problem area	***Receives a regular paycheck, pays rent and utilities, uses two credit cards, contributes to retirement, and is trying to build an emergency fund.***
Consent to take notes given?	***Yes***
Consent to follow up later?	***No***

Opening

Suggested script: I'm a student doing research about how people manage their personal finances and cash flow. I'm not selling anything or pitching a product. I just want to understand your experiences. Is it okay if I take a few notes?

Body: Problem Exploration

1. ***Can you walk me through how you currently track the money coming in and going out?***
2. ***How do you normally plan for upcoming expenses?***
3. ***Tell me about the last time the amount of money available to you didn't match what you expected.***
4. ***Can you tell me about the last time the timing of income or expenses affected a payment or financial decision?***
5. ***When was the previous time something like that happened?***
6. ***When situations like that happen, what do you currently do to manage them?***
7. ***What's the most difficult part of managing your money from month to month?***

1. She checks her checking account and two credit cards several times a week. Rent and major bills are on autopay. ***2. She transfers a fixed amount into savings after payday and assumes the remaining money will cover normal spending.*** ***3. A car repair, travel expenses, and higher grocery spending happened in the same month and made her credit-card balance much higher than expected.*** ***4. She reduced entertainment spending and lowered the amount she transferred into her emergency fund that month.*** ***5. A few months earlier, several yearly subscriptions renewed close together and created the same issue.***

6. She reviews each account, estimates upcoming bills, and manually decides how much she can spend until the next paycheck.

7. The hardest part is knowing how much of the money in checking is really available versus already committed to upcoming bills.

Follow-Up Probes
1.1 What do you use to keep track of that?
1.2 How often do you check it?
1.3 Who normally handles that?
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2.1 Can you walk me through how you did that recently?
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3.1-3.5 What happened? What caused the difference? When did you realize it? What did you do about it? How did that affect you?
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4.1-4.4 What happened? What did you do? Was anything delayed or changed because of it? How did you handle the situation?
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6.1-6.5 Walk me through how you do that. What tools or information do you use? How long have you been doing it that way? What makes that process difficult? Have you tried doing it differently before?

1.1 Checking account, two credit-card apps, and a notes app with recurring bill dates.

1.2 Usually every few days and almost always before a larger purchase.

1.3 She manages it herself.

2.1 On her last payday she paid rent, moved money to savings, checked both cards, and then estimated what she had left for the next two weeks.

3.1-3.5 The car repair was the main unexpected cost. She could still pay everything, but it reduced her savings contribution and made her watch spending for the rest of the month.

4.1-4.4 She delayed buying new furniture and cut restaurant spending until the following paycheck.

6.1-6.5 She tried a budgeting app in the past but stopped because transaction categories often needed correction and she did not want to maintain it.

Closing
• Who else should I talk to about this?
Referral name(s) or contact(s):

N/A

☐ *Thanked them for their time.*

Post-Interview Synthesis (complete within 24 hours)
Exact quote(s) captured, word for word:

“I know how much money I have, but not always how much of it is actually safe to spend.”

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

Even with steady income, the participant still manually calculates safe-to-spend money because account balances do not clearly account for future bills and savings goals.

Joe: Autopilot-Style Personal Finance [3/5] - Finance (AI-Simulated)

Interview Information

Interviewer(s)	*Joe Mota*		
Date	*09-07-2026*	*Time*	*6:00 PM*
Location	*Coffee Shop*		
Phase (1 or 2)	*1*	*Idea or problem area*	*Finance*

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	*Luis - restaurant server with variable weekly income*
How they were reached	*Personal contact*
Relevant experience with the problem area	*Income changes depending on scheduled hours and tips. Pays car insurance, gas, groceries, a phone bill, and a credit-card balance.*
Consent to take notes given?	*Yes*
Consent to follow up later?	*Yes*

Opening

Suggested script: I’m a student doing research about how people manage their personal finances and cash flow. I’m not selling anything or pitching a product. I just want to understand your experiences. Is it okay if I take a few notes?

Body: Problem Exploration

1. ***Can you walk me through how you currently track the money coming in and going out?***
2. ***How do you normally plan for upcoming expenses?***
3. ***Tell me about the last time the amount of money available to you didn’t match what you expected.***
4. ***Can you tell me about the last time the timing of income or expenses affected a payment or financial decision?***
5. ***When was the previous time something like that happened?***
6. ***When situations like that happen, what do you currently do to manage them?***
7. ***What’s the most difficult part of managing your money from month to month?***

1. He checks his work schedule, estimates his next paycheck, and watches his checking balance throughout the week.

2. He keeps bill due dates in his phone calendar and tries to leave extra money in checking during slower weeks.

3. Two weeks ago he was scheduled for fewer shifts and earned less in tips than expected.

4. His car insurance and credit-card payment were due before the next larger paycheck, so he paid the card minimum and delayed a nonessential purchase.

5. Something similar happened the previous month when two shifts were cut.

6. He cuts optional spending, keeps more money in checking, and waits for the next paycheck before buying anything unnecessary.

7. The hardest part is predicting what is safe to spend when both his income and weekly expenses change.

Follow-Up Probes

1.1 What do you use to keep track of that?

1.2 How often do you check it?

1.3 Who normally handles that?

2.1 Can you walk me through how you did that recently?

3.1-3.5 What happened? What caused the difference? When did you realize it? What did you do about it? How did that affect you?

4.1-4.4 What happened? What did you do? Was anything delayed or changed because of it? How did you handle the situation?

6.1-6.5 Walk me through how you do that. What tools or information do you use? How long have you been doing it that way? What makes that process difficult? Have you tried doing it differently before?

1.1 Work schedule, previous paychecks, bank app, and phone calendar reminders. *1.2 He checks his balance almost every day.* *1.3 He manages it himself.* *2.1 Before his most recent paycheck, he estimated income using scheduled hours, then mentally subtracted insurance, phone, gas, and the credit-card payment.* *3.1-3.5 His actual income was lower than the estimate. He noticed after the paycheck posted and immediately reduced spending so he could cover insurance.* *4.1-4.4 He delayed buying shoes and paid only the credit-card minimum. He said this is common whenever work hours change unexpectedly.* *6.1-6.5 He tried a monthly budgeting app, but the planned income became inaccurate whenever his hours or tips changed, so he stopped using it.*

Closing

• Who else should I talk to about this?

Referral name(s) or contact(s):

N/A

☐ *Thanked them for their time.*

Post-Interview Synthesis (complete within 24 hours)

Exact quote(s) captured, word for word:

"A normal budget doesn't really work when I don't make the exact same amount every week."

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

The participant struggles with traditional fixed budgets because variable income makes it difficult to know how much money needs to remain available for upcoming bills.

Joe: Autopilot-Style Personal Finance [4/5] - Finance (

Interview Information

Interviewer(s)	*Joe Mota*		
Date	*09-08-2026*	*Time*	*11:20 AM*
Location	*UTEP Union*		
Phase (1 or 2)	*1*	*Idea or problem area*	*Finance*

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	***Sofia - graduate student living independently***
How they were reached	***Classmate***
Relevant experience with the problem area	***Receives a monthly stipend, pays rent and utilities, uses a credit card for most purchases, and is trying to save for emergencies and travel.***
Consent to take notes given?	***Yes***
Consent to follow up later?	***No***

Opening

Suggested script: I'm a student doing research about how people manage their personal finances and cash flow. I'm not selling anything or pitching a product. I just want to understand your experiences. Is it okay if I take a few notes?

Body: Problem Exploration

1. ***Can you walk me through how you currently track the money coming in and going out?***
2. ***How do you normally plan for upcoming expenses?***
3. ***Tell me about the last time the amount of money available to you didn't match what you expected.***
4. ***Can you tell me about the last time the timing of income or expenses affected a payment or financial decision?***
5. ***When was the previous time something like that happened?***
6. ***When situations like that happen, what do you currently do to manage them?***
7. ***What's the most difficult part of managing your money from month to month?***

1. She mostly reviews purchases in her credit-card app and checks checking before paying the card each month. ***2. She pays rent and utilities first, then bases the rest of the month on what appears to remain.*** ***3. During a busy school month, several food-delivery, coffee, and online purchases added up to much more than she expected.*** ***4. She did not notice the total until the monthly credit-card statement was generated, so she reduced spending the following month.***

5. A similar situation happened during finals the previous semester.

6. She reviews transactions by category and tries to avoid the same types of purchases the following month.

7. The hardest part is noticing overspending while it is happening because each small purchase looks harmless by itself.

Follow-Up Probes

1.1 What do you use to keep track of that?

1.2 How often do you check it?

1.3 Who normally handles that?

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2.1 Can you walk me through how you did that recently?

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3.1-3.5 What happened? What caused the difference? When did you realize it? What did you do about it? How did that affect you?

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4.1-4.4 What happened? What did you do? Was anything delayed or changed because of it? How did you handle the situation?

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6.1-6.5 Walk me through how you do that. What tools or information do you use? How long have you been doing it that way? What makes that process difficult? Have you tried doing it differently before?

1.1 Credit-card app, checking account, and monthly category summaries.

1.2 She checks transactions weekly but usually reviews the full month only when the statement closes.

1.3 She manages it herself.

2.1 After receiving her stipend, she paid rent and utilities, then spent normally without setting a weekly spending limit.

3.1-3.5 By the end of the month, many small purchases had added several hundred dollars more than expected. She reduced the amount transferred to savings.

4.1-4.4 She cut food delivery and online shopping the next month and postponed a weekend trip.

6.1-6.5 She has used card-category summaries, but they mainly explain past spending and do not help her decide what is safe to spend in the moment.

Closing

• Who else should I talk to about this?

Referral name(s) or contact(s):

N/A

☐ *Thanked them for their time.*

Post-Interview Synthesis (complete within 24 hours)
Exact quote(s) captured, word for word:

"None of the purchases looked bad by themselves, but together they were way more than I thought."

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

The participant often notices overspending only after many small purchases have accumulated, making financial decisions reactive rather than proactive.

Joe: Autopilot-Style Personal Finance [5/5] - Finance (AI-Simulated)

Interview Information

Interviewer(s)	***Joe Mota***		
Date	***09-08-2026***	***Time***	***1:40 PM***
Location	***Phone Call***		
Phase (1 or 2)	***1***	***Idea or problem area***	***Finance***

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	***Adrian - young professional sharing expenses with a partner***
How they were reached	***Friend***
Relevant experience with the problem area	***Manages personal checking and savings, a shared household account, credit cards, subscriptions, rent, utilities, groceries, and payment-app reimbursements.***
Consent to take notes given?	***Yes***

Consent to follow up later?	***Yes***

Opening

Suggested script: I'm a student doing research about how people manage their personal finances and cash flow. I'm not selling anything or pitching a product. I just want to understand your experiences. Is it okay if I take a few notes?

Body: Problem Exploration

1. ***Can you walk me through how you currently track the money coming in and going out?***
2. ***How do you normally plan for upcoming expenses?***
3. ***Tell me about the last time the amount of money available to you didn't match what you expected.***
4. ***Can you tell me about the last time the timing of income or expenses affected a payment or financial decision?***
5. ***When was the previous time something like that happened?***
6. ***When situations like that happen, what do you currently do to manage them?***
7. ***What's the most difficult part of managing your money from month to month?***

1. He keeps personal expenses on his own cards while rent and utilities come from a shared account with his partner. ***2. They estimate shared bills at the start of the month, but groceries and other shared purchases are often paid from personal cards.*** ***3. Recently he paid for several household purchases and forgot to request reimbursement for some of them.*** ***4. His personal card balance was higher than expected, so he reduced the amount he planned to move into savings.*** ***5. A similar situation happened about a month earlier after several restaurant and grocery purchases.*** ***6. They periodically compare transactions and send reimbursements through Venmo after the fact.*** ***7. The hardest part is keeping personal spending, savings goals, and shared household obligations visible at the same time.***

Follow-Up Probes

1.1 What do you use to keep track of that?

1.2 How often do you check it?

1.3 Who normally handles that?

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2.1 Can you walk me through how you did that recently?

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3.1-3.5 What happened? What caused the difference? When did you realize it? What did you do about it? How did that affect you?

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4.1-4.4 What happened? What did you do? Was anything delayed or changed because of it? How did you handle the situation?

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6.1-6.5 Walk me through how you do that. What tools or information do you use? How long have you been doing it that way? What makes that process difficult? Have you tried doing it differently before?

1.1 Bank apps, credit-card apps, Venmo, and a shared note for larger household expenses. *1.2 They usually reconcile shared expenses once or twice a month.* *1.3 Each person tracks their own accounts, and they review shared expenses together.* *2.1 The last time, they opened both credit-card histories and Venmo and went purchase-by-purchase through several weeks of transactions.* *3.1-3.5 Some shared purchases were never reimbursed because they were forgotten. He noticed only after reviewing the card statement.* *4.1-4.4 He reduced that month's savings contribution and delayed a personal purchase until they finished reconciling expenses.* *6.1-6.5 They tried a shared spreadsheet but both forgot to update it consistently, so they went back to using apps and a shared note.*

Closing

• Who else should I talk to about this?

Referral name(s) or contact(s):

N/A

☐ *Thanked them for their time.*

Post-Interview Synthesis (complete within 24 hours)

Exact quote(s) captured, word for word:

"We have all the information somewhere, but it takes going through four different apps to figure out the full picture."

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

The participant struggles to coordinate personal and shared finances because important information is fragmented across multiple accounts, cards, and payment apps.

Lot Lens/ Parking Handshake [1/5] - Parking

Print or copy one sheet per interview. Fill in the top sections before the conversation starts, and complete the synthesis section within twenty-four hours afterward.

Interview Information

Interviewer(s)	David		
Date	9/3/26	Time	6pm
Location	Mundy Park		
Phase (1 or 2)	1	Idea or problem area	Parking

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	Gabe, UTEP Student
How they were reached	Walking to my parking spot
Relevant experience with the problem area	Uses free street parking
Consent to take notes given?	yes
Consent to follow up later?	n/a

Opening

☐ Introduced myself as a student researcher, not selling anything

☐ Asked permission to take notes

Suggested script: "I'm a student researching parking. I'm not selling anything, I just want to understand your experience. Is it okay if I take a few notes?"

Body: Problem Exploration

Guiding prompts, adapt to your problem area and follow the Mom Test rules. Ask about specific past experiences, not opinions or hypotheticals.

· Could you tell me about a time where you had difficulty finding parking? Could be in or out of campus.

§ Earlier today, I usually park around this area since there is free parking but today was extra packed. I was driving around for 15 mins until I decided to park a further because I was going to be late."

o How long did this process take you?

§ 15 mins

o How did this affect you getting to your destination

§ He was late to class

o How common is this experience for you?

§ "Every once in a while" he said its random to when it might be packed or not and how long it takes

· What is your personal tactic for finding parking anywhere? What's the process?

§ He drives around looking for parking occasionally staying in one spot to see if anyone leaves

o How often do you get the results you want?

§ "Sometime, most of the time I cut my losses and park further."

o What were your experience like when this has not worked in the way you wanted.

o What's going through you mind while you search a packed area?

§ "I lowkey start panicking, I give myself enough time to find parking before I go to class and it sucks when it takes longer"

· Is this a problem that express to others such as friends and family?

o "All the time, even with friends who have actually passes."

· Have you ever tried and combat this problem and in what ways? A parking map, texting a friend, using an app?

§ He has not, didn't even think to check

Closing

☐ **Asked "Who else should I talk to about this?"**

Referral name(s) or contact(s):

N/A

☐ Thanked them for their time

Post-Interview Synthesis (complete within 24 hours)

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

Gabe uses free parking almost daily, and has trouble finding parking in a timely in random patterns throughout his days.

Lot Lens/ Parking Handshake [2/5] - Parking

Interview Information

Interviewer(s)	David		
Date	9/4/26	Time	10pm
Location	Later Later		
Phase (1 or 2)	1	Idea or problem area	Parking

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	Ben, Student
How they were reached	Approached at a bar
Relevant experience with the problem area	Uses free street parking

Consent to take notes given?	**yes**
Consent to follow up later?	**n/a**

Opening

☐ **Introduced myself as a student researcher, not selling anything**

☐ **Asked permission to take notes**

Suggested script: "I'm a student researching parking. I'm not selling anything, I just want to understand your experience. Is it okay if I take a few notes?"

Body: Problem Exploration

Guiding prompts, adapt to your problem area and follow the Mom Test rules. Ask about specific past experiences, not opinions or hypotheticals.

· **Could you tell me about a time where you had difficulty finding parking? Could be in or out of campus?**

§ **Just earlier, he was looking for parking for some of the downtown businesses, the parking is usually packed, and he must drive down further to find parking spots in residential areas.**

o **How long did this process take you?**

§ **"about 5 to 10 minutes"**

o **How did this affect you getting to your destination**

§ **He has to walk further when he settles for a further parking spot**

o **How common is this experience for you?**

§ **Pretty common with a lot of free parking as well as the meter parking**

· **What is your personal tactic for finding parking anywhere? What's the process?**

§ **He drives through once settles for further parking if the closer ones are not available.**

o **How often do you get the results you want?**

§ **"No one likes parking far, so it works out for me"**

o **What was the experience like when this has not worked in the way you wanted?**

§ **He could not recall**

o **What's going through you mind while you search a packed area?**

§ **Him: Rage**

§ Me: would you like to elaborate

§ Him: No

· Is this a problem that express to others such as friends and family?

§ It's a occurring topic when he meets his friends at a location about how difficult each one of them had finding parking.

· What were ways that you have tried and combat this problem? A parking map, texting a friend, using an app:

§ He usually calls some friends that have arrive and see the situation on parking.

§ Me: Have they ever let you down and gave you bad information?

§ Him: all the time

Closing

☐ Asked "Who else should I talk to about this?"

Referral name(s) or contact(s):

"That guy" pointed at his friend

☐ Thanked them for their time

Post-Interview Synthesis (complete within 24 hours)

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

Ben does struggle to find free parking, increasing his walking distance to his destination, relying on arrived friends to determine the availability of parking

Lot Lens/ Parking Handshake [3/5] - Parking

Interview Information

Interviewer(s)	David		
Date	9/4/26	Time	10pm
Location	Later Later		
Phase (1 or 2)	1	Idea or problem area	Parking

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	Chris, Fighter fighter
How they were reached	Through a previous interviewee
Relevant experience with the problem area	Uses free street parking, Drives
Consent to take notes given?	yes
Consent to follow up later?	n/a

Opening

☐ Introduced myself as a student researcher, not selling anything

☐ Asked permission to take notes

Suggested script: "I'm a student researching parking. I'm not selling anything, I just want to understand your experience. Is it okay if I take a few notes?"

Body: Problem Exploration

Guiding prompts, adapt to your problem area and follow the Mom Test rules. Ask about specific past experiences, not opinions or hypotheticals.

- Could you tell me about a time where you had difficulty finding parking?
    - § He had recently gone out of town to Denver, Colorado where he had booked a hotel, but had not researched where he was going to park. When he arrived, he had to figure out where to park overnight preferably in a garage as he did not feel comfortable with his car in the area outside. Even out in the city finding available parking meters was a hassle.
- o How long did this process take you?

§ It took him over an hour to find a close and suitable parking garage to park and up to over 15 minutes to find an available parking meter.

- **How did this affect you getting to your destination**
  - **§ "Just the time, each time I was late to my plans"**
- **How common is this experience for you?**
  - **§ "All the time, 'screw' parking, that 'stuff' is 'really dumb'"**

· What is your personal tactic for finding parking anywhere? What's the process?

§ He just drives around and looks

- **How often do you get the results you want?**
  - **§ 50/50 sometimes it takes super long and others it's not too bad**
- **What was your experience like when this has not worked in the way you wanted.**
  - **§ "When I drove past here (the bar we were at) there was no line, by the time if found parking there was a long 'annoying' line"**

· Is this a problem that express to others such as friends and family?

§ He was just talking about it with the previous interviewee

· Have you ever tried and combat this problem and in what ways? A parking map, texting a friend, using an app?

§ During his trip to Denver, he used a parking app that showed parking garages in the area and their rates and the options to book them. It was his first time. And none for the parking meters.

- **How was that experience?**
  - **§ He said it was alright, "A little sketch, but it worked"**

Closing

☐ **Asked "Who else should I talk to about this?"**

Referral name(s) or contact(s):

N/A

☐ **Thanked them for their time**

Post-Interview Synthesis (complete within 24 hours)

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

Chris has had problems with parking before, specifically locating viable parking spots leading to tardiness increased wait time for businesses. He has resorted to applications before.

Lot Lens/ Parking Handshake [4/5] - Parking

Interview Information

Interviewer(s)	David		
Date	9/8/26	Time	9am
Location	UTEP Campud		
Phase (1 or 2)	1	Idea or problem area	Parking

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	UTEP Student
How they were reached	Walking on UTEP campus
Relevant experience with the problem area	Uses free street parking
Consent to take notes given?	yes
Consent to follow up later?	n/a

Opening

☐ **Introduced myself as a student researcher, not selling anything**

☐ **Asked permission to take notes**

Suggested script: "I'm a student researching parking. I'm not selling anything, I just want to understand your experience. Is it okay if I take a few notes?"

Body: Problem Exploration

Guiding prompts, adapt to your problem area and follow the Mom Test rules. Ask about specific past experiences, not opinions or hypotheticals.

- **Could you tell me about a time where you had difficulty finding parking? Could be in or out of campus.**
  - § **"During the fall semester of 2024, I purchased a green remote parking permit for UTEP. On one instance, among many, I arrived 30 minutes early for my 10 am class and was unable to find a single free parking spot at any of the lots. I circled several lots many times, but alas, no luck."**
  - o **How long did this process take you?**
    - § **"About an hour"**
  - o **How did this affect you getting to your destination**
    - § **"I wasn't able to get to my class because I found no parking and it would've taken me about 24 minutes to walk to my class regardless."**
  - o **How common is this experience for you?**
    - § **"When I had the green remote parking permit, it was almost a daily occurrence. Currently, I park at the Schuster parking garage at UTEP, and it can sometimes vary how often there is no parking."**
- **What is your personal tactic for finding parking anywhere? What's the process?**
  - § **"I usually don't mind walking, so I try to target the farther spots that no one really goes for. In order to do this, I try to explore the whole parking lot to ensure I am not missing any spots that may not be visible."**
  - o **How often do you get the results you want?**
    - § **"I would say I get the results I want about less than half the time, so not very often."**
  - o **What were your experience like when this has not worked in the way you wanted.**
    - § **"When it doesn't work in my favor, I feel completely unmotivated to reach my destination at that point."**
- **Is this a problem that express to others such as friends and family?**

- o She has on occasion expressed how displeased I am with the parking system at the university.

· Have you ever tried and combat this problem and in what ways? A parking map, texting a friend, using an app?

§ She has tried to achieve an ideal outcome by leaving earlier from her house to avoid a packed area. And has even gone as far as to schedule my classes away from the busy times at UTEP, when possible

- o Would you? Why or why not?

§ "If there was an app that could tell me how the parking situation is at my destinations, I would definitely be utilizing it anytime I'm driving somewhere. I would want to use it as it would help me save more time from looking for parking and even walking to class."

Closing

☐ Asked "Who else should I talk to about this?"

Referral name(s) or contact(s):

N/A

☐ Thanked them for their time

Post-Interview Synthesis (complete within 24 hours)

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

Anahi has been irritated by the parking situation as UTEP and expresses it regularly, she has also expressed interest in an app similar to our idea completely unprovoked.

Interview Information

Interviewer(s)	David		
Date	9/8/26	Time	10ampm
Location	Infront of the UTEP Library		
Phase (1 or 2)	1	Idea or problem area	Parking

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	UTEP Student
How they were reached	Approached outside the UTEP library
Relevant experience with the problem area	Uses free street parking
Consent to take notes given?	yes
Consent to follow up later?	n/a

Opening

☐ Introduced myself as a student researcher, not selling anything

☐ Asked permission to take notes

Suggested script: "I'm a student researching parking. I'm not selling anything, I just want to understand your experience. Is it okay if I take a few notes?"

Body: Problem Exploration

Guiding prompts, adapt to your problem area and follow the Mom Test rules. Ask about specific past experiences, not opinions or hypotheticals.

· Could you tell me about a time where you had difficulty finding parking? Could be in or out of campus.

§ The last time that Manny had trouble finding parking was last Thursday. He had work at an on-campus job at 10:30am and was in the parking lot by 10am and still had trouble finding parking. This was on campus a Schuster lot 1

- How long did this process take you?

§ **“It took me about 40 minutes for me to find parking”**

- o **How did this affect you getting to your destination**

  § **“It affected getting to my destination a lot harder. It made me late to work even though I came in a sufficient amount of time.”**

- o **How common is this experience for you?**

  § **“Usually I come earlier for classes, so thankfully I do not come across this problem a lot. It’s only when I come to school later in the day.”**

· **What is your personal tactic for finding parking anywhere? What’s the process?**

§ **“Usually if the lot is full, I will aimlessly wonder around until I see a car leaving, or I will even talk to students that are walking towards their car and ask them if they are leaving”**

- o **How often do you get the results you want?**

  § **It usually works**

- o **What were your experience like when this has not worked in the way you wanted.**

  § **It is time consuming and frustrating**

- o **What’s going through you mind while you search a packed area?**

  § **“Lots of frustrating thoughts and lots of anger since I pay so much for the lot that I can’t even guarantee parking from.”**

· **Is this a problem that express to others such as friends and family?**

§ **“Yes, I tell everyone that this isn’t cool especially since the lots and garages cost so much”**

Closing

☐ **Asked “Who else should I talk to about this?”**

Referral name(s) or contact(s):

N/A

☐ **Thanked them for their time**

Post-Interview Synthesis (complete within 24 hours)

Exact quote(s) captured, word for word:

Did this conversation reveal a specific, repeatable problem? (*Yes* / No)

One-sentence takeaway:

Manny has encountered problems with parking on UTEP, specifically finding parking spots in a packed parking garages leading to spending a lot of time searching for parking.

Joe: AI Bike Fit - Bike Fit Tool [1/5] - Sport

Interview Information

Interviewer(s)	*Joe Mota*		
Date	*09-04-2026*	*Time*	*5:20 PM*
Location	*UTEP Campus*		
Phase (1 or 2)	*1*	*Idea or problem area*	*Sport / Bike Fit*

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	*Mateo - recreational road cyclist*
How they were reached	*Cycling club contact*
Relevant experience with the problem area	*Has ridden a road bike for about two years and usually rides 25-45 miles on weekends. Has adjusted saddle height and handlebar position on his own using online videos.*
Consent to take notes given?	*Yes*

Consent to follow up later?	***Yes***

Opening

Suggested script: I'm a student doing research about how cyclists adjust their bikes for comfort and riding position. I'm not selling anything or pitching a product. I just want to understand your experiences. Is it okay if I take a few notes?

Body: Problem Exploration

1. ***Can you walk me through how your bike is currently set up for you?***
2. ***How do you normally decide where your saddle, handlebars, and other contact points should be?***
3. ***Tell me about the last time your bike position caused discomfort or felt wrong during a ride.***
4. ***Can you tell me about the last time your bike position affected how long, hard, or comfortably you could ride?***
5. ***When was the previous time something like that happened?***
6. ***When your bike does not feel right, what do you currently do to fix it?***
7. ***What is the most difficult part of getting your bike position comfortable and consistent?***

1. He set the bike up mostly by feel. The saddle height came from a YouTube video, and he has moved the saddle forward and backward several times. ***2. He uses general online measurements, photos of professional riders, and whether his knees and back feel comfortable after a ride.*** ***3. About three weeks ago, his right knee started feeling sore near the end of a 35-mile ride after he raised the saddle a little higher.*** ***4. He stopped pushing hard on climbs and stood up more often because sitting and pedaling felt uncomfortable.*** ***5. Something similar happened earlier in the summer when his lower back felt tight after longer rides.*** ***6. He makes one small adjustment, rides again, and tries to remember whether it felt better or worse.*** ***7. The hardest part is not knowing whether the discomfort is actually caused by saddle height, saddle position, handlebars, or just fatigue.***

Follow-Up Probes

1.1 What do you use to judge whether the bike position feels right?
1.2 How often do you change or check your bike setup?
1.3 Who normally makes the adjustments?

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2.1 Can you walk me through the last adjustment you made?

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3.1-3.5 What happened? Where did you notice discomfort? When did it start? What did you change? Did it help?

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4.1-4.4 What happened on the ride? Did you shorten the ride or change your riding position? How did you handle it?

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6.1-6.5 Walk me through what you do now. What tools or information do you use? How long have you done it that way? What is difficult about it? Have you tried anything else?

1.1 Phone camera, tape measure, YouTube videos, and how his knees and back feel after riding. *1.2 He only checks the setup when something starts hurting or when he changes a component.* *1.3 He makes the adjustments himself.* *2.1 The last change was raising the saddle about half an inch because he thought his knee was too bent at the bottom of the pedal stroke.* *3.1-3.5 The bike felt fine at first, but after about 25 miles his right knee became sore. He lowered the saddle slightly when he got home, but was not sure if that was the correct fix.* *4.1-4.4 He finished the ride but reduced his effort and stood on climbs. The discomfort made him less confident about longer rides for the next week.* *6.1-6.5 He has followed several online bike-fit videos. The problem is that each video uses slightly different measurements, so he is never sure which setup is correct.*

Closing

• Who else should I talk to about this?

Referral name(s) or contact(s):

N/A

☐ *Thanked them for their time.*

Post-Interview Synthesis (complete within 24 hours)

Exact quote(s) captured, word for word:

“I can move the seat up or down, but I do not really know if I am fixing the problem or just moving it somewhere else.”

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

The rider repeatedly adjusts his bike by trial and error because he cannot confidently identify which fit variable is causing discomfort.

Joe: AI Bike Fit - Bike Fit Tool [2/5] - Sport

Interview Information

Interviewer(s)	*Joe Mota*		
Date	*09-05-2026*	*Time*	*8:10 AM*
Location	*El Paso cycling group meetup*		

Phase (1 or 2)	*1*	*Idea or problem area*	*Sport / Bike Fit*

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	*Sarah - beginner road cyclist*
How they were reached	*Approached after group ride*
Relevant experience with the problem area	*Bought her first road bike about six months ago and rides 15-30 miles a few times per week. The bike was sized at a store, but she has never had a professional bike fit.*
Consent to take notes given?	*Yes*
Consent to follow up later?	*No*

Opening

Suggested script: I'm a student doing research about how cyclists adjust their bikes for comfort and riding position. I'm not selling anything or pitching a product. I just want to understand your experiences. Is it okay if I take a few notes?

Body: Problem Exploration

1. ***Can you walk me through how your bike is currently set up for you?***
2. ***How do you normally decide where your saddle, handlebars, and other contact points should be?***
3. ***Tell me about the last time your bike position caused discomfort or felt wrong during a ride.***
4. ***Can you tell me about the last time your bike position affected how long, hard, or comfortably you could ride?***
5. ***When was the previous time something like that happened?***
6. ***When your bike does not feel right, what do you currently do to fix it?***
7. ***What is the most difficult part of getting your bike position comfortable and consistent?***

1. The bike shop set the saddle height when she bought the bike, and she has mostly left everything in the same position since then. *2. She assumes the original setup is close enough and asks friends when something feels uncomfortable.* *3. On a recent 28-mile ride, her hands became numb and she felt too much pressure on the handlebars after about an hour.* *4. She changed hand positions constantly and sat more upright, which made it harder to stay with the group.*

5. She had similar hand numbness during another long ride about two weeks earlier.

6. She asks friends for advice and makes small changes, but usually puts the bike back if the new position feels strange.

7. The hardest part is knowing what a normal amount of discomfort is for a new cyclist and what is actually a bike-fit problem.

Follow-Up Probes

1.1 What do you use to judge whether the bike position feels right?

1.2 How often do you change or check your bike setup?

1.3 Who normally makes the adjustments?

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2.1 Can you walk me through the last adjustment you made?

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3.1-3.5 What happened? Where did you notice discomfort? When did it start? What did you change? Did it help?

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4.1-4.4 What happened on the ride? Did you shorten the ride or change your riding position? How did you handle it?

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6.1-6.5 Walk me through what you do now. What tools or information do you use? How long have you done it that way? What is difficult about it? Have you tried anything else?

1.1 Mostly advice from riding friends and the original bike-shop setup.

1.2 She has changed the saddle only once since buying the bike.

1.3 Friends usually help because she is not comfortable changing the bike herself.

2.1 A friend suggested tilting the saddle slightly and raising the handlebars, but she only changed the saddle because she did not know how to adjust the bars.

3.1-3.5 Her fingers became numb after roughly an hour. She shook out her hands and moved to the tops of the bars, but the numbness returned several times.

4.1-4.4 She sat more upright and stopped riding in the drops. She finished the ride but fell behind the group on faster sections.

6.1-6.5 She has searched online, but most bike-fit instructions use terms and measurements she does not understand.

Closing

• Who else should I talk to about this?

Referral name(s) or contact(s):

N/A

☐ *Thanked them for their time.*

Post-Interview Synthesis (complete within 24 hours)

Exact quote(s) captured, word for word:

"Everyone tells me something different, so I usually just leave the bike alone because I do not want to make it worse."

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

The beginner rider experiences repeat hand discomfort but lacks enough confidence and knowledge to translate generic bike-fit advice into safe adjustments.

Joe: AI Bike Fit - Bike Fit Tool [3/5] - Sport

Interview Information

Interviewer(s)	***Joe Mota***		
Date	***09-06-2026***	***Time***	***6:45 PM***
Location	***Phone Call***		
Phase (1 or 2)	***1***	***Idea or problem area***	***Sport / Bike Fit***

Subject Information

Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	***Chris - amateur triathlete***
How they were reached	***Friend referral***
Relevant experience with the problem area	***Trains for sprint and Olympic-distance triathlons and rides both a road bike and a triathlon bike. Has had one professional fit in the past but has since changed saddles and aerobars.***
Consent to take notes given?	***Yes***
Consent to follow up later?	***Yes***

Opening

Suggested script: I'm a student doing research about how cyclists adjust their bikes for comfort and riding position. I'm not selling anything or pitching a product. I just want to understand your experiences. Is it okay if I take a few notes?

Body: Problem Exploration

1. ***Can you walk me through how your bike is currently set up for you?***
2. ***How do you normally decide where your saddle, handlebars, and other contact points should be?***
3. ***Tell me about the last time your bike position caused discomfort or felt wrong during a ride.***
4. ***Can you tell me about the last time your bike position affected how long, hard, or comfortably you could ride?***
5. ***When was the previous time something like that happened?***
6. ***When your bike does not feel right, what do you currently do to fix it?***
7. ***What is the most difficult part of getting your bike position comfortable and consistent?***

1. He started from measurements from a professional fit two years ago, but the bike has changed since then.

2. He tries to match the old measurements and then adjusts the aerobars based on comfort and how aerodynamic the position feels.

3. During a recent 40-mile training ride, his neck became tight and he kept coming out of the aero position.

4. He spent less time in aero than planned, which made the workout less useful for race preparation.

5. The same issue happened on a trainer session the previous week, but it was less noticeable because the ride was shorter.

6. He moves the arm pads or extensions a few millimeters at a time and tests the change on another workout.

7. The hardest part is balancing comfort, power, and aerodynamics without having to schedule another expensive professional fit every time the bike changes.

Follow-Up Probes

1.1 What do you use to judge whether the bike position feels right?

1.2 How often do you change or check your bike setup?

1.3 Who normally makes the adjustments?

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2.1 Can you walk me through the last adjustment you made?

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3.1-3.5 What happened? Where did you notice discomfort? When did it start? What did you change? Did it help?

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4.1-4.4 What happened on the ride? Did you shorten the ride or change your riding position? How did you handle it?

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6.1-6.5 Walk me through what you do now. What tools or information do you use? How long have you done it that way? What is difficult about it? Have you tried anything else?

1.1 Old fit measurements, a tape measure, trainer videos, and his power data. ***1.2 He checks the setup whenever he changes equipment or notices he cannot hold the aero position.*** ***1.3 He makes most changes himself now.*** ***2.1 He recently moved the aerobars slightly farther forward because he felt cramped, then noticed more neck tension on longer rides.*** ***3.1-3.5 The new position felt good for the first 30 minutes, but neck tightness increased later. He moved the pads back slightly after the ride.*** ***4.1-4.4 He spent more time sitting upright, so he could not practice holding race position for the full workout.*** ***6.1-6.5 He has used slow-motion phone videos and online angle guides. He finds it difficult to record himself consistently and judge angles while riding.***

Closing
• Who else should I talk to about this?
Referral name(s) or contact(s):

N/A

☐ ***Thanked them for their time.***
Post-Interview Synthesis (complete within 24 hours)
Exact quote(s) captured, word for word:

"I know the numbers from my old fit, but every time I change one part of the bike I feel like I am guessing again."

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

The triathlete needs a repeatable way to re-evaluate fit after equipment changes without losing the balance between comfort and race position.

Joe: AI Bike Fit - Bike Fit Tool [4/5] - Sport

Interview Information

Interviewer(s)	***Joe Mota***		
Date	***09-07-2026***	***Time***	***4:30 PM***
Location	***Coffee Shop***		
Phase (1 or 2)	***1***	***Idea or problem area***	***Sport / Bike Fit***

Subject Information
Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	***Emily - commuter and fitness cyclist***
How they were reached	***Classmate***
Relevant experience with the problem area	***Uses a hybrid bike for commuting and weekend fitness rides. Usually rides 5-10 miles on weekdays and 15-20 miles on weekends.***
Consent to take notes given?	***Yes***
Consent to follow up later?	***No***

Opening
Suggested script: I'm a student doing research about how cyclists adjust their bikes for comfort and riding position. I'm not selling anything or pitching a product. I just want to understand your experiences. Is it okay if I take a few notes?

Body: Problem Exploration

1. ***Can you walk me through how your bike is currently set up for you?***
2. ***How do you normally decide where your saddle, handlebars, and other contact points should be?***
3. ***Tell me about the last time your bike position caused discomfort or felt wrong during a ride.***
4. ***Can you tell me about the last time your bike position affected how long, hard, or comfortably you could ride?***
5. ***When was the previous time something like that happened?***
6. ***When your bike does not feel right, what do you currently do to fix it?***
7. ***What is the most difficult part of getting your bike position comfortable and consistent?***

1. The seat was adjusted when she bought the bike. She later lowered it because she wanted to reach the ground more easily at stops. ***2. She prioritizes feeling stable and being able to put a foot down quickly rather than using measurements.*** ***3. During a recent weekend ride, the front of both knees started aching after about 12 miles.*** ***4. She cut the ride short and took a slower route home because pedaling became uncomfortable.*** ***5. She had noticed mild knee discomfort during several commutes before that longer ride.*** ***6. She rests for a day or two and changes the seat a little if the discomfort continues.*** ***7. The hardest part is understanding how a small bike adjustment can affect different parts of the body.***

Follow-Up Probes

1.1 What do you use to judge whether the bike position feels right?

1.2 How often do you change or check your bike setup?

1.3 Who normally makes the adjustments?

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2.1 Can you walk me through the last adjustment you made?

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3.1-3.5 What happened? Where did you notice discomfort? When did it start? What did you change? Did it help?

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4.1-4.4 What happened on the ride? Did you shorten the ride or change your riding position? How did you handle it?

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6.1-6.5 Walk me through what you do now. What tools or information do you use? How long have you done it that way? What is difficult about it? Have you tried anything else?

1.1 She mostly uses comfort and whether she can reach the ground at a stop. ***1.2 She rarely measures anything and has moved the saddle two or three times this year.*** ***1.3 She makes simple adjustments herself.*** ***2.1 She lowered the saddle because the bike felt tall in traffic. She did not record the original height.*** ***3.1-3.5 The knee ache started gradually during the ride. She realized it was worse than usual around mile 12 and decided to turn back early.*** ***4.1-4.4 She rode home slowly and avoided hard gears. A few days later she raised the saddle slightly after reading that a low saddle can contribute to knee discomfort.*** ***6.1-6.5 She searches online only after something hurts. She finds it difficult because most advice assumes a road bike and does not explain tradeoffs for commuting.***

Closing

• Who else should I talk to about this?

Referral name(s) or contact(s):

N/A

☐ ***Thanked them for their time.***

Post-Interview Synthesis (complete within 24 hours)

Exact quote(s) captured, word for word:

“I lowered the seat because I felt safer at stoplights, but then I started wondering if that is why my knees hurt.”

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

The commuter changes fit for confidence and convenience but does not have a clear way to understand the tradeoff between reach, comfort, and pedaling position.

Joe: AI Bike Fit - Bike Fit Tool [5/5] - Sport

Interview Information

Interviewer(s)	***Joe Mota***		
Date	***09-08-2026***	***Time***	***12:25 PM***
Location	***Local bike shop parking lot***		
Phase (1 or 2)	***1***	***Idea or problem area***	***Sport / Bike Fit***

Subject Information
Use a role or descriptor only. Do not record the subject's full name anywhere on this sheet.

Role or descriptor	***Jordan - mountain biker***
How they were reached	***Approached after ride***
Relevant experience with the problem area	***Rides mountain-bike trails two to three times per week and has owned the current bike for about one year. Frequently changes saddle height with a dropper post and has adjusted brake-lever and handlebar positions.***
Consent to take notes given?	***Yes***
Consent to follow up later?	***Yes***

Opening
Suggested script: I'm a student doing research about how cyclists adjust their bikes for comfort and riding position. I'm not selling anything or pitching a product. I just want to understand your experiences. Is it okay if I take a few notes?

Body: Problem Exploration

1. ***Can you walk me through how your bike is currently set up for you?***
2. ***How do you normally decide where your saddle, handlebars, and other contact points should be?***
3. ***Tell me about the last time your bike position caused discomfort or felt wrong during a ride.***
4. ***Can you tell me about the last time your bike position affected how long, hard, or comfortably you could ride?***
5. ***When was the previous time something like that happened?***
6. ***When your bike does not feel right, what do you currently do to fix it?***

7. ***What is the most difficult part of getting your bike position comfortable and consistent?***

1. He uses the shop setup as a starting point, then changes cockpit and saddle settings based on trail feel.

2. He mostly adjusts for control and comfort rather than using body measurements.

3. After installing a wider handlebar, he noticed shoulder and wrist fatigue during a two-hour trail ride.

4. He took more breaks and had trouble keeping a relaxed grip on rough sections near the end of the ride.

5. He had experienced wrist fatigue before on long rides, but it became more noticeable after the handlebar change.

6. He changes lever angle, grip position, or handlebar width and then tests it on the next trail ride.

7. The hardest part is separating normal trail fatigue from a poor bike setup because terrain and riding intensity change every ride.

Follow-Up Probes
1.1 What do you use to judge whether the bike position feels right?
1.2 How often do you change or check your bike setup?
1.3 Who normally makes the adjustments?

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2.1 Can you walk me through the last adjustment you made?

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3.1-3.5 What happened? Where did you notice discomfort? When did it start? What did you change? Did it help?

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4.1-4.4 What happened on the ride? Did you shorten the ride or change your riding position? How did you handle it?

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6.1-6.5 Walk me through what you do now. What tools or information do you use? How long have you done it that way? What is difficult about it? Have you tried anything else?

1.1 Trail feel, phone photos, handlebar markings, and advice from friends at the bike shop.

1.2 He checks the cockpit after component changes or repeated discomfort.

1.3 He does most adjustments himself but asks the shop for larger changes.

2.1 After installing the wider bar, he rotated the brake levers down and moved the controls inward to make the position feel more natural.

3.1-3.5 Wrist and shoulder fatigue increased during the second half of the ride. He shortened the grips inward slightly and later trimmed a small amount from the bar.

4.1-4.4 He stopped twice to shake out his hands and rode less aggressively on technical sections because his grip felt tired.

6.1-6.5 He has watched cockpit-setup videos and compared his bike with friends. The difficult part is that mountain-bike setup depends heavily on terrain and riding style.

Closing

• Who else should I talk to about this?
Referral name(s) or contact(s):

N/ A

☐ ***Thanked them for their time.***

Post-Interview Synthesis (complete within 24 hours)
Exact quote(s) captured, word for word:

"I can tell when something feels off, but I cannot always tell if it is the bike or just the trail beating me up."

Did this conversation reveal a specific, repeatable problem? (Yes / No)

One-sentence takeaway:

The mountain biker can identify recurring discomfort but lacks an objective way to separate fit problems from normal fatigue and terrain-related stress.