Complete a transaction (or find information to prepare to complete a transaction)

James is a retired school teacher who lives with his wife and oldest son, Carlos. Carlos has a steady job, but also has a good amount of credit card debt. Carlos needs to buy a new car and wants James to co-sign on the car loan from the local credit union. James thinks he should check his credit report and score before co-signing the loan because he was a victim of identity theft a few years ago.

Because of the identity theft, James is afraid of scams. He likes getting information directly from the government because then he knows it’s official, but he isn’t sure where to start. He likes to be thorough when researching new things so he goes to the library to ask for help. The librarian pulls up USA.gov and tells him to start there.

Needs:
- Official, trusted information
- Thorough information on a topic
- The steps to getting his credit report and score

“Wanting to get a free copy of my credit report without getting scammed.”

James
65 years old
Lives in Waco, Texas
Married with three children
Jennifer works for a large bank as a financial analyst. She is currently on maternity leave and staying at home with her one month old daughter. She constantly uses her iPhone to check the Internet for tips and tricks for nursing and how to get her baby to sleep.

Jennifer dreads going back to work because she is tired of being expected to work long days and on weekends. She wants a new job so she can spend more time with her child and heard that federal government jobs might be a good fit. She opens Google on her phone and starts to look for information that explains the basics.

Needs:
- Information she can easily access from her iPhone
- A quick overview of how to look for a federal job and the hiring process
- To find government job openings in her area

"I was looking for information regarding governmental jobs and how one can obtain them. I found all I was looking for very easily."
Linda’s husband passed away two years ago and she’s been struggling to make ends meet ever since he died. She was working as a contact center representative, but recently lost her job because her company downsized. She is worried about how she will support herself and is frantically looking for financial assistance until she can get a new job.

A friend of Linda’s told her to look for government grants. Linda uses a computer for email and Facebook, but isn’t great at finding information online. She did a Google search for government grants and clicked on the first result. Linda is confused about what grants are available to her.

Needs:

- Help finding information online
- Easy to understand information
- Financial support from the government to help pay her bills

“Have not figured out if there are any benefits available to help me with my situation at the present time.”

Linda

50 years old
Lives in Tallahassee, Florida
Widowed with no children
Find contact information for an agency or elected official

Michael is a car mechanic and owns a local repair shop. He just hired his first employee and wants to make sure all of his taxes and business documentation are correct for the next tax filing season.

He likes to play online games on his laptop after work to relax. Because he uses a computer frequently for gaming and his business, Michael considers himself fairly skilled with technology. He tries to find the tax information he needs using Google and is confused by the results. Michael wants to speak with a real person at the IRS, but can’t find the best phone number to call.

Needs:
- Easy to find and understand information
- Help from a person
- Answers to his tax questions

“I need a tax question answered by Internal Revenue Service. ... How are we supposed to be sure on these forms if no one is there to assist with a simple question that a trained IRS representative can answer in one sentence.”

Michael
38 years old
Lives in Ithaca, New York
Single with no children