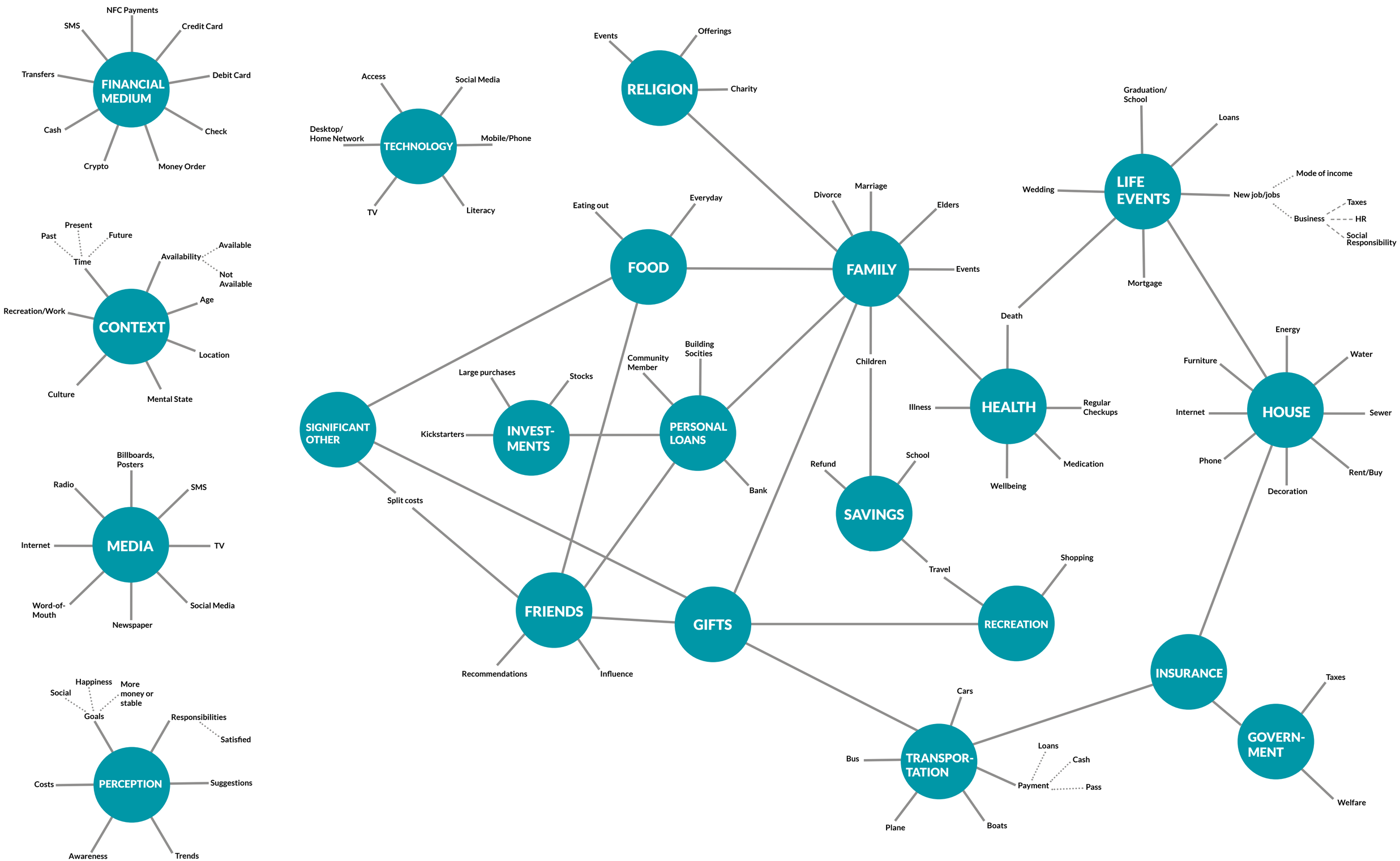
FINANCIAL MEDIUM
NFC Payments
SMS
Credit Card
Transfers
Debit Card
Cash
Check
Crypto
Money Order
TECHNOLOGY
Access
Social Media
Desktop/ Home Network
Mobile/Phone
TV
Literacy
RELIGION
Events
Offerings
Charity
LIFE EVENTS
Graduation/ School
Loans
Wedding
New job/jobs
Mode of income
Business
Taxes
HR
Social Responsibility
Mortgage
Death
CONTEXT
Present
Past
Future
Time
Availability
Available
Not Available
Age
Recreation/Work
Location
Culture
Mental State
FOOD
Eating out
Everyday
FAMILY
Divorce
Marriage
Elders
Events
Children
HEALTH
Illness
Regular Checkups
Medication
Wellbeing
HOUSE
Energy
Water
Furniture
Internet
Sewer
Phone
Rent/Buy
Decoration
SIGNIFICANT OTHER
Large purchases
Stocks
INVEST- MENTS
Kickstarters
Community Member
Building Socities
PERSONAL LOANS
Bank
Refund
School
SAVINGS
Travel
Shopping
RECREATION
MEDIA
Billboards, Posters
Radio
SMS
Internet
TV
Word-of- Mouth
Social Media
Newspaper
FRIENDS
Split costs
Recommendations
Influence
GIFTS
INSURANCE
GOVERN- MENT
Taxes
Welfare
TRANSPOR- TATION
Cars
Bus
Loans
Cash
Payment
Pass
Plane
Boats
PERCEPTION
Happiness
Social
More money or stable
Goals
Responsibilities
Satisfied
Costs
Suggestions
Awareness
Trends