

DEBT



**VISUAL COMMUNICATION DESIGN 3**

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# BRIEF

(Debt and mental health)

## About Debt

- = Debt is everywhere. It designs our life and the whole world. For the purpose of this assignment, the focus will be on student debt and the impact debt can have on their mental health
- = Students are always in debt. Australia alone has the fourth most expensive degrees in the developed world after the US, Japan and Korea. Despite this and all the other monetary hurdles students must deal with, it is no wonder the main cause of stress among students is financial worries.
- = Being in debt can make one feel a loss of control, hopeless, embarrassed about their financial situation, and guilt that the problem is their fault. It is thus important that Universities, colleges and their private sector partners take action and do more to address the problem of debt related stress among students.

## Strategy

- + In order to create awareness regarding this issue, a student debt pack will be created. This student debt pack will consist of a small booklet outlining the main problems of student debt and how students can receive help, series of badges, origami note paper and a stress ball. This pack will be given away outside all learning institutions.
- + The aim of these packs will create a better awareness about student debt and provide advice about where students can get professional help.

# STUDENT PACK

+ The student pack was created using a di-line for a pyramid. The reason behind this 3dimensional shape was to act as a metaphor for the power that creditors hold over debtors - creditors being at the top and debtors being at the botom.

+ Concept revolves around the notion of Debt Free = Stress Free. In order to capture the feeling of being FREE, imagery was used for the visual identity i.e. Jumping off a cliff, jumping into water, flying through the air, being in a remote place. The images were edited in order to create a bold, vibrant and youthful aesthetic.

+ Colours used to create feeling of being calm and stress free. Green and blue are calming colours, and purple is a colour for wealth.

+ The Package is also designed to be a money box - in order to encourage students to 'start saving'.

+ The paper crane is used as a symbol for freedom and good luck through out the package.

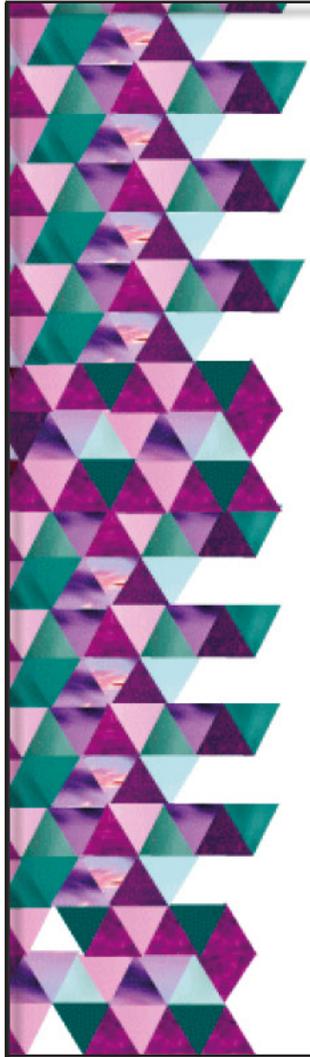
+ Inside the package students will find a pocket guide to being student debt and stress free - with information leading them to the debt free stress free website,



# BOOKLET

- + The student pocket booklet is a small 10 page information booklet designed to assist students with debt related problems.
- + The booklet provides information about Debt, specific issues students stress about, where students can seek professional help, easy tips on ways students can de-stress, and a small instruction guide to making your own paper crane.





## CONTENTS

- 1.....WHAT IS DEBT?
- 3.....WHAT DO STUDENTS STRESS ABOUT?
- 5.....NEED PROFESSIONAL HELP?
- 7.....TIPS ON HOW TO DE-STRESS
- 9.....MAKE YOUR OWN PAPER CRANE

## WHAT IS DEBT?

*DEBT is everywhere! It defines our life and whole world. Students, in particular, are always in debt. Australia alone has the fourth most expensive degrees in the world. Despite this and all the other ongoing monetary hurdles students must tackle on a day to day basis, it is no wonder the main cause of stress among students is debt.*

### So what is debt exactly?

- + Debt is something that is owed or that one is bound to pay to or perform for another: *a debt of \$50.*
- + A liability or obligation to pay or render something: *My debt to her for advice is not to be discharged easily.*
- + The condition of being under such an obligation: *His gambling losses put him deeply in debt.*

What's rarely discussed is the link between mental health issues and debt. Being in Debt can make one *feel a loss of control, hopeless, embarrassed about their financial situation, and guilt that the problem is their fault.* When debt mounts up, so does stress and anxiety. It is important that Students, Teachers, Colleges, Universities, Friends and Family recognise the impact debt related stress can have on students, and thus provide better support for students in need.



*I wish to be debt free*

## WHAT DO STUDENTS STRESS ABOUT?

***Student life is exciting!** It can also be very pressured and stressful. Studying is part of a process of change and, sometimes, change can cause a lot of anxiety. Students stress about :*

- Leaving home
- Being separated from family
- Forming new friendships
- Studying
- Affording the student life-style - socialising, text-books, sporting groups etc...

For most students, these changes are exciting and challenging but, for some, they feel overwhelming and can begin to affect one's health.

*Being a student can be tough. Trying to juggle all these things can be **STRESSFUL**. Unfortunately, students tend to find themselves in debt. Many mature students are already in full-time employment and may only be studying part time. Studying is now more expensive than ever and there is often concern about the debt that will be waiting at the end of a course of study.*

*A study undertaken by the University of Queensland found that Students with any level of financial stress were twice as likely to suffer mental illness as students with no financial stress. This highlights the need for Universities and Colleges to take a broad and proactive approach to the mental health and wellbeing of students.*

*It is important to remember you are  
NOT alone and HELP is available.*



## WHERE CAN YOU GET PROFESSIONAL HELP?

*We have never yet heard of someone with debts so bad there isn't a path through them; starting to deal with them will make you feel better and speed up the process. Don't stress, help is available for those in need!*

We currently have a non for profit debt guidance counsellor working with students. And no, you do not have to be in major financial crisis to book an appointment. If you are simply feeling down, need help budgeting, or help finding work, they are more than happy to help.

All information you reveal if kept strictly private and confidential and comes with no judgement!

**For more information** about booking an appointment or any information regarding debt and stress that has been mentioned in this booklet, please log onto our website at

[www.debt-stree-free.com.au](http://www.debt-stree-free.com.au)

5.



6.



## TIPS ON HOW TO DE-STRESS!

One way to deal with stress is to accept that it's okay to put everything in your life on hold for a few days to give you time to regain your sanity or to get some perspective on life.

Each person reacts differently to stress, but there are some signs that are universally recognised **symptoms of stress**:

1. Cognitive signs - Irritability, poor concentration and forgetfulness.
2. Affective symptoms - Depression, anxiety, anger etc.
3. Somatic signs - Muscle tension, ulcers and general fatigue.
4. Behavioural symptoms - Sleep disturbances, an increase in eating or drinking habits, smoking more, etc.

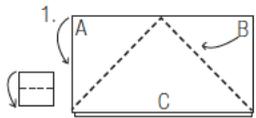
- Tips are:
- ✓ Eat well
  - ✓ Get 8 Hours of sleep
  - ✓ Exercise
  - ✓ Make time with friends
  - ✓ Practice good time management
  - ✓ Sort out your life priorities
  - ✓ Don't sweat the small stuff
  - ✓ Talk to someone about your feelings!



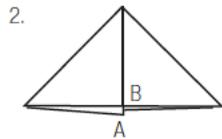
# FOLD YOUR PROBLEMS AWAY BY MAKING YOUR OWN PAPER CRANES!



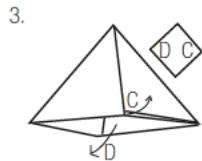
Fold away your debt troubles by writing down your goals on the paper provided in the pack. Once you have achieved them, fold away your debt for good by making a paper crane! Keeping a paper crane in ones home is thought to be a powerfully lucky and benevolent charm.



1. Fold a square piece of paper in half horizontally. The fold A back to bottom centre (D), and B forward to front bottom center (C)

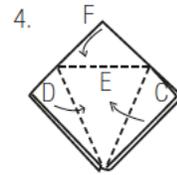


2. This is what your paper should look like.

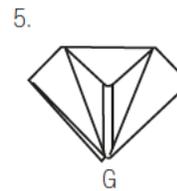


3. Pull C (the front) and D (the back) apart all the way until you have a flat diamond (as in small diagram).

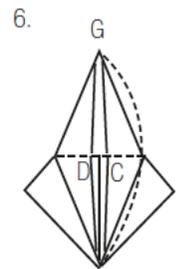
9.



4. Fold top layers of C and D inward to center line at E and fold down F along dotted line.



5. Your paper should look like this.

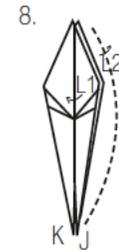


6. Unfold step 4. Take top layer only at G and put it up making use of the crease (dotted line). This allows points C and D to fold back to center line along creases. Turn paper over and repeat steps 4, 5, and 5, ignoring new flap topped by point G.

10.



7. With split at bottom, fold H and I inward so that edges meet center line. Turn paper over & repeat

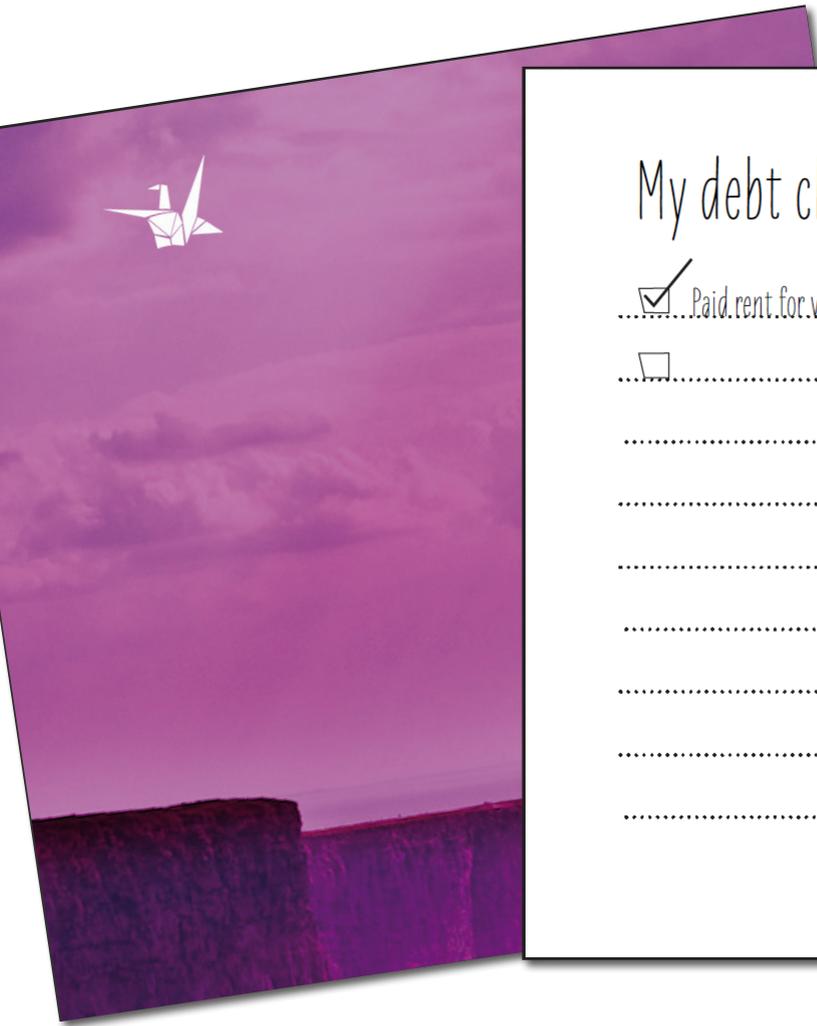


8. Temporarily open flaps at (L1 and L2). Repeat with K. Fold down wings.



# ORIGAMI PAPER





# My debt check list

start date: / /

end date: / /

Paid rent for week \$150.....

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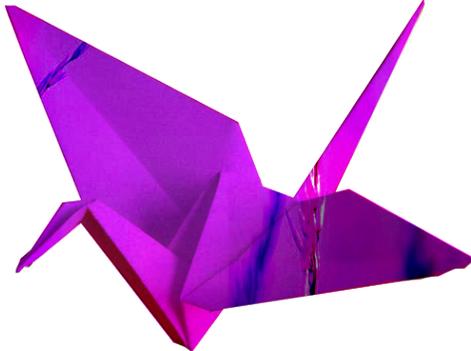
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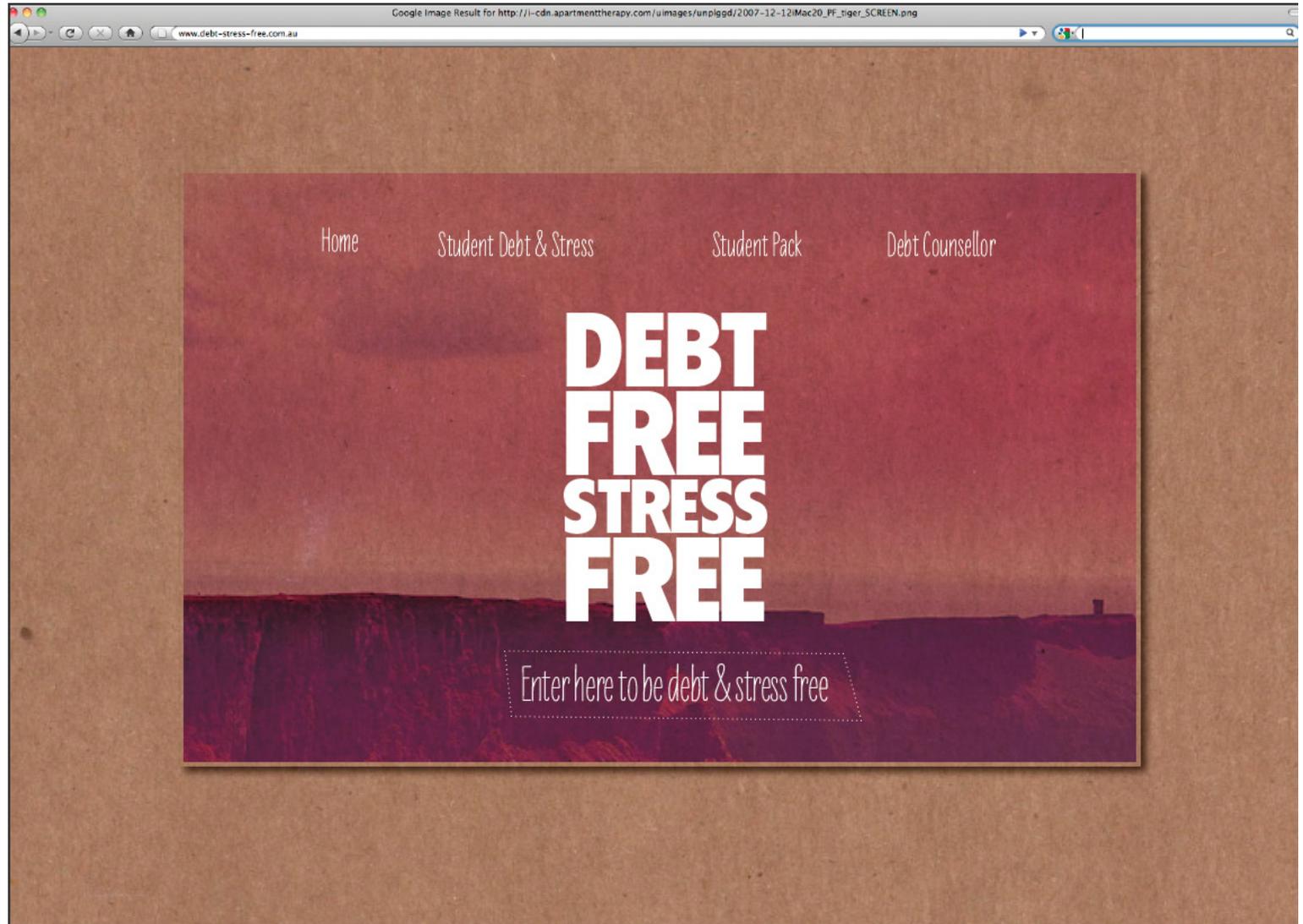
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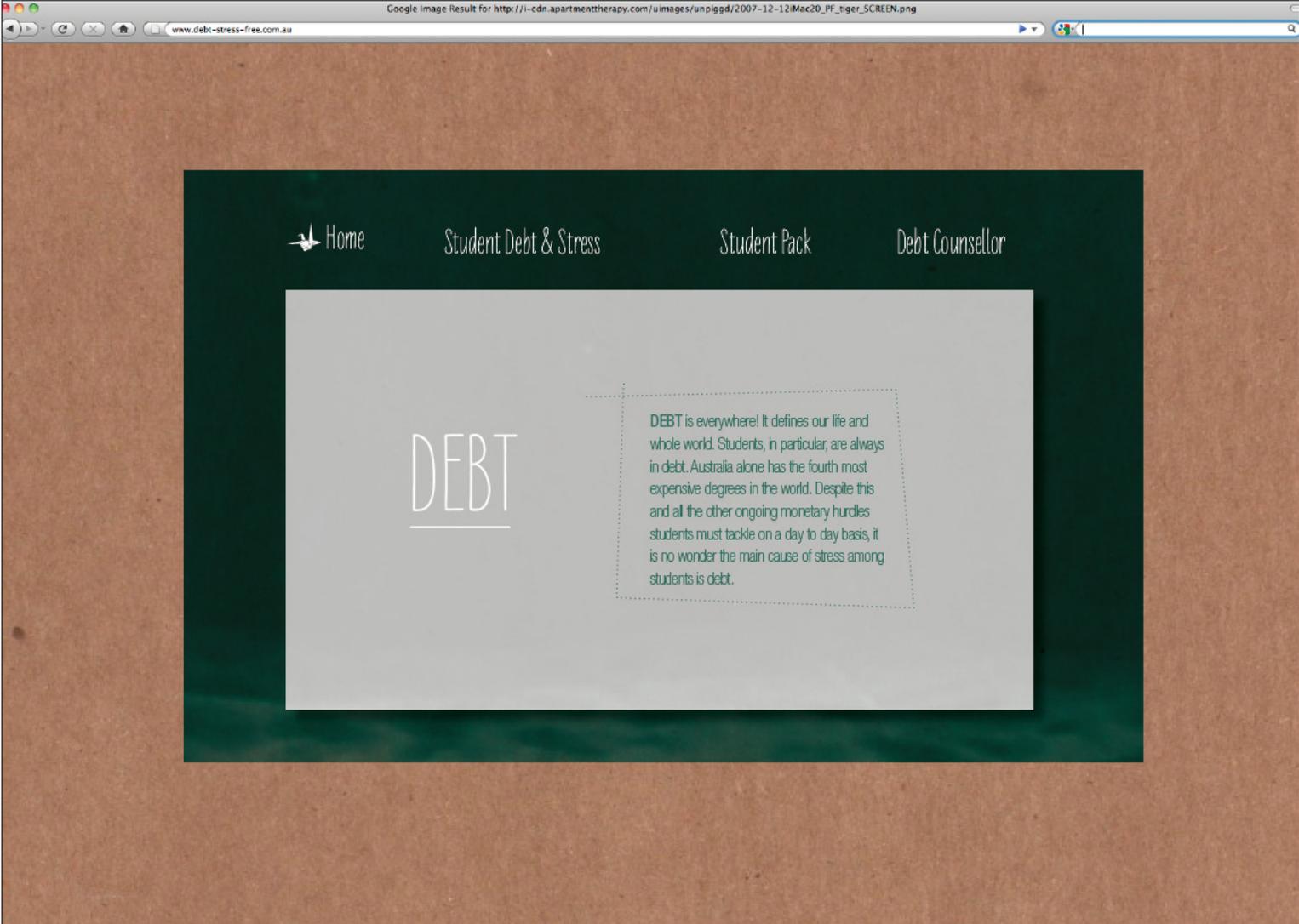


# WEBSITE

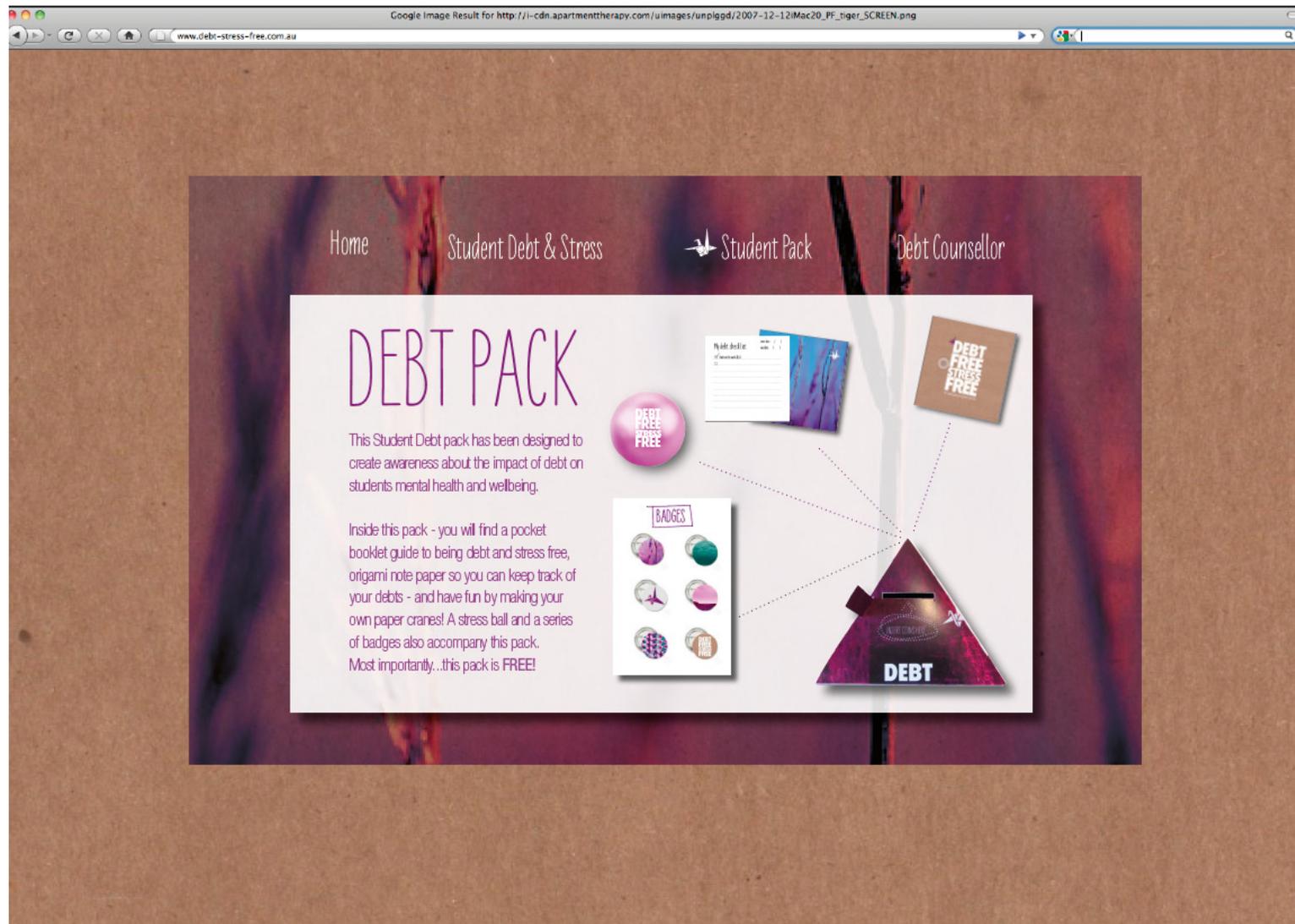
www.debt-stress-free.com.au



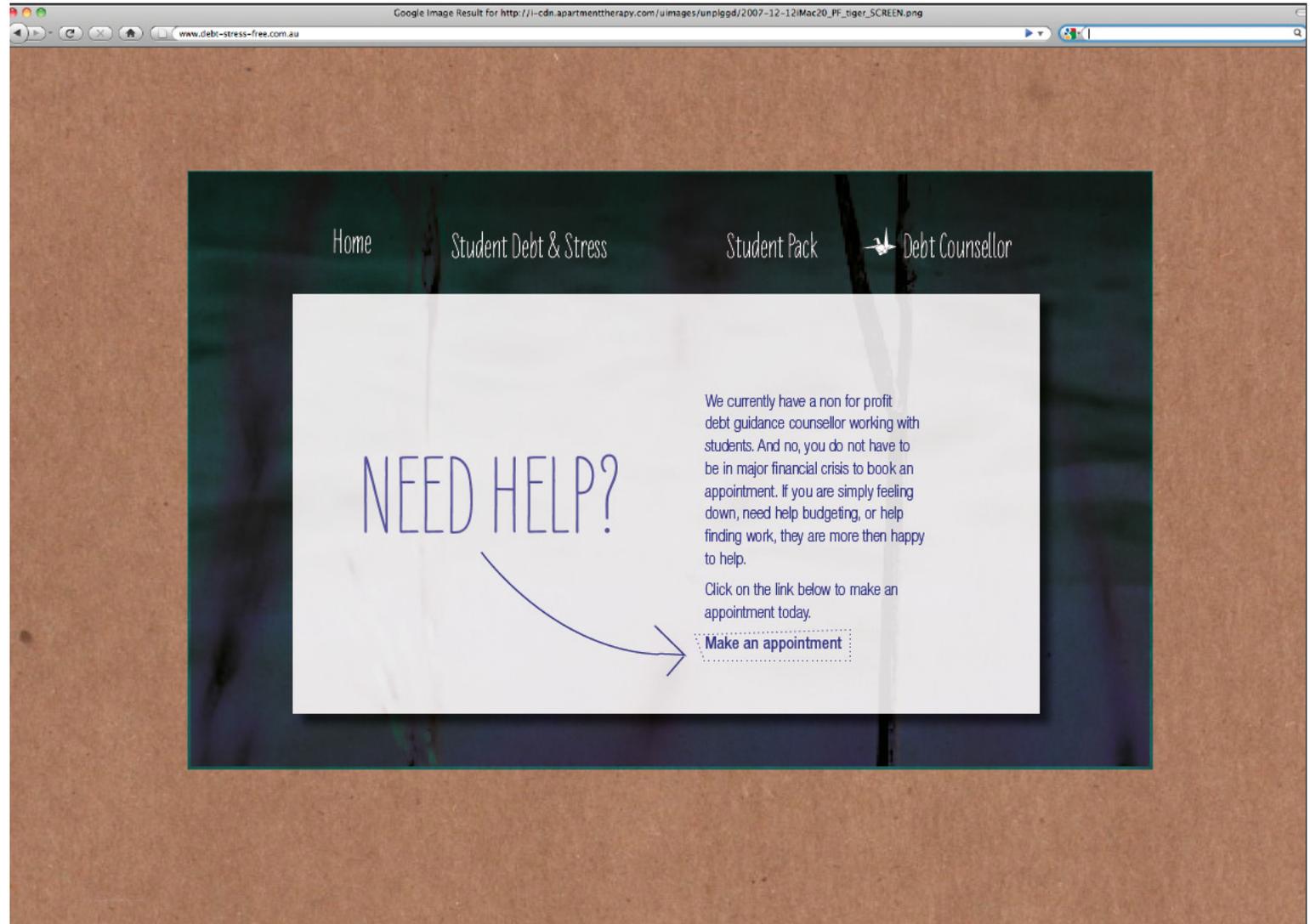
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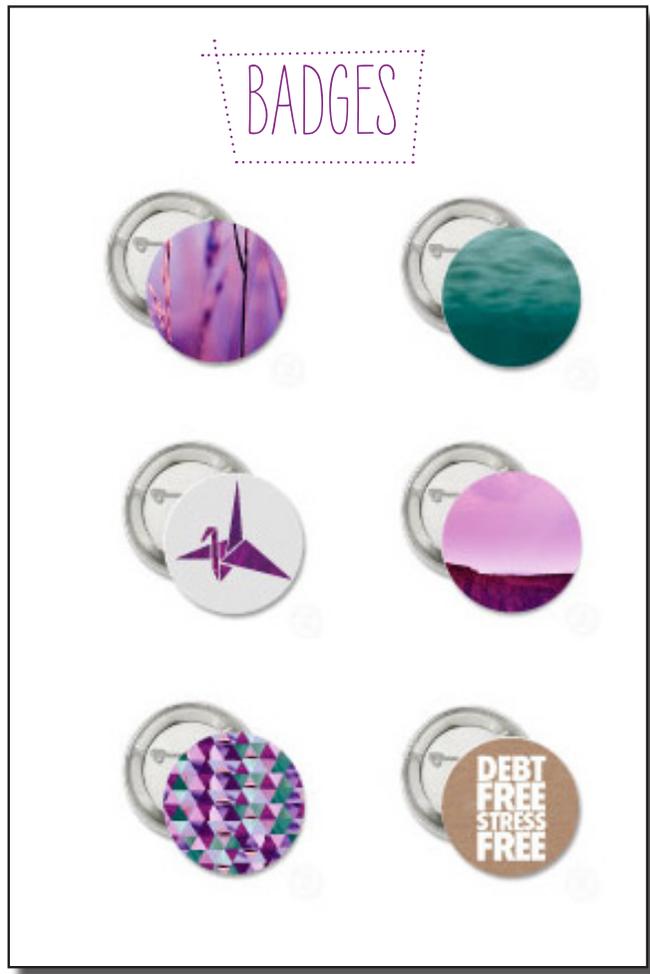
# STUDENT PACK PAGE



# HELP PAGE



# BADGES AND STRESS BALL



THANK YOU.