

Visual Communication Design

Debt - Margin Stock

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Intro.

DEBT: 'Margin Stock'

Nowadays, young people who are just starting out in a career and need financial planning, easily invest on stock market.

However, They are not properly informed about Stock market and it's risks.

Those men think they can win when they get some uncertain information from their personal connetions.
And they like a 'high risks and high return' by 'Margin Stock' or borrowing money.

But, the beginners do not know Margin Stock has much higher risks than they think and stock market do not move as they thought.
Therefore, it is important to let people know margin stock's dangerousness and suppress an indiscreet investment on margin stock.

Research.

What is margin stock.

Margin stock means that you are buying your stocks with borrowed money.

If you are buying stocks outright, you pay \$5,000 for 100 shares of a stock that costs \$50 a share. They are yours. You've paid for them free and clear.

But when you buy on margin, you are borrowing the money to purchase the stock. For example, you don't have \$5,000 for those 100 shares. A brokerage firm could lend you up to 50% of that in order to purchase the stock. All you need is \$2,500 to buy the 100 shares of stock.

In return for the loan, you pay interest (interest rate: 6-12% in Korea). The brokerage is making money on your loan. They will also hold your stock as the collateral against the loan. If you default, they will take the stock. They have very little risk in the deal.

Research.

Risks of margin stock.

The price of your stock could always go down.

By law, the brokerage will not be allowed to let the value of the collateral (the price of your stock) go down below a certain percentage of the loan value.

If the stock drops below that set amount, the brokerage will issue a margin call on your stock.

The margin call means that you will have to pay the brokerage

the amount of money necessary to bring the brokerage firm's risk down to the allowed level.

If you don't have the money, your stock will be sold to pay off the loan.

If there is any money left, you will be sent it.

In some cases, you lose original investment and you have to pay back the interest by selling your house or remaining the interest as a debt.

Buying on margin could mean a huge return.

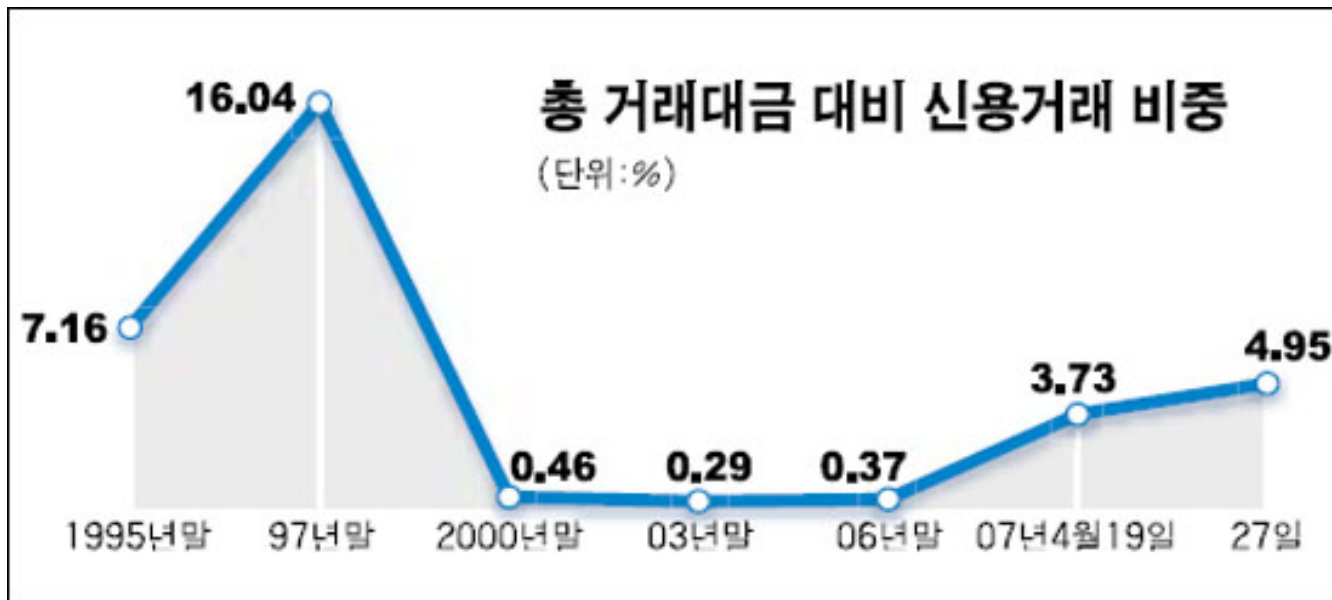
But there is the risk that you could lose your original investment.

As with any stock purchase there are risks, but when you are using borrowed money, the risk is increased.

If risks higher, you can lose everything plus debt.

Research.

Margin stock in Korea.



Margin Stock rate : Amount of trading value.

The problem is the margin stock rate is increased too steeply.
People still ignored the risks and they tend to hit the jackpot in the stock market.

There is need to inform common people about the risks.
The risk can destroy their lives.

Concept.

Why margin stock is meaningful.

Stock market is very fascinating to people especially who are just starting out in a career and who want to increase money in short time.

Also, even they do not have enough money, they can earn by margin stock in some cases.

However, They are not properly informed about margin stock and it's risks.

It is very tempting and we can usually hear somebody earned money in stock market.

So, stock market and margin stock stay very closely to us.

We and other people need to know and they have to invest on right way.

And there is social responsible to save most people's life who make mistakes in margin stock.

Margin stock is not finished at lose investment.

It takes everything that you have.

Therefore, the campaign work will suppress people's rash investment by margin stock.

Concept.

How to inform margin stock.

Firstly to inform people something, it has to be very interesting and fun. When we just try to give somebody information, he usually does not want to know it, and there is no his interests.

To get interest from people, there will be the simple psychological test like a paper game. It will figure out how much do people know and how they invest in stock market.

Also to recognize its campagin work, there will be a logo. Logo will signify the rules and works that suppress margin stock.

Finally, there will be the poster to get friendly for everydaylife. People will see the poster always and think it might be dangerous in margin stock. Poster will have the metaphor for risks of margin stock.

People will get interests with the first psychological test, then they will know the logo and recognize margin stock has very high risks.

Progress.

Typefaces.

The typefaces on a psychological test, has to be not so serious and has to be circular shapes.

The circular shapes mean friendly and funny as a test to get interest, and to show the topic is not difficult when they read.

Bauhaus 93.

abcdefghijklmnopqrstuvwxyz | 234567890...:

The typefaces on poster has to be serious and show the dangerousness.

So, it will be the heavy font and powerful.

Impact.

abcdefghijklmnopqrstuvwxyz1234567890,,:;

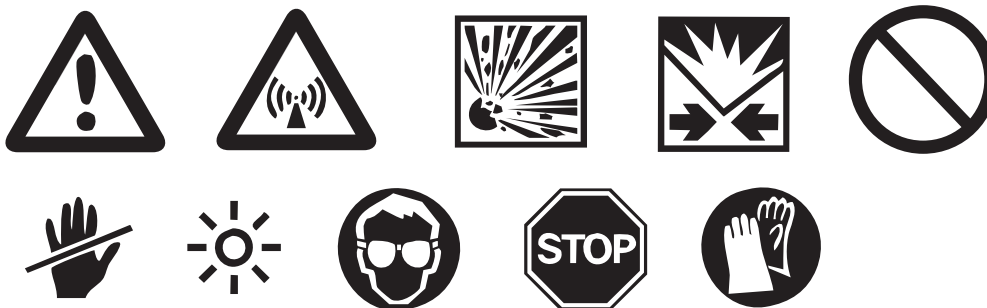
Progress.

Logo research, inspiration.

Working with Types and simple.



Idea - working with warning pictograms.



Progress.

Logo.

The campaign title is 'Trap in Margin Stock'
The title means trying to reveal the risks
in margin stock.

The design inspired from warning pictogram
and typographic logos.
It is simple and symbolised the
dangerousness by warning pictogram,
and used 2~3 colours to be impact.
To recognize easily magnified on 'T'
from trap, and second design is
focus on 'T' and 'M'.

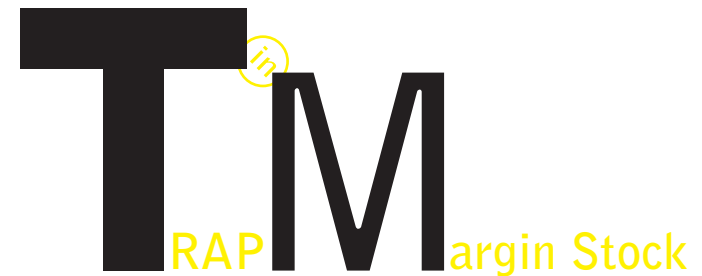
The logo will be at poster and
test paper.

The logos tried to say the campaign's
meaning by title and typography.

①



②



Result Logo.

Logo 1.

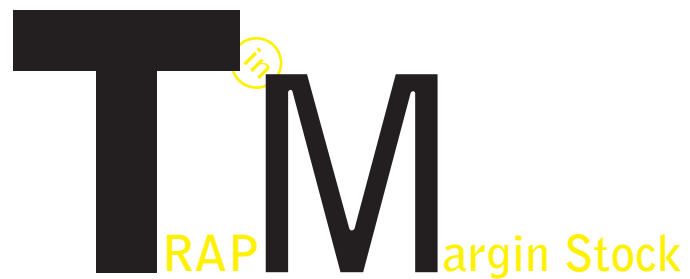


-Different colours.



-Black colour background.

Logo 2.



-Different colours.



-Black colour background.

Process.

(psychological) test booklet.

Psychological test will be a booklet format.

The booklet consists of 4 pages that 1 front, 2 body pages (test questions) and 1 back page (result & information) and booklet size is 140mm x 180mm.

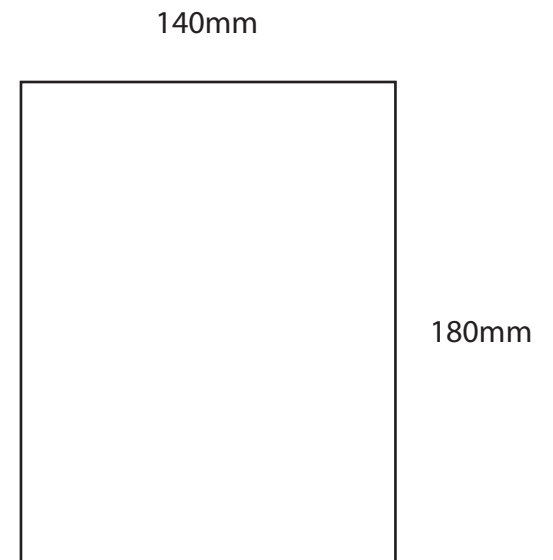
Test booklet will lead people to get interest about margin stock's problem that too high risk to get money.
So, finally it will suppress them invest by margin stock.

The main design symbol is bubbles and monopoly.

Bubbles seem cute and funny looks.
But, it metaphor that get-rich-quicker's dream is like a bubble.
Bubbles are swelled quickly and easily, but it is broken easily too.

So, it means the people's think that getting big money by margin stock is not a realistic idea and dangerous to get on it.

Monopoly makes feel finding your way during test.
It is symbol of test's icon.



Process.

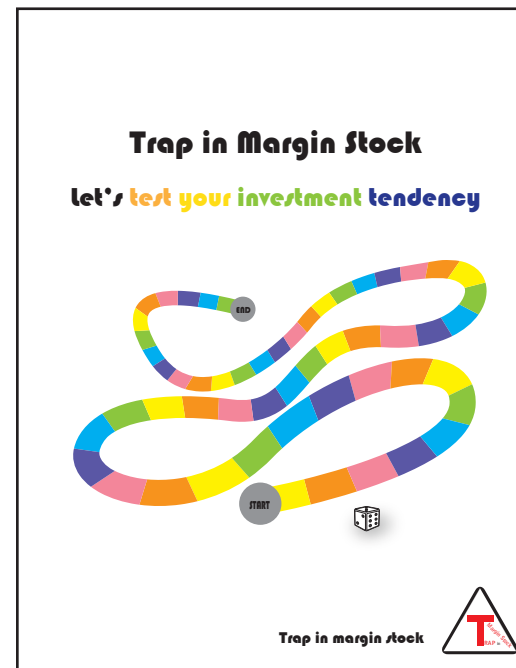
Test booklet - Front & Back pages.

Front Page - Title and monopoly images. Using Bauhaus 93 font.

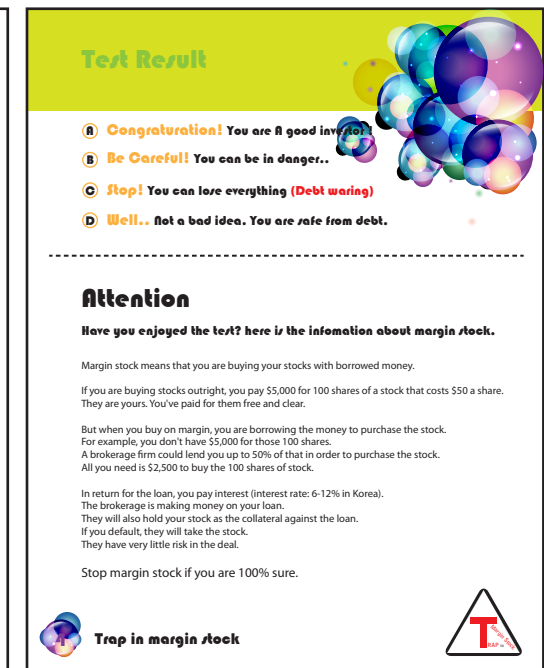
Back page - Result and information for reduce margin stock.
Using Bauhaus 93 font
information - myriad pro font

There are Result A-D for test.

- A. Congraturation! You are A good investor !
- B. Be Careful! You can be in danger..
- C. Stop! You can lose everything (Debt waring)
- D. Well.. Not a bad idea. You are safe from debt.



Front Page



Back Page

Process.

Test booklet - Front & Back pages.

Body Pages - Test questions and design concepts' background (bubbles & monopoly)
Using Bauhaus 93 font.

There are questions 1-5.

1. Do you invest in stock market or do you want to try?
2. Which is your investment type?
3. If you get secret information about stock market, will you use margin stock?
4. For higher return, will you borrow money to invest?
5. Do you know well about margin stock?

<p> Test Start!</p> <p>① Do you invest in stock market? or do you want to try? Answer Yes go to ② No go to ④</p> <p>② Which is your investment type? low risk - low return go to ③ high risk - high return go to ④</p> <p>③ If you get secret information about stock market, will you use margin stock (borrowing money to invest)? Answer Yes go to ⑤ No go to ②</p> <p> Trap in margin stock</p>	<p>Test page 2 </p> <p>④ For higher return, will you borrow money for it? Answer Yes go to ⑤ No go to ③</p> <p>⑤ Do you know well about margin stock? Answer Yes go to ② No go to ④</p> <p>Test Result is next page..</p> <p>Trap in margin stock is the campaign to inform people about margin stock's risks and to try reducing people's suppress an indiscreet investment on margin stock.</p> <p>Trap in margin stock </p>
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Body Page 1

Bpdy Page 2

Result booklet

Test booklet - Whole pages

<p>Trap in Margin Stock let's test your investment tendency</p>  <p>Trap in margin stock </p>	<p>Test Start!</p> <p>① Do you invest in stock market? or do you want to try?</p> <p>Answer Yes go to ② No go to ④</p> <p>② Which is your investment type?</p> <p>low risk - low return go to ⑤ high risk - high return go to ④</p> <p>③ If you get secret information about stock market, will you use margin stock (borrowing money to invest)?</p> <p>Answer Yes go to ⑤ No go to ①</p> <p>Trap in margin stock </p>	<p>Test page 2</p> <p>④ For higher return, will you borrow money for it?</p> <p>Answer Yes go to ⑤ No go to ③</p> <p>⑤ Do you know well about margin stock?</p> <p>Answer Yes go to ⑥ No go to ④</p> <p>Test Result is next page..</p> <p>Trap in margin stock is the campaign to inform people about margin stock's risks and to try reducing people's suppress an indiscreet investment on margin stock.</p> <p>Trap in margin stock </p>	<p>Test Result</p> <p>① Congratulation! You are a good investor! ② Be Careful! You can be in danger.. ③ Stop! You can love everything (Debt waring) ④ Well.. Not a bad idea. You are safe from debt.</p> <hr/> <p>Attention</p> <p>Have you enjoyed the test? here is the information about margin stock.</p> <p>Margin stock means that you are buying your stocks with borrowed money.</p> <p>If you are buying stocks outright, you pay \$5,000 for 100 shares of a stock that costs \$50 a share. They are yours. You've paid for them free and clear.</p> <p>But when you buy on margin, you are borrowing the money to purchase the stock. For example, you don't have \$5,000 for those 100 shares. A brokerage firm could lend you up to 50% of that in order to purchase the stock. All you need is \$2,500 to buy the 100 shares of stock.</p> <p>In return for the loan, you pay interest (interest rate: 6-12% in Korea). The brokerage is making money on your loan. They will also hold your stock as the collateral against the loan. If you default, they will take the stock. They have very little risk in the deal.</p> <p>Stop margin stock if you are 100% sure.</p> <p>Trap in margin stock </p>  <p></p>
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Front Page

Body Pages

Back Page

Process.

Poster.

Poster is the method to broadcast the campaign reducing margin stock.

The main is the typography (text).

The main text is 'Margin Stock', 'High risk & high return', 'But! Risk is much higher than you think', 'Think one more time before do margin stock'.

Main typefaces will be Impact font to show the dangerousness and it is heavy and powerful font to notice people.

Poster's design will use of typographic and old pop designs.

The poster may use reversal colour to pop up.

The typography 'Trap in margin stock' and 'Think one more time before do margin stock'. look cut by middle diagonal text.

Diagonal text has powerful and speedy looks and colour red mean warning and risks.



Result poster.

T
RAP

M
Margin Stock

High Risk & High Return
BUT! Risk is much higher than you think

Think one more time
before do margin stock

Trap in margin stock

T
RAP in
Margin Stock

Finish.