
Visual Communication 4
DEBT

Name: Elysia Vun
Student No.: s2186165
Tutor: Peter Hall

Brief Outline

To produce a creative visualisation in response to the inspiring texts provided by the MEMEFEST.

Purpose

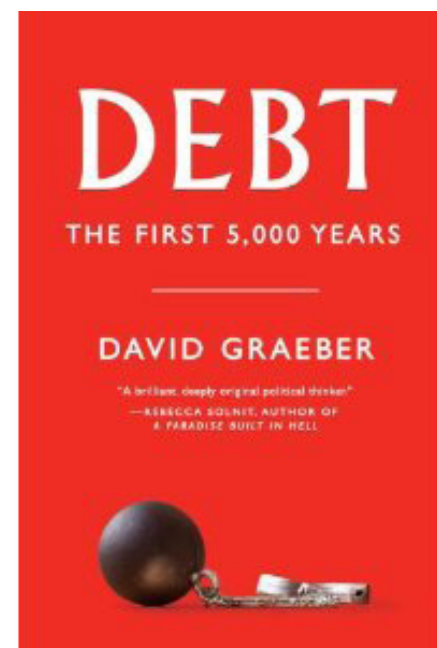
To raise public awareness that debt has become a major issue in today's society and serious changes need to be made. The idea is to get people to start focusing not only on the negative traits of debt but also address the issues of where and how debt came.

Concept

Idea was inspired from David Graeber's essay on Debt: The first 5000 Years. Graeber states;

"To begin to free ourselves, the first thing we need to do is see ourselves again as historical actors, as people who can make a difference in the course of world events." D, Graeber (2009). "

My idea is a set of miniature folded cards that come in a set that illustrates all the different types of debt that exists today in our world and in each card will contain a summary overview on the specified debt. Inside of the card, the slogan "Debt is bondage, reduce debt now" will be displayed as a message to people that all debts are a form of slavery as Graeber emphasises in his essay "If slavery is debt, then debt can lead to slavery".





INSPIRATION

Communication Approach

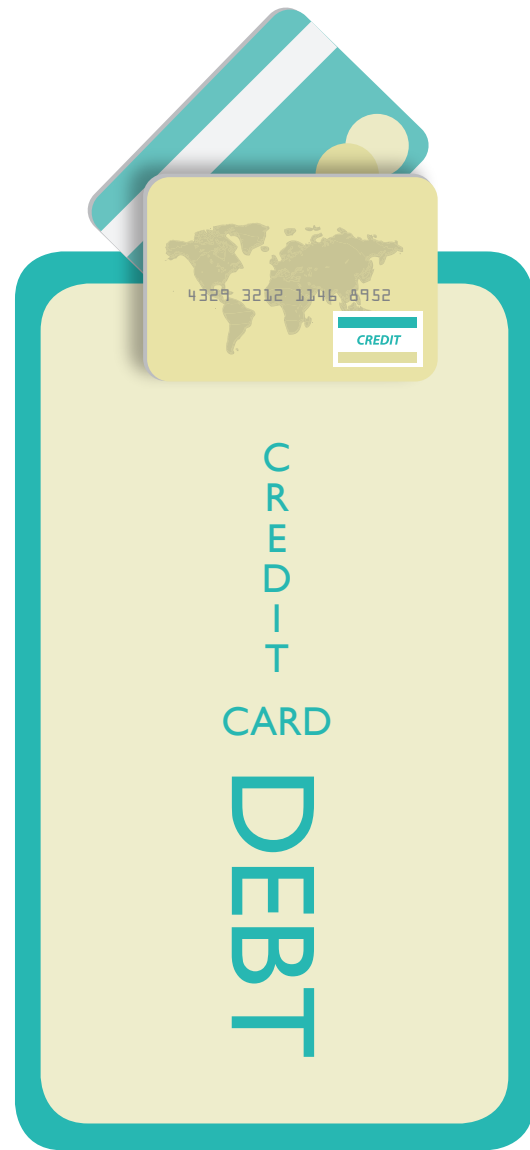
- The use of Cut-outs are a great method of enhancing visual impact when it comes to designing of cards rather than the conventional flat static rectangle shape.
- With minimal space on the cards, the use of spacing, sizing and placement of letters had to be taken into account in order to express the meaning and idea of words. (E, Lupton 2004.)

Benefits to the society

- Many of us are working hard to pay off bills and working in jobs in which we may not even like. This subjects us to a financial servitude similar to the notion of being a slave. By equating debt with slavery may help to stop people from accumulating more debt.
- Creating awareness through interactive educational cards can provide an insight on the current debt situation on both personal and national levels.
- The overall intended visual outcome is to inspire people to make a real effort to escape from these bonds and to put an end to debt slavery once and for all.



CREDIT CARD DEBT



OUTSIDE

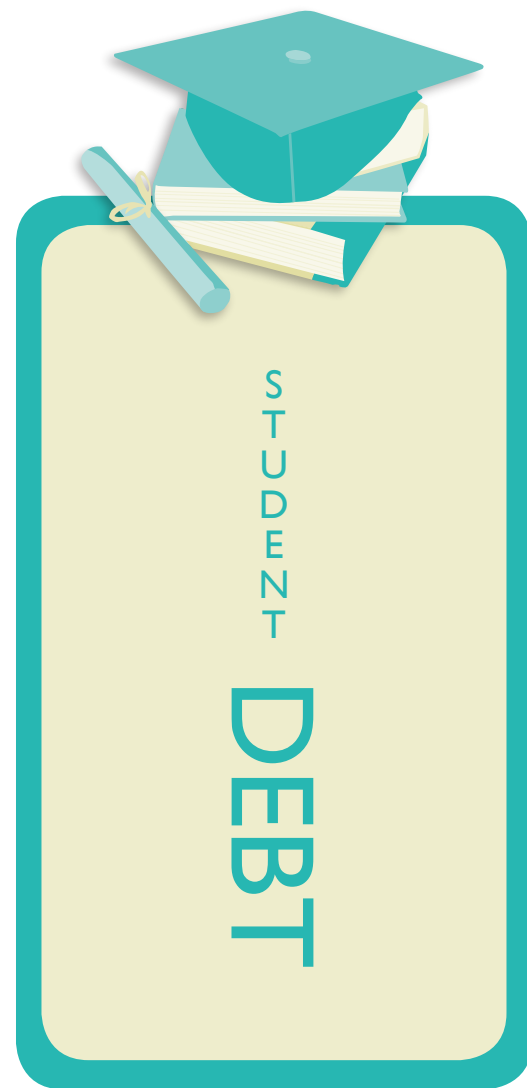


INSIDE



Recent study show that Australian credit card debt has reached an astonishing \$43.9 billion and that the average credit card debt per consumer can reach up to \$3000. But despite all the negative and health problems caused by debt, the appetite for credit card use remains steady.

STUDENT DEBT



OUTSIDE

DEBT *is*
BONDAGE

REDUCE
Debt
NOW

INSIDE



Student debt affects the capacity of graduates to own a home, have a family and access private finance such as mortgages, personal loans and credit cards. Statistics reveal that students graduating in their early 20s are more likely to live at home in order to reduce living costs to pay off their student debt.

GAMBLERS DEBT



OUTSIDE

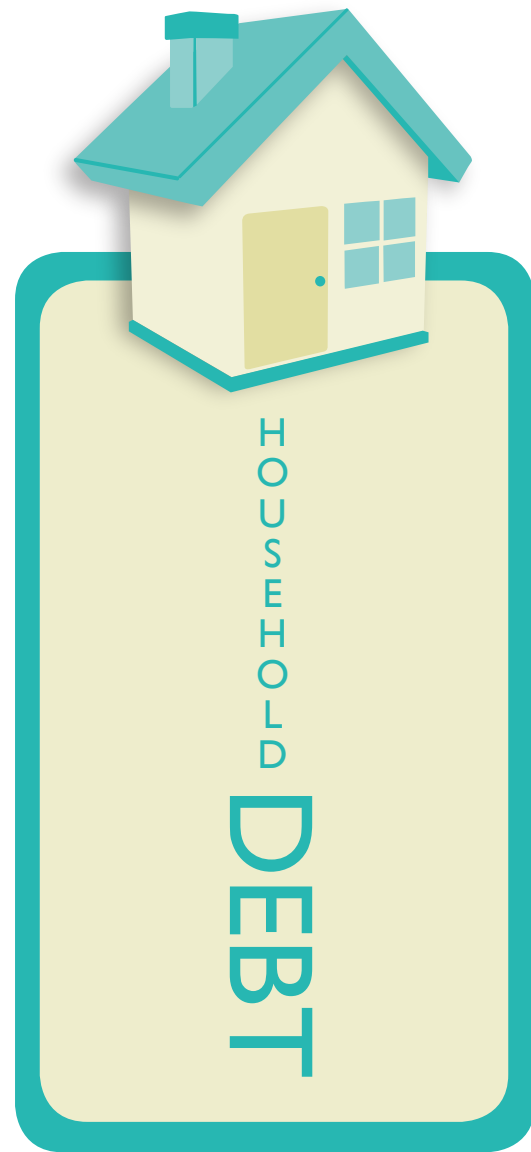


INSIDE



Study from the Federal Government Enquiry revealed that approximately 2.1% of Australians had a gambling problem. One of the biggest problems for gamblers is that they often find themselves in debt. Gambling addiction AKA compulsive or pathological gambling causes people to lose much more than just money. Many find themselves struggling to pay off bills or even without money for food.

HOUSEHOLD DEBT



OUTSIDE

DEBT *is*
BONDAGE

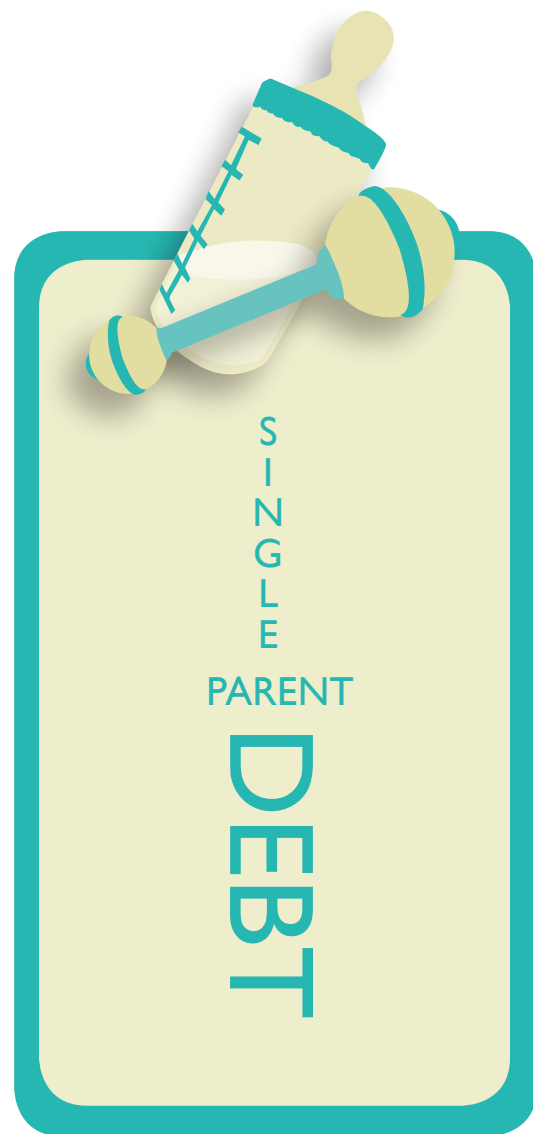
REDUCE
Debt
NOW

INSIDE



According to the Reserve Bank of Australia, the amount of debt owed by Australian households since the last 18 years have risen almost six-times. Based on data from the Survey of Income and Household, most debts incurred were outstanding loans for houses, cars, investment, study or money owing on credit cards.

SINGLE-PARENT DEBT



OUTSIDE



INSIDE



Statistics show that single parents are at a higher risk of economic disadvantage in comparison to other family types. In 2005-2006, indicators revealed that one parent families with dependent children were almost twice as likely to be in the low income group as were couple families with dependent children (\$229,000 compared with \$670,000). Common causes for single parents to get into debt are child maintenance, bills and rent, loss or low income and increased or unexpected expenses.

MEDICAL DEBT



OUTSIDE



INSIDE



Medical expenses are often the culprit for putting many people in deep financial debt. Commonwealth Fund survey found that one out of five adults are paying off debts due to medical bills. With high medical expenses and reduced insurance coverage families, are being forced to use household savings or take on additional credit card debt. Study has shown that medical debts are one of the common reasons why people file bankruptcy.

NATIONAL DEBT



OUTSIDE



INSIDE



The countries in the most dire need are the ones in which government debt is a large proportion of external debt, such as the Portugal, Ireland, Italy, Greece and Spain. Recent statistics have shown that the ratio of net government debt to GDP has risen 60% with Greece as the highest net debt ratio at around 130%, with Italy coming in second at about 100%.

References

D, Graeber 2011, *The first 5000 years*, Melville House Publishing: NY.

E, Lupton 2004, *Thinking With Type: A Critical Guide for Designers, Writers, Editors, & Students*, Princeton Architectural Press: NY.

J, V Toorn 2010, *A Passion for the Real*, Design Issues: Volume 26, Number 4 Autumn, Massachusetts Institute of Technology: USA.

R, Poynor 1999, *First Things First: A Brief History*:
<http://emigre.com/Editorial.php?sect=1&id=13>

Websites

Credit Cards Australia:
<http://www.australia.creditcards.com>, accessed 26th April 2012.

Credit Cards Australia by Rate City:
<http://www.capa.edu.au>, accessed 26th April 2012.

Fox Symes Debt Solutions:
<http://www.foxsymes.com.au>, accessed 26th April 2012.

Australian Bureau of Statistics:
<http://www.ausstats.abs.gov.au>, accessed 26th April 2012.

R, A Miller 2010, *Basics of Medical Bankruptcy*:
<http://EzineArticles.com/6590586>, accessed 26th April 2012.

Central Intelligence Agency:
<https://www.cia.gov/library/publications/the-world-factbook/rankorder/2186rank.html>, accessed 26th April 2012.

ABC 2011, *Europe's Crisis Develops, what happens next*:
<http://www.abc.net.au/unleashed/3732632.html>, accessed 26th April 2012.

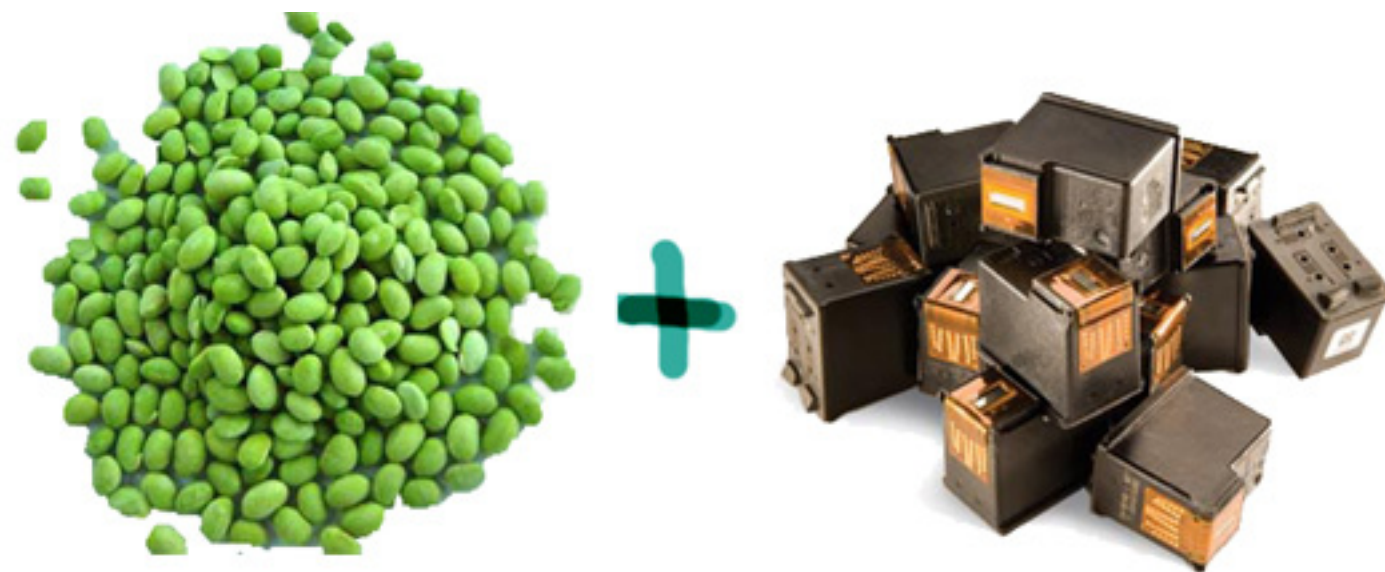
Materials Used

Soy Inks

- The cards produced will use soy based inks. Not only is this ink environmentally friendly and easier to recycle, it also produces brighter, more vibrant colors than standard petroleum based inks.
- 100% recycled paper/cardboard

Benefits of using Soy Inks

- Vibrant colors - Soybean oil's clarity allows pigments to reach their full potential, resulting in deep, rich bright colors.
- Lower rub-off - Soy inks show a greater rub resistance.
- Laser proof - This is important when ink needs to be exposed to the heat of a laser printer or copy machine. As the boiling point of soy ink is lower, there is less chance of the ink being transferred to the machine parts instead of the paper.
(W, Jedlicka 2009).



Describe your idea and concept of your work in relation to the festival outlines:

- The idea was initially inspired from David Graeber's essay on Debt: The first 5000 Years.
- The concept was a creation of miniature folded cards that come in a set that illustrates all the different types of debt that currently exists. Each card contains information on the specified debt topic.
- In each of the card, the slogan "Debt is bondage, reduce debt now" is displayed as a message that all debts are a form of slavery as Graeber emphasises in his essay "If slavery is debt, then debt can lead to slavery".
- In other words debt today is an indirect form of slavery. With the global economy being in recession, the messages will resonate with people who are burdened with debt and that borrowing money subjects them in financial servitude to the lender – a form of slavery.
- In summary, the main focus of this project is to raise public awareness that debt has become a major issue in today's society and serious changes need to be made.
- It is important that people need to start focusing not only on the negative traits of debt but also address the issues of where and how debt came about.
- This is a vicious cycle to which we have been and are destined until a rupture is brought about through various objectives and subjective factors. Only then can we begin to free ourselves from this revolving chain of debt. As emphasised by Graeber;

"To begin to free ourselves, the first thing we need to do is see ourselves again as historical actors, as people who can make a difference in the course of world events." D, Graeber (2009).

What kind of communication approach do you use?

- Cut-outs are a great method of enhancing visual impact when it comes to designing of cards rather than the conventional flat static rectangle shape.
- The miniature folded cards serve as a memory aid or rather a formal introduction to the different types of debt.
- The use of unconventional methods helps to reflect the project's intended message and philosophy.
- Typography was also another important factor in the development of the cards. Incorporating Ellen Lupton's theory on the notion of "Creating emphasis with running text", the slogan has been heavily emphasised by using italics to highlight the key message of the project.
- With minimal space on the cards, the use of spacing, sizing and placement of letters had to be taken into account in order to express the meaning and idea of words. (E, Lupton 2004.)

What are in your opinion concrete benefits to the society because of your communication?

- Many of us are working hard to pay off bills and working in jobs in which we may not even like. This subjects us to a financial servitude similar to the notion of being a slave. By equating debt with slavery may help to stop people from accumulating more debt.
- Creating awareness through interactive educational cards can provide an insight on the current debt situation on both personal and national levels.
- As pointed in Rick Poynor's First Things First Manifesto article, it is vital that designers should incorporate his/her political and social desires and to be able to transfer these ideas to the creative work. (R, Poynor 1999). By incorporating Poynor's notion of "In whose interest and to what ends? Who gains this by construction of reality", helped me to identify my objective of carrying out the message of this debt project.
- From simple but effective visual design such as this, we can encourage people to start addressing and confront the challenges of huge national and personal debt.

What did you personally learn from creating your submitted work?

- As designers, it is our responsibility to investigate visual meaning and the social problems in today's society. After learning the historical foundations of debt, I have gained a deeper understanding on the immense power of debt in shaping today's society.
- Although there are many different types of debt we are all obligated to pay off our debts to the party offering us the credit from a personal level right up to national levels.
- Through the creation of this project, I have also learnt that not all debts can be repaid with money. In many Third World regions children inherit the debts of their fathers which they can never pay off. These children must work for a lifetime on the terms set by the money lender thus leads them into debt slavery.
- I learnt that it is imperative that we must start to educate people about the dangers of all of this debt and that we must not ignore the opportunity to make a difference to the outcome.
- Inspired by Jan Van Toorn's ideology of changing social conditions through visual communication, gave me a sense of purpose when designing and got me to start expressing and share my concerns of how debt can affect us all not only as individuals but as a whole nation. (J, Van Toorn 2010).

Why is your work, GOOD communication WORK?

- This visual artwork is considered as good communication work as its function is to encourage viewers to begin investigating, reflecting, editing and shaping how we spend our money.
- This interactive card concept was produced as a promotional item similar to a business card. However instead of aiming to act as a marketing tool for people to use its services, the idea was to generate dialogue between people and for them to start questioning the current situation of debt in our world.
- The overall intended visual outcome is to inspire people to make a real effort to escape from these bonds and to put an end to debt slavery once and for all.

Where and how do you intent do implement your work?

- The ideal place to begin raising awareness would be at University Campuses as students activists are the key and most useful resources for sharing activism resources, publicise events and building of networks.
- This also includes joining of other Debt Awareness Associations in order to gain access to helpful resources which will enable me to network with students from all other Campuses that may have launched similar campaigns.
- Distribution to local neighbourhood is also another method in expanding awareness.
- Testing of the visual artwork will be implemented through various methods such as focus group interviews or individual interviews in an attempt to ascertain the message's ability to hold viewers 'attention, comprehension, perception, relevance and impact of the objective.