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Yasmin Jung
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Approvals:

Chief Advisor: R. Roger Remington, Professor
School of Design, College of Imaging Arts and Sciences

Date May 16, 2001

Associate Advisor: Heinrich Klinkon, Associate Professor
School of Design, College of Imaging Arts and Sciences

Date May 16, 2001

Associate Advisor: Dr. Tina Lent, Associate Professor
Department of Fine Arts, College of Liberal Arts

Date May 16, 2001

Chairperson: Nancy Ciolek, Associate Professor
School of Design, College of Imaging Arts and Sciences

Date 5/17/01

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It begins.

This diaper makes my butt look big...

The New Yorker • March 20, 2000
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The ideas and messages we as image makers communicate have a potential to reach millions of people, and as professionals we need to be aware of both the positive and negative consequences of the work we do. What are we as designers, photographers, and other creative professionals contributing with our work? Are we educating, informing, or simply manipulating? Ideally, ethics, education, and a certain sense of responsibility are integrated into each of our endeavors, but those things are often neglected for the sake of personal gain and prestige, and the goals of a client.

Everyday, no matter where we turn, advertisements encourage us to buy, buy, buy. They create an artificial ideal of what we need in order to be happy, deliberately and systematically preying upon our hopes and fears for another dollar. We as a society have become so accustomed to these messages that we no longer question them. As the art director George Lois once said, "...advertising is a twentieth century love potion; it arouses wants beyond means, it invites extreme consumption, it conjures a material paradise as life's goal." (Lois and Pitts, p. 324) Wants and needs have become indecipherable as a result of advertising, which manipulates us into believing that success is defined by the number of things we own, the names they bear, and how expensive they are. But what price are we paying for accepting these notions?

A consequence of this materialistic, self-indulgent lifestyle is consumerism, a social and economic practice that embraces the idea that there is never enough. It reflects not only a desire to possess things, but also a disregard for the true need, durability, and origins of goods and services. The global ramifications of manufacturing, buying, using, and disposing of these things, such as pollution, energy use, and social injustice, are essentially ignored in our culture for the sake of having what we want.

Credit cards contribute greatly to consumerism because they not only allow us to buy all those wonderful things we don't need with money we don't have, they encourage it. Personal debt in this country has been growing exponentially in the last few decades because of increased credit card use, and the economy is reaching a breaking point as a result. Efforts are being made to reverse the trend in the media and even in Congress, where legislation has recently been considered.

This thesis examines how advertising, design, and credit cards perpetuate over-consumption within our society, and is meant to encourage people to think twice about their own spending habits. In addition, this thesis questions those who help perpetuate consumerism in our society as professionals, and encourages them to think twice about their own role in the cycle.
Precedents

The 'evils' of advertising have been criticized for many years, but in the last few decades, the subject has clearly become an important issue within the design community and beyond. As the succeeding examples will show, the concerns about the effects of advertising are growing, and have contributed to anti-consumerism campaigns worldwide. Efforts concerned with the increasing use of credit cards and debt in this country recognize how consumerism and advertising contribute to the problem, and believe that the best way to change things is through education, legislation, and public awareness. The following are examples of bills, programs, and campaigns that attempt to address these issues.

Federal Legislation

Bills are currently being negotiated in the House and Senate chambers of Congress for restricting bankruptcy declarations. The bills are especially interested in restricting consumers from declaring Chapter 7 bankruptcy. Unlike other types of bankruptcy which may require full repayment of debts, Chapter 7 allows many debts to be erased after certain provisions have been met. As Alan Ota explains in the March 17th issue of Congressional Quarterly Weekly, "Both bills would require those capable of paying $10,000 or 25%, whichever is less, over a five-year period to file instead under Chapter 13, which requires debt repayment." (Ota, p. 605) Although Democrats and Republicans agree on some of the provisions of these bills, there are a few major differences in the way they perceive the problem; "Republicans tend to attribute increased bankruptcy filings to consumers who feel no obligation to repay debts (while) Democrats blame lenders for intensively marketing credit cards and deceiving borrowers." (Ota, p. 605) Also covered in the discussions are bankruptcy declarations for businesses, farmers, and individuals who declare bankruptcy for expenses related to crimes.

Radio

National Public Radio has produced many segments in the past few years that address the issue of credit card use in the United States. The programs have usually been in the format of talk shows, presenting stories and interviews about credit card use, debt, marketing, fraud and security, legislation, and history. Guest panelists, who range from educators, credit card company representatives, regulators, and consumer advocates each contribute their point of view on these matters, responding to questions from listeners around the country. Some of the most recent segments regarding credit cards have been about the issue of college and high school-age kids getting hooked, why bankruptcy is getting out of control, what is currently being done to curb these trends, including legislation and education efforts.
Several television programs have been produced that address the issues of consumerism, examining our goals and lifestyle as a culture, the consequences of the way we live, and the role of advertising in not only causing, but perpetuating these problems.

**Affluenza**

This 1997 co-production by KCTS Seattle and Oregon Public Television defines Affluenza as being "an unhappy condition of overload, debt, anxiety, and waste resulting from the dogged pursuit of more." (Affluenza, DeGraff and Boe) The whimsical program comments on a broad range of issues, focusing on consumer habits in the United States, what they mean for us as a culture, and what the impact of our society is on the rest of the world. Interviews with consumers, psychologists, and other professionals give a thorough view of the issue. Mixed in with the interviews are dozens of facts and figures about how much time we spend as a nation shopping and driving, how much we own as compared to other nations and even ourselves 50 years ago. The film suggests that we confuse standard of living with quality of life, missing what's truly most important.

**Escape from Affluenza**

As a sequel to Affluenza, Escape from Affluenza continues the thesis that Americans are leading lives that are detrimental mentally, socially, physically, and environmentally. Some of the efforts highlighted in the film are elaborations on things mentioned in the first Affluenza, such as the Center for a New American Dream. Also presented are alternatives to the current American lifestyle which offer new ways of spending time and resources, and looking at how people around the world are becoming "post-materialists."

**"The Mystery of Happiness"**

This episode of Turning Point, hosted by John Stossil, is a program that takes a look at how we as Americans define happiness. Researchers have found that happiness and lasting contentment seem to be a side effect of doing other things, and cannot be achieved by any other means. Contrary to popular belief, and what advertisers want us to believe, happiness cannot be attained by being famous, owning a home, winning the lottery, or having more possessions. As the program states, the only people who truly gain any happiness from money are those who don't have food.

**"The Power of Plastic"**

This segment of 60 Minutes II, broadcast on January 23, 2001, looks at the problem of credit card debt among college students. The program examines some of the extreme cases where students committed suicide over their debts, and also examines the role of the colleges and universities themselves. Every school that allows credit cards to be pawned on its campus receives some form of compensation – whether it's a standard table rental fee for setting up in the student union, or multi-million dollar contracts with credit card companies that allow the schools themselves to profit from their students' debts.
**Precedents**

**Newspaper and Magazines Articles**

"Design is Evil"

This article in the January 2001 issue of *Wired* blatantly criticizes the current role of design and designers in this world, opening with the words "It creates an intense desire in people for new stuff. We're responsible for making products that people feel a great need to own, maybe for just a short period of time. And then they pitch 'em. Let's face it: Our standard of living is based on the demise of the planet." By showcasing innovative design prototypes for "personal fabricators" by the California-based firm Designworks, the article offers alternative ways of approaching industrial design that minimizes packaging, shipping, and excess energy consumption.

First Things First 2000

This design manifesto, based upon a similar text written by Ken Garland in 1964, was first published in the following magazines in the Summer of 1999: *Adbusters* (Canada), *Blueprint* (Britain), *AIGA Journal* (United States), *Eye* (Britain), *Items* (Netherlands), *Form* (Germany), and *Emigré* (United States). The updated manifesto, signed by 34 designers at the time of publication, questions the current contributions of designers to advertising and consumerism. It proposes a change in the priorities and practices within the profession that would instead invest creative energies towards improving culture and education. Since that time, many other magazines including *Idea* (Japan), *Design Week* (Britain), *Creative Review* (Britain), *I.D.* (United States), *Print* (United States), and *Communication Arts* (United States) have published the text, and hundreds more have signed their names in support. The debate over the manifesto has been quite strong, prompting discussions in design schools, at public events, and on magazine pages worldwide, and continues to be an issue in the design community. Please refer to Appendix A for a complete copy of the manifesto.

"Campuses try to cut credit card promotion"

This article in the March 26th, 2001, edition of the *Rochester Democrat and Chronicle* takes a look at the prevalence of credit card marketers on college campuses in the Rochester area, as well as campuses around the country. Legislation has recently been passed in other states to curb this trend, and is being considered in New York State, as well as on the federal level. Interviews with school personnel and recent graduates from local schools reinforces the questions the article addresses about the ease with which students get credit they can't handle.

"Plastic worries campuses"

This article follows up on the above article, updating the status of legislation concerning the place of credit cards on campuses. Hearings that were held in the area concerning this issue were attended by many who had credit card "horror stories" about students who had bank accounts seized, and as much as $20,000 in credit card debt.
Many organizations are dedicated to the criticism of consumerism, advertising, and/or irresponsible design, determined to educate and motivate people to re-examine their roles both collectively and as individuals. Most of them are sponsored by grass roots organizations, and communicate their message primarily through public campaigns, the Internet, and with publications such as pamphlets.

Media Foundation

Media Foundation, based in Vancouver, is one of the best-known anti-consumerism groups, most recognized for its “Buy Nothing Day” campaign that encourages people to abstain from shopping the day after Thanksgiving, traditionally the busiest shopping day of the year. The group was started by Halle Lasn, a former advertising professional who began to question the ethics and meaning of the work he was doing. Today, the group’s messages are supported and produced by others who want to use their creative energies for positive purposes, including artists, writers, activists, students, educators, and even entrepreneurs.

Some other campaigns sponsored by the group are TV Turnoff Week; Media Carta, an effort to democratize the media; Ride Your Bicycle Week; and other socially-conscious boycotts. The group is also known for its “subvertisements” and “uncommercials,” which target many high-profile companies and advertising campaigns in the last decade. Joe Camel and the Marlboro man; various fashion labels such as Calvin Klein, the Gap, and Nike; and food-related campaigns from McDonald’s, the milk industry, alcohol companies, and Phillip Morris have all been satirized. Creative Resistance, a contest that challenges designers and artists to create “subvertisements” recently showcased a campaign by Genny Ponifex in Beckenham, England whose purpose was to raise awareness about credit card use. She produced fake credit cards and distributed them by planting the cards in wallets and leaving them in public places.

To publicize its efforts, the Media Foundation sponsors an ad agency called Powershift, a web site, rallies, and public events. In addition to these vehicles of communication, the group publishes Adbusters, a bi-monthly “reader-supported, 85,000-circulation magazine concerned about the erosion of our physical and cultural environments by commercial forces.” (www.adbusters.org) Although most of the magazine’s readership is in the United States, the audience extends into 60 other countries.
Precedents

 Movements and Organizations

**Enough**

*Enough* is a humorous, fledgling anti-consumerism organization in England that was set up in the summer of 1992 in response to the efforts by the Media Foundation. Although both groups address many of the same issues, *Enough* is not as broad, and seems to focus primarily on consumerism rather than advertising. The group has staged several public events, sponsors a Web site (www.enviroweb.org/issues/Enough/index.html#intro), and has published countless leaflets, letters, and articles.

**World Studio Foundation**

World Studio Foundation is the nation's first organization devoted exclusively to encouraging social responsibility in the design/arts industries. (www.worldstudio.org)

This group, based in New York City, encourages creative professionals to devote their time and energy to responsible causes such as mentoring programs, scholarships, and other efforts that improve the community and the environment.

**New Road Map Foundation**

This organization, founded by Joe Dominquez and Vicki Robin, is dedicated to lowering consumption in North America. According to their Website (www.ecofuture.org/ecofuture/pk/pkar9506.html), the group's "primary tool for teaching people how to painlessly consume less while increasing their quality of life is the book Your Money or Your Life...The foundation is staffed entirely by volunteers and donates all proceeds from educational projects promoting a sustainable future for our world."

**Stop FTAA**

This is a campaign sponsored by the activist group Freedom Rising, that protests against the Free Trade Area of the Americas agreement, a proposed treaty that would expand the NAFTA Treaty (which the group also disagrees with) into 31 countries, spanning the Americas. The grass roots effort offers a Website (www.stopftaa.org), and encourages participation in public rallies, and other public forms of protest, such as newspapers (by writing editorials). This group believes that the FTAA agreement would have devastating environmental, social, and economic consequences for those who accept it.
Advertising

History and Economics

Advertising is without a doubt largely responsible for the tremendous amount of commerce and wealth in the United States today. Evolving from its most humble forms, the advertising business has grown into a global, multi-billion dollar industry in the last century alone. Understanding how advertising became so important is essential to understanding how it has become such an integral part of American culture today.

Although the proliferation of advertising at the turn of the century was met with opposition, it was justified with the notion that it would generate economic activity, an idea introduced by Simon Nelson Patten. (Lears, p. 198) By this time, the Industrial Revolution had taken its place in the world. As more products were made, more had to be sold. Manufacturers and their competitors were producing virtually the same products, so the only way to distinguish between them was with an idea known as branding. That’s where advertising came in, selling dreams to people who didn’t know they had them, whetting the appetites of the have-nots, and adding personality to things that had no personality. The only ways to afford these new things, which suddenly seemed indispensable, were to save, work extra hours, or buy on credit. This boom in production would spur spending which would in turn increase production, employ more people, raise wages, and increase spending all over again. This supposedly fail-safe, never-ending cycle would strengthen the nation economically, and encourage steady growth year by year. Of course, history tells us otherwise, but that was the plan.

Before it was legitimized as a profession, advertising was seen as being dishonest, misleading, and gimmicky—inevitably associated with outlandish characters like P.T. Barnum and his medicine show counterparts. As time went on, those who created ads were targeted for their irresponsible work, thanks to the efforts of muckraker reporters. A truth in advertising trend took hold, supported by many advertisers who wanted to clean up their reputations. The Pure Food and Drug Act, passed by Congress in 1906, eliminated the concern about advertising for patent medicines and the like, but didn’t stop other shady ventures like phony correspondence schools.

Once the United States was involved in World War I, the advertising industry again found a use for itself. By creating propaganda for the war effort, advertisers strengthened the trust they had begun to establish with the government, while also becoming more legitimate in the eyes of the American public.

After the war ended, the 1920s saw an economic boom in this country. That boom was supported by advertising, and established the industry as part of the service sector. It was more visible than ever, and had become a fact of daily life. As the boom came to a screeching halt during the Great Depression, spending gave way to saving. The country relied on Franklin Delano Roosevelt’s New Deal plan to provide the work that industry couldn’t, and propaganda materials such as posters were once again created to keep morale high. Government-sponsored programs such as the Rural...
Electrification Administration were promoted to the public in such a way that even illiterate people could relate to them. When the United States became involved with World War II, the Depression came to an end, and the advertising industry found itself contributing to a war effort once again.

After the war ended, the troops were home again, and had to somehow be integrated back into society and the economy. Advertising was a key. The new ideas of owning a house in the suburbs, a family car, household appliances, and countless other modern things were sold to the young American families in magazines, on billboards, and of course the new invention called television. Low-interest loans were offered to encourage more consumption, and factories which had been producing goods for the war effort were encouraged to keep war-time production. Former soldiers found work in these factories manufacturing the new consumer goods, once again earning steady wages, and making Patten's economic theory (Lears, p.198) a reality.

The American Dream of the 1950s has continued to be what most Americans strive for today, and is what drives people to work as hard as they do. Economists today believe that advertising still has an invaluable role in keeping in the economy strong, keeping the Dream alive.
Advertising is effective because it pulls at our collective desires and fears. Billions of dollars are spent yearly to research what we as a population respond to the most. Focus groups, questionnaires, and electronically compiled statistics about our spending habits are all used to gauge the effectiveness of advertising and marketing campaigns. What we buy, how we buy, how often, and from whom is scrutinized for the sake of selling more. Market share, which is how a company determines its place among competitors, is mostly achieved through brand recognition and loyalty on the part of the customer, a cherished and sought-after achievement.

**Imagery and Psychology**

A good portion of the imagery we see in advertising tells us not only what clothing we should wear, but what kind of body we need to have. The majority of the population does not look anything like the models seen in magazine, on billboards, and even toys, but we naturally compare ourselves to these ‘role models.’ People strive hopelessly to achieve the look of these models, never attaining their goals, and seriously hurting themselves in the process. Many girls and women develop obsessive eating disorders that are detrimental both physically and mentally, while many men feel that they too must look like body builders in order to be attractive. Makeup, which was at one time only associated with prostitutes, is now sold with the message that without it people (usually females) are boring, unattractive, or incomplete. As Richard Zakia and Mihai Nadin observed, "the creators of an ad can trigger dissatisfaction and arouse the illusion that buying the product will transform us. Realizing this, we still fall prey to its bait. The irony is that by buying the product - one that might address a real need - we support the ad that causes us to feel inferior enough to buy the product." (Nadin, p. 33)

**Archetypes**

By targeting our universal fears about social acceptance and longings for love, advertisements entice us to buy all kinds of things. Day in and day out we are showered with messages about how happy we'd be if only we owned something else – those $150 Michael Jordan tennis shoes, that sport utility vehicle, or the new MP3 player that will make life more pleasurable. Marlboro cigarettes, originally targeted toward women, experienced a dramatic increase in sales once the Malboro Man character was introduced. The items just mentioned are very specific to this culture, but no matter what the product, or where it is sold, advertisers utilize archetypal imagery to appeal to the most basic of instincts. Icons such as the hero, mother, journey, and temptress are just a few examples of archetypes. Please refer to Appendix B for a list of archetypal symbols.

**Semiotics and Rhetoric**

Semiotics is a term that refers to the study of signs. A sign, which acts as a symbol for something else, has no inherent meaning until it is given a meaning by the viewer; “each time we interpret a sign, we become part of the sign, we give it ‘life.’” (Nadin, p. 4) For example, a person from the Amazon jungle would not recognize the significance of the Mercedes symbol. In our culture however, the Mercedes star signifies transportation,
speed, driving, roads, the Autobahn, Germany, quality, precision, sophistication, elegance, and wealth, just to name a few connotations. Visual rhetoric, which works hand in hand with semiotics, recognizes the fact that the interpretation of a message is greatly influenced by the way it's delivered. Rhetorical theory is borrowed from literature and refers to the treatment of language (as opposed to images) to manipulate meaning. Rhetorical figures such as simile, metonymy, and metaphor are used to describe both verbal and visual methods of communicating ideas.

Methodology

Advertisers and marketers have the task of making their clients' products as visible and recognizable as possible, even in the most obscure of places. Companies will pay large sums of money to have their product placed within a television show or movie set, even if it will only be seen in the background for a fraction of a second. The larger the audience, the higher the price. The Times Square district in New York City is famous for its advertisements, plastered with a frenzy of garish neon signs and towering billboards as far as the eye can see. It's one of the most visible and expensive places to advertise, but the cost is always justified in the minds of clients.

People will buy one product over another not necessarily because of reputation and quality, but because of the name it bears, even if it's just a name they heard on a television commercial or saw in an ad. This idea of branding, making a label a "household name" is key to making a product or company successful. Coca Cola is a company whose name is recognized around the world, identified by its trademark red, and the familiar script logotype. The ad campaigns for "Coke," as it is most commonly referred to, change quite frequently, and have been so successful that people are proud to own, collect, and display all kinds of Coke memorabilia. Articles of brand name clothing, which is usually marked up significantly to pay for the exorbitant costs of advertising, are advertisements in and of themselves, traveling for free on the backs of those who pay for them. We live in a society that defines status and power by material objects and the logos they sport.

Advertisers are constantly trying to outdo each other, fearing that if they don't make that extra effort to sell their product, people will go with another brand. In addition to the usual vehicles of sending messages such as billboards, television, and magazines, advertisers are getting really creative, taking advantage of every square inch they can. Urinal cakes with ever-changing messages are adorning certain public men's rooms, public school buses in Colorado are carrying advertisements to raise extra funds, nature parks are displaying signs for corporations, and even the moon has been considered for the site of a projected billboard. Channel 1, a national education network seen by thousands of school-age children daily accepts advertisements as well. Companies will pay $30,000 for seconds of air time in front of this captive audience, hoping to win them over with flashy, colorful commercials. In addition, corporations sponsor sporting events, concerts and exhibitions, fund entire school systems (or at least try to), and more. When is enough enough?
Consumerism causes tremendous amounts of energy and resources to be used. Finding and refining raw materials, manufacturing products with those materials, distributing those products, transporting them home, using them, and then disposing of them all use energy. The use of electricity, refined fuels, landfill space, and other resources to support this cycle of consumption are all part of a large equation that have just begun to be addressed.

The American Dream of owning a home in the suburbs has through the years led to a trend called urban sprawl, consuming precious land and water resources. Land that was once used for farming is being converted to shopping mallis, housing complexes, and entertainment centers at an average rate of 1.3 million square acres per year. New roads are being built, more cars are being driven farther, and the effects are being felt in more ways than one. This trend has had detrimential effects on urban as well rural regions, causing mass-exodus by the thousands each year. Conditions and economies in the cities are constantly worsening, and as they worsen, more people leave – perpetuating the problem to the point where only the neediest people are left. Economic divisions become social chasms that are very difficult to reverse. (www.ecofuture.org/ecofuture/pk/pkar9506.html)

Most of the monetary wealth in this world is found in the United States. We consume more natural resources than any other country, and yet we comprise only 5% of the world's population. As a nation, we spend more hours shopping each week than we do playing with our children, and we spend more hours in the car and at work than ever before. Yes, we have more things, but are we happy? Do we confuse standard of living with quality of life? What are we sacrificing for our material possessions and consumeristic habits? Please refer to Appendix C for statistics about consumption.

Despite repeated declarations by politicians that the American economy needs to grow, perpetual growth simply cannot be sustained. Once the saturation point of any given market has been reached, the only way for companies to increase profits (which never seem to be enough) is to expand into new markets – targeting new cities, states, countries, and demographic sectors. Credit card companies are an ideal example of this philosophy. The ironic thing is that because they have so aggressively tried to break into new markets that truly can’t support the companies' goals, they have had to sacrifice their profit margin with "charge offs." These unrealistic expectations about profit is what has led to the current legislation concerning bankruptcy. Credit card companies, who have been targeting segments of the population that simply shouldn't have credit cards, are having to take a loss on those declaring bankruptcy. It is undeniable that many people have been abusing the bankruptcy system and purposely charging up thousands of dollars on their credit cards before declaring bankruptcy, but many truly need help. To decrease their losses, these companies have pressured Congress into making laws that make it more difficult for people to seek protection from their
Research

Consumerism

It seems that if Congress were to also make laws capping credit card debt before reaching the point of having to seek legal protection, bankruptcy rates would not be as high as they are now.

In order to cut labor costs and to avoid stringent environmental laws, many American companies are moving their manufacturing base overseas; global sprawl, if you will. The monetary savings for corporations from these moves are generally not passed on to consumers, and once company A does this, company B soon follows in order to compete. Because of this mass-exodus of companies, American workers are experiencing layoffs by the thousands, causing innumerable adverse effects. Not only are families and individuals suffering from lost wages, but so are local economies – losing not only business generated by the presence of these corporations, but tax revenues as well. The economy as a whole is being crippled by this very serious trend, and contrary to the actions of these companies, profits are still expected to remain steady or increase.

Overseas, where economies are supposedly benefitting from the moves these American companies have made, the effects are being felt far and wide. The health of local people and environments are being ruined by toxic runoff and emissions, unchecked by governments who have neither the money nor the power to create or enforce regulations. These governments are so dependent upon the income provided by these companies that they dare not protest their presence. Outside of North America and Europe, labor laws are virtually nonexistent. Men, women, and children are working in sub-standard conditions to support the desires of the American consumer, and instead of demanding better working conditions, our companies are taking advantage of the situation and looking the other way. According to a flyer for the organization www.stopftta.org, a project sponsored by the Freedom Rising Affinity Group, the golf player Tiger Woods recently signed a 5 year, $100 million contract with Nike to endorse their shoes. The ironic thing is that the "14 year old Chinese kid who makes the shoes he wears" works 17 hours a day at 22 cents per hour, and can’t even afford to buy the shoes he makes. Please refer to Appendix D for copies of the group’s recent flyers.

It is clear that other cultures are suffering and losing their identities to support or achieve our standard of living. The United States is conquering the world, not with violence and bloodshed, but with advertising and consumerism. Traditional customs, foods, and clothing are being replaced by iconic American ideals like blue jeans, McDonald’s, and rock n’ roll.
Without credit, people simply could not and would not justify buying as much as they do. It’s so much easier to give into temptation when that temptation will only cost $30 per month instead of $1000 up front. As Lendol Calder, author of Financing the American Dream: A Cultural History of Consumer Credit puts it, “consumer credit finances American dreams,” (Calder, p.5) lending a big hand to those who want it the most, and sustaining our consumer culture.

Before consumer credit came into existence, people relied on informal loans from family and friends, and in the cities, pawn brokers and loan sharks provided alternatives in desperate situations. As time went on, formal credit that had traditionally been extended only to businesses trickled down to the consumer, offered in a variety of ways through retailers and vendors. Mass consumer credit as we know it today, directly supported by banks and other lenders, didn’t really come to exist until the 1920s.

The most significant form of credit historically speaking was the installment plan. It made its appearance in the post-civil war era, and was the first type of consumer credit that allowed people to not only possess and use what they “bought” without having to pay up front, but also allowed them to pay over time. At first, only the wealthy were offered the privilege of buying “on time,” but eventually the offer was extended to the average consumer. As the idea of allowing customers pay over time became more common, retailers began to feel the negative side effects of offering credit. This prompted a counter-movement among merchants such as Sears, Macy’s, and Montgomery Wards called “cash and carry” that avoided the risks associated with credit accounts. The cash-only policy was eventually abandoned when it became clear that Americans preferred to buy on credit, and companies that did not offer it were losing customers to those that did.

By the late 1880s, middle-class Americans had grown to rely upon the installment plan to such an extent that it became a “fixture in the financial management of working-class households.” (Calder, p. 55) Furniture and clothing were some of the first goods to be bought on installment credit; soon to follow were luxuries such as sewing machines, jewelry, and other household wares. Credit made it possible to “afford” things that would have been impossible to buy without first saving money, bringing more big-ticket items, like pianos and encyclopedias, into more homes than ever before.
Credit Cards

History

The first credit cards were actually extensions of store credit offered by department stores in New York City, some of whom had at one point made it clear that they did not support the idea of credit. In order to easily identify customers with credit accounts, they started to provide small engraved plates called charge-plates. In addition to making individual customers easy to identify, the cards made it possible to track their spending habits. Starting in the 1920s, petroleum companies employed a similar system of credit for their preferred clients, as did hotel chains and eventually airlines, but these charge cards were proprietary, and only honored by the companies that issued them. Around 1948, several companies in New York City (department stores, once again) formed small partnerships that would recognize each other's cards.

In 1949, a financee named Francis McNamara saw the opportunity of creating a charge card system that would be honored nationwide. With the support of Ralph Schneider and Ralph Bloomingdale (grandson to the founder of the department store) he did just that. And so Diner's Club came to be. The original venture was started with a network of restaurants in New York City; McNamara approached the proprietors of each restaurant and proposed this system of payment. The restauranteurs were reluctant at first, especially about the 6% fee, but once the idea caught on, it spread. The card was envisioned as an ideal way for businessmen and travelling salesmen to pay for entertaining clients. Within a matter of years the company was bicoastal, growing quickly from there.

As income levels rose in the 1950s, the average family was earning enough money to exceed the cost of basic living expenses for the first time. This extra money fueled consumer spending, the economy, and the credit card industry, which at that point was starting to take hold. Between 1953 and 1954 alone, almost 100 local banks introduced local charge cards, but by 1958, American Express (which had until then only specialized in travelers' cheques), Carte Blanche (the card offered by the Hilton Hotel chain), and various banks had broken into the "universal" credit card market. It was the bank credit cards who came up with the idea of charging interest to recover the high costs of offering credit.

Due to federal regulations about inter-state commerce and even intra-state commerce, establishing successful ventures was difficult. The 1960s saw many credit lenders getting out of the business, but also the merging of many bank cards. The new Americard, licensed by the Bank of America in San Francisco, was franchised out to local banks, and became the first truly national and then international general-purpose card (later known as Visa). Soon to follow was the purchase of the Western States Bankcard Association by the Interbank Card Association, yielding Mastercharge (Evans and Schmalensee, p. 65).
Marketing

Credit Cards

Who could imagine a month without getting at least one credit card solicitation in the mail these days? Billions are being sent out by the credit card companies each year, constantly enticing new customers to sign on, and old ones to 'upgrade'. It's strange to think that at one time, when Diner's Club was establishing itself, it was marketed in person, face to face. That soon changed, after it had achieved some success and branched out. The first direct-mail solicitations were sent out, hoping to not only inform potential users about the existence of the new card, but to entice them to sign on.

In the 1960's, as credit cards became mainstream and more banks began to offer them to customers, the cards started to be marketed heavily. As Terry Galanoy, author of Charge It writes, "...advertising was everywhere, literally. (one bank-card campaign appeared on posters inside men's-room toilet doors). Cards were advertised like headache remedies (Fast financial relief"), like deodorants, ("Be socially acceptable, be secure"), like sanitary napkins ("For those monthly problems"). "Greed and Need!" barked one bank executive to his ad agency. "Appeal to both!" he ordered." (Galanoy, p. 95) But as soon as national credit card alliances were established, a strategic marketing plan had to be implemented. The idea was to have a marketing scheme that was flexible enough to integrate with the individual banks' existing campaigns, but strong enough to create a recognizable and unified national branding identity. In 1971, the first BankAmericard (later known as Visa), was advertised with the slogan "Think of it as money." (Galanoy, p.97) Dee Hock, the president of NBI created a list of rules that established strict guidelines for how the card could and should be advertised; the first rule was that the card was never to advertise blatant spending. MasterCharge on the other hand, did just that. During the recession of 1974 it tried unsuccessfully to establish itself as being a "money manager," but the campaign became known as "the invisible one." (Galanoy, p. 105)

As income levels for the average worker rose, and women who had traditionally stayed at home started to get paying jobs, credit card companies realized that they had to re-think their advertising campaigns. In 1980, to update its appeal, the MasterCharge modified its name to MasterCard, a name that was easier to translate into foreign tongues. At about the same time, Visa changed its conservative advertising policy to one that encouraged spending, showing people using the card to purchase things.

Today's credit card campaigns encompass a range of styles depending on the audience, but the message and the goal is still the same. Younger audiences are being targeted every year, even high school students. Debit cards, which are being marketed towards younger audiences and their parents as a way of "learning about spending," look like credit cards, are as readily-accepted as credit cards, and establish a comfort level and familiarity with "plastic" that the credit card companies are counting on.
Like most other companies, credit card companies advertise in multiple mediums simultaneously to maximize their visibility. Television commercials; event, program, and exhibit sponsorship; direct mailings, point-of-purchase displays; and magazine ads are all carefully coordinated to complement one another. They even stuff ads in monthly billing statements to their own customers.

Visa has the largest market share in the credit card industry, and markets its products heavily. One of its most well-known marketing campaigns focuses on being a major sponsor of the Olympics, using the games "as a global marketing and advertising platform and as a launching pad for Visa's latest products and technologies." (www.visa.com/av/press-center/factsheets/visas_olympic_sponsorship.html) Not only does the company sponsor Olympic teams and athletes, but it is also licensed to "be the only credit card accepted onsite at venues for tickets, merchandise, food and beverage sales and at ATMs." (www.visa.com/av/press-center/factsheets/visas_olympic_sponsorship.html) Its other sponsorships/events include the Tony Awards, NASCAR racing, the Triple Crown, and the Dubai Shopping Festival, usually using the slogan "It's everywhere you want to be." Over the years, the campaign with this slogan has created partner ads where the products of other companies are sold along with the credit card.

Mastercard, the primary rival for Visa, has established the "There are some things money can't buy" or "Precious Moments" campaign, attempting to downplay their true aim by claiming that even Mastercard can't replace happiness and love. Ironically, that's exactly what their message is – by using your Mastercard you will have all the things you want to make your life complete. The campaign runs in magazines as well as on television, invoking warm and fuzzy feelings with their sepia toned imagery, soft focus, and shallow depth of field.
Consequences

The principle of supply and demand is one of the most basic in economics, and dictates the success of any business. If people buy less, less is produced, less money is circulated, and companies begin to lay off workers. It's a cycle that collectively contributes to the general economy, and is one that the Federal Reserve tries to control. By changing the price of credit - interest rates - the federal reserve can either encourage or discourage commerce. Lower interest rates spark more commerce - people are more likely to borrow money to buy home and cars when the interest rates are low.

According to Professor Eugene Fram of the College of Business at RIT (interview, January 17, 2001), the U.S. economic system is totally based on credit. Without it, most businesses would and could not exist. They rely on credit not only for themselves to support new ventures, but also to spark consumer confidence and generate sales. Large corporations, such as Xerox and Kodak in Rochester, rely on individuals' decisions to buy their products, and if the numbers aren't there, companies start to lay off their employees.

This thesis contends that credit in the hands of consumers, especially credit cards, has become too easy to abuse, is too misunderstood by most consumers, and leads to overconsumption. Chad Rieflin of the Rochester Area Credit Education Bureau (telephone interview, February 1, 2001) sees the effects of poor credit management everyday. He believes that even though credit card use is an enormously growing trend, it's not necessarily a negative thing. The key to preventing some of the problems associated with credit card (debt and bankruptcy) is education and legislation, especially for young people. Area high schools are encouraging programs that teach their students about credit cards; terminology like APR and the concept of interest are some of the topics covered.

Ethics on the part of credit card companies, in terms of who they target and how they target them has had a tremendous amount to do with the some of the negative consequences of credit cards. When asked about his opinions of the way credit card companies are marketing their products, RIT Business Professor Andrew DuBrin (interview, February 6, 2001) compared it to the way beer companies advertise, encouraging responsible drinking, but not too responsible. By sanctioning irresponsible spending they create a financial trap for people, like a 20-year addiction that keeps people paying like they're a mouse in a wheel.
In the interest of time and accessibility, the scope of this project was limited to a study of advertising in magazine ads. Thousands of magazines are published yearly, addressing all kinds of interests and audiences. Advertisers are very careful about the ads they place, and use the volumes of data available to them to determine which magazines are worthy of ad space. Media Mark Research Inc. publishes a collection of statistics twice a year regarding the readership of the 230 most-read magazines in the United States, providing what would sometimes seem to be quite obscure information. The data is broken down by categories, including sex, age, education, occupation, interest in the advertisements, place and frequency of readings, and children within the household for every magazine listed. Assuming that the statistics are accurate and consistent, advertisers can minimize wasted investments in magazine ad space.

**Preliminary Surveys**

In order to focus the thesis, the main purpose had to be refined. Would this thesis question the products being advertised, or would it focus on how they were being advertised? What were the additional messages being communicated, and to whom? Following the first committee meeting in December, an informal list of possible subjects to pursue was created with these questions in mind. The initial list of ideas, which would determine a starting point for the preliminary search, consisted of ads for the following products: cigars and cigarettes, alcohol, cars (sport utility vehicles in particular), tennis shoes, spring water, and computers / technology. An important consideration in determining this list was not only the product that was being sold, but the body type, the lifestyle, and overall image that was also being sold, perhaps more than the product itself.

After the first list was made, it was necessary to find the ads that were being published for those products, so the next step was to physically look through magazines and record what was found. Compiling a complete list of every ad in every magazine is virtually impossible without a fleet of researchers working around the clock, so the search was limited to a stack of various magazines. A critical thinking criteria list provided by Professor R. Roger Remington was used during the search to provide an analytical framework for the process, minimizing irrelevant results.

Many of the mainstream magazines, such as *Better Homes and Gardens* had a surprising range of advertisements, promoting everything from sport utility vehicles and hardware stores to internet-connected photo frames and gift cheques. *Oprah Magazine* also had a wide range of ads, including expensive clothing and hair and skin care brands, discount department stores, and ads for the milk and pork industries. Special interest magazines geared towards a very specific audience had limited ads, if any.
The preliminary list of target ads was refined after the first survey of publications to the following: food, cigarette, pharmaceutical, various corporate and industry, and credit card ads. These ads and their overall messages were not only bothersome and manipulative, but even offensive at times, totally undermining the intelligence of the viewer, and stereotyping who the ads were targeted toward. Please refer to Appendix E for a selection of ads collected in the preliminary survey.

The foods marketed in the magazines were usually pre-packaged, processed, and targeted primarily toward women. They sometimes emphasized nutritional value, but focused more on selling the idea of convenience and taste instead. Many of them carried a message of fitness and health, while others implied love and obedience from family members as a result of providing that particular food item.

The cigarette ads, which are still quite common in spite of recent efforts otherwise, emphasized style and individuality. Many of them used bright, flashy colors and associated the act of smoking with young, attractive people in social situations. Most of them were found in entertainment magazines, but some were found in more conservative publications such as Harper's and Better Homes and Gardens.

Pharmaceutical ads for specific medications were found in an alarming number of magazines. Most of the drugs advertised are very expensive and specialized, meant for only a fraction of the population only with serious conditions. Yet, they seem to be marketed as though they are an end-all solution, giving false hope to many who would and could not benefit from them, and obscure the fact that they are very potent, and potentially dangerous. These ads, which have been defended by the pharmaceutical companies as being informative, do in fact have lengthy medical disclaimers on the back, but cannot be deciphered by anyone without medical knowledge.

Industry and corporate "feel good" ads for plastics, petroleum, pharmaceutical, chemical, and technology companies all emphasized the importance of their product and their continual efforts to improve life, health, and the environment, aimed at improving public relations. Some of them, such as the petroleum and cigarette companies, associated themselves with environmental or humanistic organizations in the ads, disassociating themselves from their usual work, which is usually considered to be detrimental.

Many of the credit card ads were partner ads produced in conjunction with other businesses, including banks, and clothing, gourmet kitchen, and book stores. They were found in a variety of publications and sold the act of buying more than any specific product or brand.
Secondary Survey

After a careful study of the ads chosen in the preliminary magazine survey, and considering both the blatant and implied messages that were being communicated, it was clear that the credit card ads had the most relevance to the theme of consumerism. A second survey of at least 100 magazines was conducted to find and obtain as many credit card ads as possible.

Collectively, the ads targeted a wide audience in terms of age range, marital status, and income, depending on the specific cards being offered. The target audience also determined the language style, imagery, and general style of the ads. A handful of the individual ads were part of larger campaign spanning many magazines. The following are 8 of the strongest credit card ads found. Please refer to Appendix F for additional credit card ad thumbnails.

- Oprah Magazine, December 2000
  - Image 1: Photograph of a credit card ad with the text: "The Discover Card is accepted at 1000 new locations every day including Allis".
  - Image 2: Photograph of a credit card ad with the text: "The Discover Card is accepted at 1000 new locations every day including Allis."

Please see Appendix F for additional credit card ad thumbnails.
Hey, at least it's not the birds and the bees.

You can sign up to have a Visa Card account for your child to teach them responsibility.

Visa Card makes it easy to teach kids financial responsibility. Do you have a child who's old enough to know the difference between right and wrong? Teach them the value of money with a Visa Card and watch them make good financial decisions.

Visa Card is a great way to teach your child about money management. It's a perfect way to help them learn about the importance of budgeting and saving money for the future.

Visa Card is accepted everywhere you go, so it's the perfect way to teach your child about financial responsibility.

Better Homes and Gardens, December 2000
Cosmopolitan, November 2000
Hot Dots, November/December 2000

Martha Stewart Living, May 2000
Research

Magazine Advertisements

National Geographic Traveler, January/February 2000

Real Simple, September 2000
Synthesis

Careful scrutiny of the credit card ads collected in the secondary magazine survey yielded the three credit card ads in this section. Please refer to Appendix G for examples of additional analysis materials.

Time Magazine, May 29, 2000

Audience
Teenagers

Overall Message
Middle class lifestyle
Materialism
Spending money and owning a car will bring you fun and friendship.
People who have a PocketCard are happier, luckier, and more successful.

Message of Imagery
Freedom
Good times
Style
Expression
Health
Youth
Energy/Spirit
Power
Confidence
Opportunity
Journey
Independence
Spirit
Power
Pride
Nostalgia

Message of Copy
Peer pressure
Responsibility
Maturity
Speed
Adventure
Convenience
Parents
Limits
Passage

Style
Natural
Soft
### Synthesis

*Hot.Dots, November/December 2000*

<table>
<thead>
<tr>
<th>Audience</th>
<th>Families</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Overall Message</strong></td>
<td>Middle class lifestyle and ‘perfect normalcy’</td>
</tr>
<tr>
<td></td>
<td>Materialism</td>
</tr>
<tr>
<td></td>
<td>Spending money on the non-essentials will bring you love and happiness. Debt is acceptable to get the things you want.</td>
</tr>
<tr>
<td><strong>Message of Imagery</strong></td>
<td></td>
</tr>
<tr>
<td>Happiness</td>
<td>Comfort</td>
</tr>
<tr>
<td>Love</td>
<td>Style</td>
</tr>
<tr>
<td>Energy</td>
<td>Home</td>
</tr>
<tr>
<td>Play</td>
<td>Education</td>
</tr>
<tr>
<td></td>
<td>Quality</td>
</tr>
<tr>
<td></td>
<td>Tradition</td>
</tr>
<tr>
<td></td>
<td>Space</td>
</tr>
<tr>
<td></td>
<td>Nostalgia</td>
</tr>
<tr>
<td></td>
<td>Ambiguous ethnicity</td>
</tr>
<tr>
<td></td>
<td>Professional work</td>
</tr>
<tr>
<td></td>
<td>Disposable income</td>
</tr>
<tr>
<td></td>
<td>Family</td>
</tr>
<tr>
<td><strong>Message of Copy</strong></td>
<td></td>
</tr>
<tr>
<td>Welcome</td>
<td>Style</td>
</tr>
<tr>
<td>Family</td>
<td>Luck</td>
</tr>
<tr>
<td>Ease</td>
<td>Convenience</td>
</tr>
<tr>
<td></td>
<td>Power</td>
</tr>
<tr>
<td></td>
<td>Nostalgia</td>
</tr>
<tr>
<td></td>
<td>Passage</td>
</tr>
<tr>
<td><strong>Style</strong></td>
<td>Natural</td>
</tr>
<tr>
<td></td>
<td>Soft</td>
</tr>
</tbody>
</table>

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37
**Synthesis**

*Hot Dots, November/December 2000*

**Audience**
Upper Middle Class

**Overall Message**
- ‘Spend more, save more’
- Incentive to buy things and go into debt
- Spending with credit cards is easy to justify.
- Indulgence, materialism

<table>
<thead>
<tr>
<th>Message of Imagery</th>
<th>Class</th>
<th>Cleanliness</th>
<th>Trend</th>
<th>High art</th>
</tr>
</thead>
<tbody>
<tr>
<td>Culture</td>
<td></td>
<td>Style</td>
<td>Tradition</td>
<td>Pop culture</td>
</tr>
<tr>
<td>Quality</td>
<td></td>
<td>Home</td>
<td>Exclusivity</td>
<td>Nostalgia</td>
</tr>
<tr>
<td>Craftsmanship</td>
<td></td>
<td>Wealth</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Message of Copy</th>
<th>Independence</th>
<th>Power</th>
<th>Opportunity</th>
<th>Self-satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freedom</td>
<td></td>
<td>Conquest</td>
<td>Profit</td>
<td>Success</td>
</tr>
<tr>
<td>Determination</td>
<td></td>
<td>Aggression</td>
<td>Gain</td>
<td>Speed</td>
</tr>
</tbody>
</table>

**Style**
- Artificial
- Crisp
Idea Generation

Ideas for the practical application of this thesis project began as general notions during the planning phase, and didn't begin to have a distinct goal until the final credit card ads had been chosen and summarized. The first step in creating applications that were relevant to the ads was to generate new matrices based upon the analytical matrices created earlier. This method of approaching the applications provided a visual framework that would not only ensure a direct relationship to the original ads, but a structure for organizing the individual elements in the new "ads." Please refer to Appendix H for the generative matrixes.

One of the original aims of the application was to use self-generated photography. This was taken into consideration during the creation of the new matrices, and remained a goal for a good part of the ideation phase. Although some of the ideas were interesting to pursue, it was concluded that they would have been quite a challenge to realistically produce. Finding ideal locations to shoot (with permission) would have been extremely difficult, so a different approach was eventually explored. A meeting with Professor DuBrin in the School of Business prompted the idea of using metaphors and proverbs instead of taking a literal approach, so the method of using the matrices to generate ideas gave way to a less structured method of working. Please refer to Appendix I for a list of proverbs that were collected.

The first approach involving metaphors and proverbs utilized self-generated photos to visually communicate the ideas. Before any film was exposed, the concepts had to be refined, so further research was conducted to incorporate archetypes, visual rhetoric, metaphors, and proverbs into each design. Out of a few dozen sketches, 5 ideas were chosen to pursue. Professor Difonzo of the Psychology Department at RIT looked at the 5 final sketches and commented that in order for them to be motivational, the "ads" had to be positive, suggesting that the audience was gaining something. Please refer to Appendix I for concept drawings and sketches.

After several photos had been produced and self-evaluated, it was decided to try using illustrations to convey the intended messages. Everything was shown to the thesis committee in rough layout form, and it was agreed that the illustrative concepts were much stronger than the layouts incorporating photography. The first illustration used (The Fall of Man by Albrecht Dürer) was actually suggested by Tina Lent before any photographs were produced, and served as a catalyst for the remaining ads. The second illustration (Apple Harvest by Cuno Amiet) was simply a variation of the original tree photograph, that continued the idea of embedding the credit card icon, as well as metaphors and proverbs. Please refer to Appendix J to see examples of work in progress.
• Intermediate Evaluation

On February 1, a presentation was made to faculty and students of the Graduate Graphic Design program describing and supporting this thesis. In order to effectively communicate the project, it was necessary to distill the arguments and supporting research down to a series of posters and a 20-minute talk. This was a critical step in the thesis project as a whole because it forced the synthesis of many ideas into one, unified statement.

In addition to creating and assessing the presentation mentioned above, the intermediate evaluation involved discussing ideas and models for the application phase of the project. Please refer to the Ideation and Implementation sections of this documentation report for details.
● Implementation

Once the final illustration approach to the application was solidified, a goal of 5 “ads” was set, and the concept that had been employed in the first 2 solutions (Adam and Eve and the Tree) was carried on, including the use of credit card statistics. Multiple images and treatments were considered, eliminated, and refined through several rounds of critiques with peers, co-workers, and professors, yielding new prototypes for further evaluation. There were many elements that had to be considered in these informal critiques; not only did the “ads” need to work as individual compositions, but they also had to work as part of a collective system. The impact of the visuals, the colors, and any language systems, such as the treatment of headlines, had to be scrutinized.

Since these “ads” would be seen in magazines among dozens of other ads, they had to stand out. Imagery and color were very important to each composition, so they had to both be visually arresting. A variety of paintings were chosen because they each could speak to a different audience. Finding clever and successful ways of embedding the credit card icon in each ad proved to be more of a challenge for some than others. The male figure painting proved to be the most difficult of the series to work with because it was so abstract. The credit card in that image as well as the umbrella painting were originally Discover cards, but they were too difficult to discern, so a decision was made to convert them to Visa or Mastercard instead.

A deep orange color was chosen as the background color because it is unusual enough to grab a reader’s attention in flipping through a magazine and also implies a message of danger or warning. Arial, a neutral sans serif typeface, was used for the main copy so as not to compete or conflict with the imagery, and to support the clean, controlled feel of the series. Adobe Garamond, a more traditional serif typeface, was chosen for the credits because they were considered to be secondary in terms of importance.

During several of the personal critiques, it was suggested that the original language was too formal, and might benefit from a more casual question and answer format. The process of simplifying and refining the language in each “ad” was the most difficult because if the tone was incorrect, or the words weren’t just right, the intended message would have been compromised. A more humorous approach using the question and answer format with short, catchy phrases was implemented for the final series.

As a series, each “ad” complimented every other “ad,” adhering to a consistent grid system that worked in conjunction with the other elements such as type treatment, but was flexible enough to allow for variations in the imagery. As an entire piece, each individual “ad” carefully combined the appropriate headline and response, statistic(s) and credit card icon treatment to support each image and to create an overall unified message.
Dissemination

A final presentation of this thesis project, including the final 6 credit card "ads", was made in the second Graduate Thesis Show for the College of Imaging Arts and Sciences, held in the Bevier Gallery on RIT's campus. The exhibit, consisted of a series of poster panels, a few video clips from the film Affluenza (please refer to the Precedents section for a summary), and the application as it might be seen in context.

The 4 main poster panels, which briefly explained the main arguments behind the thesis, as well as the process involved in bringing it to fruition, were followed by 6 application panels. Each panel displayed one of the "ads", and was mounted alongside an appropriate magazine page. This was the cleanest way to illustrate how the ads would look as published pieces. Some of the "ads", such as the tree, could have gone into virtually any magazine without problems, but "ads" such as the male figure and the umbrella definitely had limitations as to where they would be most effective and appropriate. The final pairings were as follows: Adam and Eve with Time Magazine, pool with Wired, umbrellas with Real Simple, cafe with Glamour, male figure with Detour, and tree with Hot dots. Please refer to Appendix K for thumbnails of the gallery poster panels and reproductions of the post cards.
Retrospective Evaluation

During the thesis show opening, a stack of postcard versions of the “ads” (20 copies of each) were placed on a pedestal below the application panels to determine which ads were more appealing than others. This was meant to be a first-response soft evaluation of individual ads only during the show. The first set of postcards to be depleted was the tree, then the umbrellas, followed by the male figure, the cafe, Adam and Eve, and finally the pool. Many people took more than one postcard, and several took with them a complete set of the postcards.

While the show was still on display, a more concrete evaluation exercise was conducted with the assistance of Professor Nick DiFonzo in the Psychology Department. His Thursday afternoon section of Introduction to Psychology was presented with the 6 “ads” after a mid-term (referred to as posters so as not to bias their responses), and given the option to respond to them for extra credit. Out of approximately 45 students, 37 responded to the “ads”, answering two questions on the sheets provided: “What do you perceive the message to be in each of these posters?” and “How do you think these posters would affect your behavior, if at all?”

The group was a mix of undergraduates from various majors, including photography, design, science, and information technology. Almost everyone understood the message exactly as it was intended, and only a few deviated slightly. As far as the responses go, some of them were very well-thought-out and eloquent, while others were very short and hastily-written. Most of the students referred to the illustrations and language, but some went so far as to analyze the imagery, address the ads as a system, and imagine them in a context other than a poster. The most common response to the second question was “think twice,” reinforcing the message of the ads. Please refer to Appendix L for transcribed responses to the questionnaire.

Meetings with all three thesis advisors regarding the presentation in the gallery also yielded positive feedback. There were only two things that came into question: a typographic mistake on the last panel, and the distinction between materialism and consumerism as defined on the first panel.
The first true challenge to thesis came in December from a photography professor here at RIT. The first thing he said after reading the original planning report (see Appendix M) was “Advertising is not to blame!” Despite his strong beliefs, it is undeniable that advertising plays a tremendous role in shaping our world, for better and for worse. Persuading people to feel inferior about themselves for the sake of commerce is not exactly honorable, and it is too easy to say that advertising could do without some positive changes.

In that professor’s mind, the thoughts in the planning report were not only naive and insulting, but self-destructive. After all, how could a person trained in photography and design even question the industry that employs most photographers and designers? The answer is idealism and personal conviction. These are sometimes difficult to hold onto, especially in the face of opposition, but without them, things would never change.

The important question is, how can a professional in any field ignore the consequences of his or her work? To what lengths will we go to earn a dollar or keep a client? Does anyone believe a cigarette company is not responsible for making a toxic product addictive? Is a company not responsible for releasing a product that was made under substandard labor conditions or with shoddy workmanship and materials? Barring legal obligations, how often do concerns for the environment, the economy, and society come into question? These are not questions of legality, but of morality.

It is true that one has to earn a living and cannot always fight the good fight, but the thought has to at least be considered. The hope for this thesis is that it will motivate people to think twice about their place in society as consumers, professionals, and human beings.
## Glossary of Terms

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>APR</td>
<td>Annual Percentage Rate. A term used in the lending industry.</td>
</tr>
<tr>
<td>Application</td>
<td>In this context, Application refers to the material representation of ideas expressed in the thesis.</td>
</tr>
<tr>
<td>Archetype</td>
<td>An original or standard pattern or model; prototype.</td>
</tr>
<tr>
<td>Campaign</td>
<td>A connected series of operations that are designed to bring about a particular result.</td>
</tr>
<tr>
<td>Consumer</td>
<td>One that uses economic goods.</td>
</tr>
<tr>
<td>Culture</td>
<td>The customary beliefs, attitudes, and material traits of a racial, religious, or social group.</td>
</tr>
<tr>
<td>Designers</td>
<td>Designers as I have used the term refers to graphic designers, art directors, copywriters, illustrators, and photographers, all of whom contribute their creative abilities towards fields such as advertising.</td>
</tr>
<tr>
<td>Disseminate</td>
<td>To disperse or distribute.</td>
</tr>
<tr>
<td>GI</td>
<td>A name used for someone enlisted in the U.S. army. The abbreviation comes from the term Government Issue.</td>
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<tr>
<td>Image Advertising</td>
<td>Refers to the practice of promoting an image for a product or service rather than the product itself.</td>
</tr>
<tr>
<td>Installment Plan</td>
<td>A method of paying for goods over an extended period of time</td>
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<tr>
<td>Interest</td>
<td>Payment for the use of money or credit, usually expressed as a percentage of the amount owed or used, and depending also on the duration of the debt.</td>
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<tr>
<td>Loan Shark</td>
<td>One who lends money at an excessively high or illegal rate of interest.</td>
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<td>Marketing</td>
<td>Advertising</td>
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<tr>
<td>Market Share</td>
<td>The percentage of a definable market by one company.</td>
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<tr>
<td>Mass Media</td>
<td>A means of disseminating information to a wide public audience in the form of newspapers, magazines, radio, television, the Internet, etc.</td>
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<tr>
<td>Muckraker</td>
<td>A person who searches for or exposes real or alleged corruption on the part of political officials, businessmen, etc.</td>
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<tr>
<td>NAFTA</td>
<td>North American Free Trade Agreement</td>
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## Glossary of Terms

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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<tr>
<td>New Deal Plan</td>
<td>The political, economic, and social policies and principles of the administration under Franklin D. Roosevelt.</td>
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<tr>
<td>Planned Obsolescence</td>
<td>A practice invented by manufacturers and advertisers to create an artificially premature lifespan for a product, based on their desire to sell more.</td>
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<td>Prototype</td>
<td>An original model on which something is patterned.</td>
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<td>Rhetoric</td>
<td>The study of the techniques used in literature and public address, as figures of speech, diction, rhythms, and structures</td>
</tr>
<tr>
<td>Semiotics</td>
<td>The study of signs; semantics.</td>
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</table>
Bibliography

Books


Bibliography


Bibliography

Magazine and Newspaper Articles


Bibliography


(NO AUTHOR)“Deeper in Debt.” The Economist, 352.8126 (3 July 1999): 64.


World Wide Web sites


Bibliography


*Overcoming Consumerism* Citizen Activist's Anti-consumerism site. 25 September 2000 <http://www.hooked.net/users/verdant/index.htm>


Television and Radio Programs


Appendices

A  First Things First 2000, Design Manifesto
B  Archetype List
C  Statistics about Consumerism
D  Flyers for the Stop FTAA Campaign
E  Preliminary Magazine Survey
F  Secondary Magazine Survey: Credit Card Ads
G  Analysis Materials for Final Credit Card Ads
H  Generative Materials for Application
I  Idea Generation Proverbs, Sketches and Metaphors
J  Work in Progress for Final Application Solutions
K  Gallery Presentation
L  Evaluation Questionnaire
M  Original Thesis Planning Report
First Things First 2000, Design Manifesto

WE, THE UNDERSIGNED, are graphic designers, art directors and visual communicators who have been raised in a world in which the techniques and apparatus of advertising have persistently been presented to us as the most lucrative, effective and desirable use of our talents. Many design teachers and mentors promote this belief; the market rewards it; a tide of books and publications reinforces it.

Encouraged in this direction, designers then apply their skill and imagination to sell dog biscuits, designer coffee, diamonds, deter-gents, hair gel, cigarettes, credit cards, sneakers, butt toners, light beer and heavy-duty recreational vehicles. Commercial work has always paid the bills, but many graphic designers have now let it become, in large measure, what graphic designers do. This, in turn, is how the world perceives design. The profession's time and energy is used up manufacturing demand for things that are inessential at best.

Many of us have grown increasingly uncomfortable with this view of design. Designers who devote their efforts primarily to advertising, marketing and brand development are supporting, and implicitly endorsing, a mental environment so saturated with commercial messages that it is changing the very way citizen-consumers speak, think, feel, respond and interact. To some extent we are all helping draft a reductive and immeasurably harmful code of public discourse.

There are pursuits more worthy of our problem-solving skills. Unprecedented environmental, social and cultural crises demand our attention. Many cultural interventions, social marketing campaigns, books, magazines, exhibitions, educational tools, television pro-grams, films, charitable causes and other information design projects urgently require our expertise and help.

We propose a reversal of priorities in favor of more useful, lasting and democratic forms of communication - a mindshift away from product marketing and toward the exploration and production of a new kind of meaning. The scope of debate is shrinking; it must expand. Consumerism is running uncontested; it must be challenged by other perspectives expressed, in part, through the visual languages and resources of design.

In 1964, 22 visual communicators signed the original call for our skills to be put to worthwhile use. With the explosive growth of global commercial culture, their message has only grown more urgent. Today, we renew their manifesto in expectation that no more decades will pass before it is taken to heart.
### Appendix B

#### Archetype List

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<td>Growth</td>
<td>Pleasure</td>
<td>Sun</td>
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Statistics about Consumerism
Source: http://www.ecofuture.org/pk/pkar9506.html

Compared to their parents in 1950, people in the U.S. in 1991 owned twice as many cars, drove 2.5 times as far, and spent an average 9 hours a week driving.

Americans spent 163 hours more per year on the job in 1991 than they did in 1969.

In 1967 44% of college freshmen reported thinking it is essential to be well off financially; by 1987 that number had increased to 76%.

In 1991, 10 million Americans owned 2 or more homes, while 300,000 were homeless.

American teenagers are exposed to about 360,000 commercials by the end of high school.

The average American will spend 1 entire year of life watching TV commercials.

93% of American teenage girls report shopping as being their favorite activity.

In 1997 shopping centers in the U.S. (32,563) surpassed the number of high schools.

American typically spend 6 hours per week shopping and 40 minutes playing with children.

By the time Americans reach age 75, they will have produced 52 tons of garbage, consumed 43 million gallons of water and used 3,375 barrels of oil.

For packaging alone, the U.S. uses approximately: 50% of its paper, 40% of its aluminum, 75% of its glass, and 30% of its plastics.

5% of those earning less than $15,000 a year say they have achieved the American Dream, while 6% of those earning more than $50,000 felt that way.

Highest income group in U.S.: doctors
Professions with highest proportion of unhappy people: doctors and lawyers

8% of all humans own a car, while 89% American households own one or more cars.

The average amount of pocket money for American children, $230 a year, is more than the total annual income of the world's half-billion poorest people.

In the last 200 years the United States has lost 50% of its wetlands, 90% of its northwestern old-growth forests, 99% of its tall grass prairie and up to 490 species of native plants and animals with another 9,000 now at risk.


Total energy consumed in producing a 12-ounce can of diet soda: 2,200 Calories

Total food energy in a 12-ounce can of diet soda: 1 Calorie
Why is Tiger Woods smiling?

Tiger Woods' Nike endorsement contract:
5 years, $100 million
Pay to the 14 year old Chinese child who makes the shoes he wears:
17 hour work days at 22 cents per hour

Say NO to sweatshop labour.
Say NO to the FTAA.

April 20-22, Quebec City and the World.
Just do it.
THE CANCER IS SPREADING...

Stop The FTAA!
No NAFTA For The Americas!

MASSIVE RALLY AND NON-VIOLENT
CIVIL DISOBEDIENCE IN BUFFALO, NY
APRIL 20 - 22, US / CANADIAN BORDER

On April 20-22 hundreds of delegates from 34 nations will meet in Quebec City, Canada to discuss creating the Free Trade Area of the Americas agreement, which will effectively expand NAFTA (North American Free Trade Agreement) to include all of North, Central, and South America. This agreement is being negotiated in secret, without any input from you or I. The goal of the FTAA is to impose the failed NAFTA model of increased privatization and deregulation hemisphere-wide. FTAA would deepen the negative effects of NAFTA we've seen in Canada, Mexico, and the U.S. over the past seven years and expand NAFTA's damage to the other 31 countries involved. Buffalo is in a critical position as a fallen industrial giant which has been significantly hurt by NAFTA and the corporate welfare policies of its local government. In addition, Buffalo is a major place of trans-national commerce and is also significant because this year marks the 100th anniversary of the Pan-American Exposition. Let's celebrate the anniversary by uniting the people of the Americas with dignity, solidarity, and respect for the Earth.

Join us in Buffalo, NY from April 20th-22nd
for large-scale, highly visible actions to protest the FTAA and the destructive effects of global corporate rule. This will take place at the foot of the historic trans-national Peace Bridge, connecting the U.S. and Canada. In addition there will be a legal rally, notable speakers and musical acts, and colorful and festive street theater. For more info check out:
www.a22buffalo.org  Email: buffaloactivist@yahoo.com
Appendix E

Preliminary Magazine Survey

food


Food


Appendix E

Preliminary Magazine Survey

Food


Appendix E  Preliminary Magazine Survey

Cigarettes

America's Best Cigarette™
FIND OUT WHY

Think light.

Lighten up with Merit.

Harper's, September 2000.

Appendix E

Preliminary Magazine Survey

Cigarettes


Premiere, September 2000.

Appendix E

Preliminary Magazine Survey

Pharmaceuticals


Corporate

"I help hungry people get fresh and wholesome food. And that just feels good."


Forbes, November 2000.
Appendix E  Preliminary Magazine Survey

Corporate

Forbes, November 2000.

Forbes, November 2000.
Appendix F  Secondary Magazine Survey: Credit Card Advertisements

Cosmopolitan, September 2000.

Cosmopolitan, November 2000.
Appendix F  Secondary Magazine Survey: Credit Card Advertisements

National Geographic, July 2000.

Appendix F

Secondary Magazine Survey: Credit Card Advertisements


Premiere, September 2000.
Appendix F  Secondary Magazine Survey: Credit Card Advertisements


Appendix F  Secondary Magazine Survey: Credit Card Advertisements

REPEAT AFTER ME:
“I've got no cash!”

(Remember when that was a bad thing?)

www.cap1visabuxx.com


Appendix F  Secondary Magazine Survey: Credit Card Advertisements


National Geographic Traveler, January/February 2001.
Appendix F  Secondary Magazine Survey: Credit Card Advertisements

Martha Stewart Living, May 2000.

Appendix G
Analysis Materials for Final Credit Card Advertisements

Visa Pocketcard

<table>
<thead>
<tr>
<th>Visa Pocketcard Ad</th>
<th>Audience: teenagers</th>
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<table>
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<td>Your secret source?</td>
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<tr>
<td>Credit card: what else?</td>
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<tr>
<td>message: casual, easy, cool</td>
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</table>
Appendix G

Analysis Materials for Final Credit Card Advertisements

GM Card

GM Platinum Ad

What can GM offer?

- Academics: education, career, mentorship, networking opportunities
-GM

Words:

- Advantages
- Savings
- "Find a new way to save"
- "Better, faster, cheaper"
- "Changing trends"
- "Better, faster, cheaper"
- "Express"!

Value:

- Value
- "Better, faster, cheaper"
- "Opportunity"
- "Independence"
Appendix G

Analysis Materials for Final Credit Card Advertisements

MasterCard

**MasterCard Tagline: 1 AD**

- What's been on your mind recently?
- What else? How specifically?
- Precious moments

**American Express Tagline: Happy Father's Day**

- Having a hard time being a father?
- Fathering isn't easy, you can try
- For everything else there is
- A new master and the same love

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**MasterCard: Entertainment in Every Moment**

- Flashing back movies
- Flashback photos
- Flashback photos
- Flashback photos

- Latest news
- Latest news
- Latest news
- Latest news

- Bone China
- Bone China
- Bone China
- Bone China

- Young couple
- Young couple
- Young couple
- Young couple
### Appendix H

**Generative Materials for Application**

#### Brainstorming for List of Descriptors

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<td>Education</td>
</tr>
<tr>
<td>Projective</td>
</tr>
<tr>
<td>Familiar</td>
</tr>
<tr>
<td>Work</td>
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<tr>
<td>Celebration</td>
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<tr>
<td>Heart</td>
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<tr>
<td>Professional</td>
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<tr>
<td>Affluent</td>
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<td>Vitality</td>
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<td>Creativity</td>
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<td>Convenience</td>
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<tr>
<td>Concentration</td>
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<td>Technology</td>
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<td>Support</td>
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<tr>
<td>Simplicity</td>
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<td>Freedom</td>
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<td>Independence</td>
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<td>Resilience</td>
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<td>Responsibility</td>
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<td>Holistic</td>
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<td>Ethical</td>
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<td>Occam's razor</td>
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<tr>
<td>Freedom</td>
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<tr>
<td>Care</td>
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<td>Expression</td>
</tr>
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<td>Success</td>
</tr>
<tr>
<td>Personal expression</td>
</tr>
<tr>
<td>Urban</td>
</tr>
<tr>
<td>Individuality</td>
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<tr>
<td>Middle class</td>
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## Generative Materials for Application

<table>
<thead>
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<th>Appendix H</th>
<th>Generative Materials for Application</th>
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<td>nursery</td>
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<tr>
<td>addiction</td>
<td>heritage</td>
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<td>fury</td>
<td>generosity</td>
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<td>brevity</td>
<td>provision</td>
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<td>dream</td>
<td>spirit</td>
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<td>experience</td>
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<td>accessibility</td>
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<td>adoration</td>
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<tr>
<td>pacifer</td>
<td>deceive</td>
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**Note:** This table is based on data from the [Indiana-Physician School of Medical Knowledge](source_url).
## Appendix H  Generative Materials for Application

### Teenager Ad prototype

**PROTOTYPE**

<table>
<thead>
<tr>
<th>Teenager Ad prototype</th>
<th>Iconic</th>
<th>Indexic</th>
<th>Symbolic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teenager Ad prototype</td>
<td>Iconic</td>
<td>Indexic</td>
<td>Symbolic</td>
</tr>
</tbody>
</table>

**ICONIC**
- **Image of Object**
  - DNA Pass card (front & back)

**INDEXIC**
- **Meaning of Type**
  - Physical+Abstract+Emotive
- **Visual Expression**
  - Cartoon style & color

**SYMBOLIC**
- **Color, words, textures**
  - Teen Card Card

**PROTOTYPE**

<table>
<thead>
<tr>
<th>Teen</th>
<th>To Mili</th>
<th>Iconic</th>
<th>Indexic</th>
<th>Symbolic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teen</td>
<td>To Mili</td>
<td>Style card (front &amp; back)</td>
<td>Style card (front &amp; back)</td>
<td>Teen Card Card</td>
</tr>
</tbody>
</table>

**ICONIC**
- **Image of Object**
  - DNA Pass card (front & back)

**INDEXIC**
- **Meaning of Type**
  - Physical+Abstract+Emotive
- **Visual Expression**
  - Cartoon style & color

**SYMBOLIC**
- **Color, words, textures**
  - Teen Card Card
## Appendix H

### Generative Materials for Application

**Family Ad Prototype**

<table>
<thead>
<tr>
<th>Iconic</th>
<th>Indexic</th>
<th>Symbolic</th>
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<tbody>
<tr>
<td>Credit Card image:</td>
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</tr>
<tr>
<td>Credit Card icon:</td>
<td></td>
<td></td>
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<tr>
<td>Credit Card symbol:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pretype</th>
<th>Family, or long-term planning tool name</th>
<th>Money, purchases, spending, Max financial (Credit Card payment)</th>
<th>Family, love, happiness,�풍기</th>
<th>Multis, class, socialization, field</th>
<th>Comfort, confidence</th>
<th>Text, family traditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>ICONIC</td>
<td>Credit card/logo</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>INDEXIC</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SYMBOLIC</td>
<td>Credit Card image:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SYMBOLIC</td>
<td>Credit Card icon:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SYMBOLIC</td>
<td>Credit Card symbol:</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Pretype</th>
<th>Family, or long-term planning tool name</th>
<th>Money, purchases, spending, Max financial (Credit Card payment)</th>
<th>Family, love, happiness,�풍기</th>
<th>Multis, class, socialization, field</th>
<th>Comfort, confidence</th>
<th>Text, family traditions</th>
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</thead>
<tbody>
<tr>
<td>ICONIC</td>
<td>Credit card/logo</td>
<td></td>
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<tr>
<td>INDEXIC</td>
<td></td>
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<td></td>
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<tr>
<td>SYMBOLIC</td>
<td>Credit Card image:</td>
<td></td>
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<tr>
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</table>
### Appendix H — Generative Materials for Application

#### Middle Class Adult Prototype

<table>
<thead>
<tr>
<th>Car Company Credit Card</th>
<th>Car Company Credit Card (for other car)</th>
<th>Freedom Self Expression Power Conquest Splendor</th>
<th>Sleek Modern Polished</th>
<th>Opportunity Investment Adventure Freedom Convenience</th>
<th>Style Islamic</th>
<th>Stylistic Community</th>
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<tbody>
<tr>
<td>ICONIC</td>
<td>credit card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>INDEXIC</td>
<td>symbols of elements</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SYMBOLIC</td>
<td>familiar</td>
<td>power, bold, strength, speed, control</td>
<td>familiar</td>
<td>specialized tools</td>
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</table>

#### Prototype

<table>
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<tr>
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<tr>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SYMBOLIC</td>
<td>colors, words, translation</td>
<td></td>
<td></td>
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<td></td>
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</tr>
</tbody>
</table>

- Credit card
- Symbols of elements
- Familiar
- Power, bold, strength, speed, control
- Freedom: Self-Expression, Power, Conquest
- Sleek: Modern
- Opportunity: Investment, Adventure, Freedom, Convenience
- Style: Islamic
- Stylistic Community
Proverbs about money, debt, and credit

"creature comforts"
"living on a borrowed dream"
"if you can't buy it, don't"
"if you can't afford it, don't buy it"
"Money doesn't grow on trees"
"Money talks"
"Money burns a hole in one's pocket"
"Money is at the root of all evil"
"be rolling in money"
"Spend money like water"
"Throw good money after bad"
"In for a penny, in for a pound"
"a penny to one's name"
"Money should be your servant, not your master"
"Money is an eel in the hand"
"You can have the best Rolls Royce, but if you don't have gas, the machine won't go"
"The borrower is a servant to the lender."
"You can't make silk purse out of a sow's ear."
"Penny wise and pound foolish."
"Follow the money."
"The chief value of money lies in the fact that one lives in a world in which it is overestimated."
- H.L. Mencken
"Money would be more enjoyable if it took people as long to spend it as it does to earn it."
- Ed Howe
"Money is the route of all evil."
"Money isn't everything, but subtract it from some people and there's nothing left."
"The man who buys a car doesn't run into debt: he rides into it." – Carey Williams
"A debtor is any person who has enough money to make the down payment."
"The man who is long in debt is short on money."
"Some people worry because they are in debt; others because they can't even get in."
"The faster you run into debt, the more you get behind."
"Another thing that leads people into debt is trying to keep up with the people already there."
"The people who put on the most style are often the ones who put off the most creditors."
Appendix I

Idea Generation Proverbs, Sketches, and Metaphors

"Five credit cards, four youngsters, three meals a day, two cars, and a contented wife - why shouldn't I be on debt?"

"Nowadays anyone who isn't in debt is probably underprivileged."

"Time is money, especially for the person who buys on time."

"Ever since the introduction of installment credit plans, people have been wishing they could afford to live the way they are living."

"The disadvantage of installment buying is that by the time you are sick and tired of it, you own it."

"Installment credit is a financial trick to enable you to spend money you haven't got at prices you can't afford for things you don't need."

"Some of the hardest things to keep up are the easy payments."

"Installment credit is a system under which you continue to pay and pay, time and time, again and again."

"Drowning in debts."

"Installment credit has made buying easier, but paying harder."

"Installment buying is popular because it enables you to live within your income as well as beyond your means."

"A credit plan is a financial trick that enables you to possess things before you own them."

"Things not possessed are always best, but when possessed are like the rest."

"The person who pursues the things only money can buy, soon loses the things money can't buy."

"Where credit is due, give credit; when credit is due, give cash."

"Money isn't everything, but its mighty handy when you've lost your credit cards."

"In childhood, a library card takes you to exotic, faraway places; in adulthood, a credit card does."

"The advantage a credit card has over money is that it can be used over and over again."

"The credit card was invented to enable people to accumulate more debts more easily in more places."

"The only thing you cannot buy with a credit card nowadays is money."

"With a credit card you don't need money; and with money, you don't need a credit card."

"Money can't buy happiness - that's why we have credit cards."

"Credit is what enables people to spend money they haven't earned, to buy things they don't need, to impress people they don't like."

"Next to the man who invented taxes, the one who caused the most trouble in the world is the man who invented credit."

"Credit is what people need in order to buy things they don't need."

"Don't pour your money down the drain."

"Stay afloat."

"Keep your head above water."
Appendix I  Idea Generation Proverbs, Sketches, and Metaphors
Appendix I  Idea Generation Proverbs, Sketches, and Metaphors
Appendix I

Idea Generation Proverbs, Sketches, and Metaphors

- Archetypes
  - Sacrifice
  - Accusation
  - Heaven
  - Hell
  - Tree of Life
  - Tree of Knowledge

- Archetypes
  - Purification
  - Ablution, Bath, Baptism
  - Gesture
  - Dreams
  - Desires
  - Hand
  - Prophecy
  - Vision
  - Water

- Archetypes
  - Desire

- Archetypes
  - Baptism, Atonement
  - God

- Archetypes
  - Meal

- Archetypes
  - Exterior Shape/Structure
  - AP4
  - 1932

- Archetypes
  - Penny Wise Pound Foolish
Appendix I  
Idea Generation Proverbs, Sketches, and Metaphors

### Archetypes

- Chaos
- Circle
- Cow

**Archetypes**

- Path
- Energy
- Battle
- Pursuit
- Time

**Proverbs, Sketches, and Metaphors**

- The faster you run into debt, the more you get behind!

**Another thing that leads people into debt is trying to keep up with modern material desire.**

**Archetypes**

- Adoption
- Ancestors
- Meal
- Child
- Family
- Marriage
- Gesture
- Face
- Memory
- Inverted Triangle (Female)

5 Credit Cards
4 Youngsters
3 Meals a day
2 Cars
And a contended wife
Shall I be in debt?
Appendix I  Idea Generation Proverbs, Sketches, and Metaphors

The disadvantage of installment buying is that by the time you are sick and tired of it, you own it.

Installment credit is a financial trick to make you spend money you haven't got at prices you can't afford for things you don't need.

Man self-mutated becomes a living sculpture.

As since the introduction of installment credit plans, people have been wishing they could afford to live the way they are living.
Appendix I  Idea Generation Proverbs, Sketches, and Metaphors

Archetypes

- Adoption
- Pursuit
- Inverted Triangle (Femininity)

A credit plan is a financial tool that enables you to possess things before you own them.

Things not possessed are always best, but when possessed are like the best.

In childhood, a library card takes you to magical places, in adulthood, credit cards do.
Appendix I  Idea Generation Proverbs, Sketches, and Metaphors

**ARCHETYPES**
- Ancestors
- Child
- Love
- Happiness
- Family
- Marriage
- Gesture
- Embrace
- Memory

The only thing you can't buy with a credit card nowadays is money.

Money can't buy happiness; that's why we have credit cards.

Credit is what enables people to spend money they haven't earned to buy things they don't need to impress people they don't like.
"MONEY DOESN'T GROW ON TREES"
"MONEY IS THE ROOT OF ALL EVIL"

- wide canopy tree
  with roots
- roots covered w/ money
- credit cards dangling
  from tree as fruit
- birds in tree
"INSTALLMENT CREDIT IS A FINANCIAL TRICK TO ENABLE YOU TO SPEND MONEY YOU HAVEN'T GOT AT PRICES YOU CAN'T AFFORD FOR THINGS YOU DON'T NEED"
"EVER SINCE THE INTRODUCTION OF INSTALLMENT CREDIT PLANS, PEOPLE HAVE BEEN WISHING THEY COULD AFFORD TO LIVE THE WAY THEY ARE LIVING."
"Money can't buy happiness. That's why we have credit cards."

**SERIA TONE?**
- Family portrait in picture frame
- On mantle
- With candle holder
- Soft lighting

**BRIGHT CARDS**
- Credit cards
- Wallet photos of kids
- 3 meals a day (place settings)
- 2 cars from top view
- Photo of wife / husband / couple
"A CREDIT PLAN IS A SYSTEM
UNDER WHICH YOU CONTINUE TO
PAY AND PAY, TIME AND TIME,
AGAIN AND AGAIN."

DUOTONE

- mouse in a
  wheel
- wheel out of
  focus and blurry
  from the motion
- soft lighting, light
  corners, through
  plastic wheel

- kinetic ball game
- closest ball out of
  focus, in motion
Appendix J

Work in Progress for Final Application Solutions
Appendix J

Work in Progress for Final Application Solutions
Appendix J

Work in Progress for Final Application Solutions
Appendix J

Work in Progress for Final Application Solutions
Panel 1, Introduction

Overview: This thesis explores how advertising, design, and credit cards perpetuate over-consumption within our society. The ideas we as image makers communicate have a potential to reach millions of people, and as practitioners we need to be aware of the positive and negative consequences of the work we do.

Panel 2, Process

Overview: The design on the right illustrates the impact of media in developing core ideas.

Process: The design on the right illustrates the impact of media in developing core ideas.
Panel 4, Application and Evaluation

**Application:** Credit cards are advertised in many ways, including television commercials, print and sponsored publications, in-store mailings, and special promotions designed to attract consumers to the bank. The number of credit card offers and mailings is often overwhelming; however, the goal is to create a sense of opportunity to engage in a marketing endeavor.

The advertisements have created a sense of urgency and excitement about these ads. What can and cannot be done is not explicit, as the subject is not the object. Instead, the reader is asked to interact with the ad to experience the outcome.

**Evaluation:** To further analyze the ads, I collected data on the number of people who responded to the ad. The data were collected by examining the ads, capturing the number of people who responded, and evaluating the effectiveness of the ad.

My analysis of the ads revealed that the tone of the ad is engaging and enticing, encouraging the reader to participate in the marketing campaign.
Think money grows on trees?
In 1998, credit card debt companies sent out over 3,000,000,000 mail solicitations, and Americans borrowed $599,000,000 on credit cards.

Think again.

National Consumerism Council  http://credidebt.com  1.800.668.3137

Statistic 1: http://www.pirg.org/student/consumer/credit98/page1.htm
Statistic 2: Goldman, Debra. "Paradox of Pleasure"
Tempted by credit cards?
In 1970, only 16% of households in the U.S. had credit cards. As of 1997, 75% had credit cards.

Get the facts.

National Consumerism Council http://credindebt.com 1.800.668.3137

Statistic 1: Paying with Plastic, p. 85
Statistic 2: Sivy, Michael. "Credit-card debt could be the plastic explosive that blasts the economy in ’97"
Credit card debt breaking you up?
Between 1990 and 2000, credit card debt in the U.S. increased from $457,000,000,000 to 1,419,000,000,000.

Put yourself back together.

National Consumerism Council   http://creditedbt.com   1.800.668.3137

Statistic: U.S. Census Bureau, Statistical Abstract of the United States.
Drowning in credit card debt?

Personal bankruptcies in the U.S.
reached a record high of 1,400,000 in 1998.

Learn to swim.

National Consumerism Council  http://creditdebt.com  1.800.668.3137

Statistic: Clark, Ken. “Creative Cards Mark Retail Landscape”
Think the rainy days won't come?

in 1990, 83% of disposable income was spent on repaying personal debt, while only 4.2% was allotted to savings in 1993.

Keep your umbrella handy.

National Consumer Council  http://creditdebt.com  1.800.668.3157

Statistic: http://www.ecofuture.org/ecofuture/pk/pkar9506.html
Credit card debt eating you up?

20 - 30 year-olds account for 25% of all outstanding credit card debt in the U.S., and 8.7% of all people declaring bankruptcy are under 25.

Get some piece of mind.

National Consumerism Council  http://credidebt.com  1.800.668.3137

Statistic 1: Maguire, Tom. "Conflicting Signals"  
Statistic 2: Souccar, Miriam Kreinin. "The New 3 R's on Campus"
Appendix L Evaluation Questionnaire

Student ID number:
Major:

Please look at the six posters at the front of the room and silently respond to the questions below:

1. What do you perceive the message to be in each of the posters?

2. How do you think these posters would affect your behavior, if at all?
<table>
<thead>
<tr>
<th>student's major:</th>
<th>What do you perceive the message to be in each of the posters?</th>
</tr>
</thead>
<tbody>
<tr>
<td>graphic design</td>
<td>• The message of prevention of an activity</td>
</tr>
<tr>
<td>information technology</td>
<td>• Credit cards and credit card debt</td>
</tr>
<tr>
<td>interpreting</td>
<td>• When only looking at the pictures it seemed a lot of them represented togetherness. When reading the captions I saw free yourself of debt. All the pictures are very serene and calming. They are all about getting control over debts.</td>
</tr>
<tr>
<td>information technology</td>
<td>• They seem to deal with credit cards and being in debt, and how being in debt is a sad thing</td>
</tr>
<tr>
<td>computer science</td>
<td>• Credit cards are bad yet many people still use them. It is as though our society is based on credit.</td>
</tr>
<tr>
<td>film and video information technology</td>
<td>• A sense of bleakness, discomfort, and hopelessness</td>
</tr>
<tr>
<td>information technology</td>
<td>• The combined message of all posters is that the amount of credit card usage and amount of abuse/misuse has dramatically grown. Students should be more careful.</td>
</tr>
<tr>
<td>mechanical engineering</td>
<td>• I feel all of the posters are warning the observer that bad things can happen with your credit.</td>
</tr>
<tr>
<td>graphic design</td>
<td>• They seem very emotional whether it be in joyfulness or look very depressing. I think the message is expressed very nicely. The posters all relate to each other very well. There is a constant feel throughout all the works.</td>
</tr>
<tr>
<td>fine art photography</td>
<td>• In each poster you are given a famous piece of art and a little saying. The question on the bottom is sorta negative while the response gives you hope. The pictures and the top also express that feeling of about, but hope is the end.</td>
</tr>
<tr>
<td>industrial design</td>
<td>• Be wary of credit cards – don't overdo it. Spend responsibly</td>
</tr>
<tr>
<td>not given</td>
<td>• To not have credit or debit card for the simple fact that people with them don't watch their money.</td>
</tr>
<tr>
<td>not given</td>
<td>• I perceive the message is to expect the unexpected you're never sure what will happen.</td>
</tr>
<tr>
<td>biomedical photography</td>
<td>• Looking @ them I got different messages. But when I read I felt they were about life and money.</td>
</tr>
<tr>
<td>not given</td>
<td>• That money is free exposer. Credit cards are part of everyday life.</td>
</tr>
<tr>
<td>information technology</td>
<td>• That credit cards are bad and are only a temporary fix to the problem.</td>
</tr>
<tr>
<td>computer engineering</td>
<td>• They show metaphorically, the pitfalls of credit card debt, through depression-era photos and conventional imagery. They indicate that there is a solution and that it is not as hopeless as the images, or their meaning, might insinuate.</td>
</tr>
<tr>
<td>hotel management</td>
<td>• The message is people are relying too much on money they do not have and that the results are putting many people in to extreme debt.</td>
</tr>
<tr>
<td>computer science</td>
<td>• The use of credit cards leads to debt</td>
</tr>
<tr>
<td>information technology</td>
<td>• To be careful when deciding to use credit.</td>
</tr>
<tr>
<td>none given</td>
<td>• To lower our credit card spending. It is leading to major economical problems</td>
</tr>
<tr>
<td>computer science</td>
<td>• The message is about credit card debt And these are stats about it.</td>
</tr>
</tbody>
</table>
**Appendix L**

**Evaluation Questionnaire: Responses to Question 1**

<table>
<thead>
<tr>
<th>student's major:</th>
<th>What do you perceive the message to be in each of the posters?</th>
</tr>
</thead>
<tbody>
<tr>
<td>mgt. information systems</td>
<td>• The theme in each of them appears that one needs to be careful with credit cards</td>
</tr>
<tr>
<td>none given</td>
<td>• Contradictory messages – wonderful works of art combined w/ the modern and too real problem of credit card debt in young consumers – “you might think this looks wonderful BUT…”</td>
</tr>
<tr>
<td>industrial engineering</td>
<td>• The message in the posters is to beware of credit cards and the risks that are associated with them.</td>
</tr>
<tr>
<td>graphic design</td>
<td>• I don’t think they go together as a group. As a GD major, you should know that each piece has to work on its own as well as with each other. Though the orange border + type is the same, the images could be changed or manipulated to find a common look or feeling.</td>
</tr>
<tr>
<td>none given</td>
<td>• The message appears to be that you should be responsible with your credit cards.</td>
</tr>
<tr>
<td>SE?</td>
<td>• In each of the posters, the message seems to be a negative one. The images are striking and abstract.</td>
</tr>
<tr>
<td>industrial design</td>
<td>• Don’t use credit cards, or will end up in debt.</td>
</tr>
<tr>
<td>none given</td>
<td>• Spend money wisely</td>
</tr>
<tr>
<td>information technology</td>
<td>• It seems as if there is a message of danger or discomfort; overall unhappy circumstances, with credit card usage. With the last message though (“Learn the Swim”), there is hope that the situation could be satisfactory and “good,” if you will.</td>
</tr>
<tr>
<td>civil engineering tech.</td>
<td>• Be prepared for credit problems; advertising for consumerism (debt consolidation)</td>
</tr>
<tr>
<td>none given</td>
<td>• They make you open your eyes about life’s complications.</td>
</tr>
<tr>
<td>none given</td>
<td>• The negative effects of credit cards without understanding them</td>
</tr>
<tr>
<td>mgt. information systems</td>
<td>• Credit cards can be positive and negative effect on any individual.</td>
</tr>
<tr>
<td>graphic design</td>
<td>• I think that the message is to show people that you understand how they feel and that hey need to think ahead. You want the message to be strong so that they can eventually picture themselves being in that same position.</td>
</tr>
<tr>
<td>film and animation</td>
<td>• The images in the posters, though not originally meant to represent credit cards, are used well with the text to show people that credit card debt is a problem. The images simply amplify the messages that the web site may able to help inform.</td>
</tr>
</tbody>
</table>
Appendix L

Evaluation Questionnaire: Responses to Question 2

student's major:How do you think these posters would affect your behavior, if at all?

- graphic design
  - I think it would affect me in a positive way by thinking about the consequences of my action.
- information technology interpreting
  - Choose wisely on using a credit card
- information technology
  - Well, I think I would think twice about using a credit card.
- computer science
  - Might make me think twice about getting a credit card.
- film and video information technology
  - I don't feel that they would affect my behavior because I don't like to use credit cards in the first place.
- mech. engineering tech.
  - They could make me feel saddened or comforted.
- graphic design
  - They would make me feel saddened or comforted.
- fine art photography
  - If I saw this as an ad in a magazine or something similar and did not have a credit card, I might think twice about getting one and how I would use it.
- industrial design
  - I have always tried to be careful with my credit. These posters just reinforce my actions.
- not given
  - very emotional
- not given
  - I think the posters could make me read into them more deeply 'cus of the picture and then think twice about the situations because of the bolded statements at the bottom.
- not given
  - Not much, only because I don't even own a credit card, and never have. Yes I'm one of the few who still carry cash on me.
- not given
  - They would not affect my behavior because I use my credit card responsibly and do not charge more than I can afford to pay at the end of the month.
- not given
  - They would make me want to buy things on credit less.
- computer science
  - The only one that I perceived to have any effect is the drowning one. Ones like Adam & Eve had no effect and were very vague.
- computer science
  - Not at all, I already try to be careful with my credit card and don't charge unless I already have the money.
- computer science
  - I already felt that way about credit and debit cards.
- hotel management
  - They will probably make me think twice about what and where I'll go.
- act as a reminder.
- biomedical photography
  - They wont.
- mechanical engineering technology
  - They would make me want to buy things on credit less.
- computer engineering
  - If I were in debt, I would be quite willing to look into what the posters were offering. As it is, they at least made me stop and think.
- business administration
  - These posters would not necessarily affect my behavior because I use my credit card responsibly and do not charge more than I can afford to pay at the end of the month.
- business administration
  - They would make me think twice about getting/ using.
- business administration
  - Bring the problem to attention. Makes you think twice about getting/ using.
- business administration
  - They would strike my attention. A poster about drowning struck my attention and I was interested in reading what it said.
- mgt. information systems
  - Not at all, I already try to be careful with my credit card and don't charge unless I already have the money.
- none given
  - possibly - possible not. It's hard for me to associate these works of art w/ negative messages - especially such a bright sunny optimistic painter such as David Hockney - the type and text are effective but; still can't manage to link the two together - I don't remember the neg w/ the painting.
Appendix L

Evaluation Questionnaire: Responses to Question 2

How do you think these posters would affect your behavior, if at all?

**student’s major:**

- industrial engineering
  - I don't think they would affect my behavior. If they did, it would to be more careful about paying bills on time, to stay away from credit cards

- graphic design
  - The posters message would tell me that I need to think about the money I spend on credit and to be careful w/ the amount I'm spending.

- none given
  - It wouldn't help me because I am already careful with my credit card.

- SE?
  - I think they may affect my behavior a little bit but not much. They make you aware of some statistics and may perhaps cause me to think twice about some financial decisions. They make you try to determine the connection between the images and the text.

- industrial design
  - Some of them are somewhat cheesy, and would not affect my behavior at all.

- none given
  - It will remind me of my debt But not provoke a desire to fix it.

- information technology
  - I think they will bring the viewer (me in this case...) more aware of the dangers of debt that accompany enlisting with a credit card service. I get the message of "Be Ware" and I would do so. Thanks.

- civil engineering tech.
  - None; don't have habit of borrowing from credit card companies

- none given
  - It would make me think twice about my actions first and make me think about my life in the long run.

- none given
  - Think twice before buying + using credit cards

- mgt. information systems
  - No – it wouldn’t effect, I’ve already learned my lesson about credit cards.

- graphic design
  - I especially think the “Francesco Clemente” poster is effective; through the dark colors and the feeling of entrapment. the “rainy days’ poster would be my second choice of the most effective.

- film and animation
  - I certainly keep my credit card well within balance, and I make sure not to charge to much. The statistics on the posters are alarming and should do well to help “scare” people away from spending their money repaying debt.
Thesis Project Plan
Yasmin Jung
Graduate Graphic Design
Rochester Institute of Technology
### The Role of Design and Advertising in Creating the Consumer Table of Contents

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Thesis Proposal for the Masters of Fine Arts Degree
School of Design
College of Imaging Arts and Sciences
Rochester Institute of Technology

Title: The Role of Design and Advertising in Creating the Consumer

Submitted by: Yasmin Jung
Date: October 1, 2000

Thesis Committee:
Chief Advisor: Professor Roger Remington
Associate Advisors: Professor Heinz Klinkon
Professor Tina Lent

Approval:
Thesis Committee: Professor Roger Remington
Thesis Committee: Professor Heinz Klinkon
Thesis Committee: Professor Tina Lent
School Chairperson: Professor Nancy Ciolek
Thesis Proposal for the Masters of Fine Arts Degree
School of Design

Title: The Role of Design and Advertising in Creating the Consumer

Proposal: Every single decision we make is influenced by the messages we see and hear in the world around us. If it's cheaper, we buy it. If it's faster, we eat it. If we want it, we need it. We live in a consumer society that tells us it's normal to have three cars and a seventy-hour work week - but why? Why do we live the way we do, and make the choices we make?

I propose to do research in order to better understand why our society lives the way it does, and to see how the beliefs we hold came to be. Graphic designers, specifically designers in advertising, have greatly contributed in shaping our views as a culture, and I believe that they need to be aware of the important role they play.

My application will more than likely involve self-generated photographs integrated into a thematic visual system of communication consisting of posters, a book, and/or possibly a Web site. I want the application to present alternatives to conventional advertising, and provoke the viewer to question his or her own habits and motivations.
The Role of Design and Advertising in Creating the Consumer Situation Analysis

**Thoughts:**

Consumerism is at an all-time high in the United States today, the effects of which are being felt not only here at home, but around the world. Frugality, traditional values, and the institutions that instill those values are being replaced by frivolous spending habits, trends, and mass-media advertising. This new way of life is affecting not only natural resources and the environment, but quality of life and the overall happiness of people.

It is estimated that the typical American teenager is exposed to an average of 360,000 ads by the time he or she graduates from high school¹, and will have spent an entire year watching television commercials in his or her lifetime². In 1997, the number of shopping centers outnumbered the number of high schools in the US, totalling 32,563³. Everyday, no matter where we turn, we are encouraged to buy, buy, buy - in magazines, on television, in newspapers, or on the street. The ads we see create a superficial and artificial image of what we need in order to be happy (or think we need), systematically leading us to believe that if we don't have the latest and greatest, we are somehow inadequate.

As the art director George Lois once said, "...advertising is a twentieth century love potion. It arouses wants beyond means, it invites extreme consumption, it conjures a material paradise as life's goal." Whether it's for a pair of tennis shoes that will improve our game, or a pack of cigarettes that will make us look "cool", the majority of advertising we are exposed to sells not only a product, but an image that lures us to buy one brand over another.

Being able to distinguish one product from another became very important once the industrial revolution and methods of mass-production were introduced and adopted. These influences changed forever the way products were made, distributed, sold, and promoted, making the marketplace more competitive than it ever had been. Going to the local store and settling for the usual just didn't cut it when it was possible to order something new in a catalogue through the mail, something that came from hundreds of miles away. With time, the idea of buying things with credit became increasingly common, influencing the spending habits of the average person, creating an economy that still relies upon it today.

Statistics show that the average American household has 10 credit cards, with an average balance of $7,000 on each of them⁴. Introducing the idea of planned obsolescence into the marketplace, and campaigns encouraging GIs to settle in after World War Two all influenced the ideals we have today, laying the foundation for advertising as an industry and a major cultural influence today.

We as a society need to become aware of the power of design and marketing in creating our consumer habits, and raise questions about our own motivations and ideals as individuals.

See Bibliography for sources of information
The Role of Design and Advertising in Creating the Consumer Problem Statement

Thoughts:
In order to comprehend the tremendous influences of advertising and marketing in our lives, we need not look any further than our own homes. How many ads can we count in today's paper? How many commercials are there on television in an hour's time, including public television? Is it possible to count on one hand the number of times we see commercials for cars in a day? Probably not. When we stop and think about how many messages we see everyday, it's astounding. I believe that we as a society need to be more aware of our spending habits and realize the impact of advertising. As designers, we need to realize our own role in this continuum.

I am proposing to develop a thesis which addresses these issues, and educates not only the average consumer, but also the designers who create the ads we see everywhere. Because advertising is such an effective means of communication, I intend to create my own campaign that will challenge, satirize, or simply raise awareness about the power and consequences of "image advertising." For example, the use of humor or stark realism would be two ways of approaching the issues.

The primary vehicle of the campaign to be a series of could be hung not only in the Bevier Gallery, but also in more public places. They will reach people other than just designers and artists. Producing the ads in publications such as the Rochester City Newspaper and the RIT Reporter will be another way of reaching a large audience. In addition to the posters, I am considering producing a small book for those who would like more information about the issues.
The Role of Design and Advertising in Creating the Consumer
Mission Statement

Mission Statement: "The Role of Design and Advertising in Creating the Consumer" is a graduate thesis project that will explore the power of marketing in our society. It will inform not only designers but also the general public about the role they play in creating and supporting our spending habits, and ultimately change people's behavior.
The Role of Design and Advertising in Creating the Consumer Goals and Objectives

OUTCOMES

- Goals
- Objectives
- Processes & Strategies

PLAN
- To evaluate the planning document
  - To meet with the thesis committee to decide what the next step is
  - To decide how realistic my intended goals are
  - To make any changes to the plan as necessary

THESIS DEVELOPMENT
- To create an awareness and objective understanding of advertising and marketing
  - To research the history of advertising
  - To understand the progression of advertising through the last century
  - To compile a notebook documenting significant ad campaigns from the past
  - To learn about economic, historical, political, and social influences
  - To create a timeline which illustrates the influences of advertising
  - To be more objective about the thesis project
  - To create a timeline which illustrates the outcomes of those influences
  - To educate designers about the influence they have on the advertising industry
  - To motivate designers to make conscious decisions about the work they support
  - To encourage designers to think about the impact their work has on others
  - To generate active responses and thoughts from designers
  - To educate the average consumer about the influence of advertising on spending habits
  - To generate active responses from the viewers
  - To create self-awareness about spending habits in each of the viewers
  - To change consumers' spending habits

APPLICATION
- To design an application that will facilitate the above goal
  - To design a mock-ad poster campaign
  - To apply principles used in ads to make an effective statement about advertising
  - To produce a series of posters
  - To produce a book which documents the research behind the posters
  - To briefly educate the viewer of the history and principles of advertising
  - To compile a visual resource for future reference
  - To publish the ads in local publications
  - To reach a wide audience outside of RIT and CIAS
  - To provoke the average consumer

EVALUATION
- To evaluate project outcomes in relation to the project plan
  - To implement a system for evaluating the success of the thesis project
  - To create a questionnaire or other form of evaluation
  - To get feedback about the thesis from advertising professionals
  - To test the goals of the thesis project
  - To discuss the thesis with committee members
  - To determine the success of the thesis project
  - To document the progress and process of the thesis
  - To compile a process notebook of all relevant information into book format
The Role of Design and Advertising in Creating the Consumer Timeline

<table>
<thead>
<tr>
<th>Dates</th>
<th>Calendar</th>
<th>RIT Calendar</th>
<th>Personal Deadlines</th>
<th>Committee Meetings</th>
</tr>
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<tbody>
<tr>
<td>Sept. 3</td>
<td>Labor Day</td>
<td>Full Classes begin</td>
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<tr>
<td>Nov. 30</td>
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<td>Jun. 14</td>
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<td>Feb. 14</td>
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<td>Mar. 17</td>
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<td>Commencement</td>
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<tr>
<td>May 28</td>
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</table>
The Role of Design and Advertising in Creating the Consumer Workflow Diagram
The Role of Design and Advertising in Creating the Consumer Thesis Development Plan

<table>
<thead>
<tr>
<th>Inputs</th>
<th>Processes</th>
<th>Outputs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Planning Report</td>
<td>• Organize thoughts, facts, and ideas</td>
<td>• Goals and Objectives</td>
</tr>
<tr>
<td></td>
<td>• Create timeline of Thesis</td>
<td>• Notebook</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Thesis Plan</td>
</tr>
<tr>
<td>Primary Research</td>
<td>• Go to the library</td>
<td>• List of possible subject to pursue</td>
</tr>
<tr>
<td></td>
<td>• Read books, articles, essays</td>
<td>• Notes</td>
</tr>
<tr>
<td></td>
<td>• Go to the Internet</td>
<td>• Notebooks</td>
</tr>
<tr>
<td>Evaluation of Research</td>
<td>• Read notes</td>
<td>• Greater focus of idea</td>
</tr>
<tr>
<td></td>
<td>• Talk with committee</td>
<td>• Narrowed scope of project</td>
</tr>
<tr>
<td>List of Ideas for Prototype</td>
<td>• Make a list of possible themes</td>
<td>• List ideas to pursue further</td>
</tr>
<tr>
<td></td>
<td>• Explore ideas about copy</td>
<td></td>
</tr>
</tbody>
</table>

11
The Role of Design and Advertising in Creating the Consumer Application Development Plan

<table>
<thead>
<tr>
<th>Inputs</th>
<th>Processes</th>
<th>Outputs</th>
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</thead>
<tbody>
<tr>
<td>Prototype Explorations</td>
<td>• Begin to shoot</td>
<td>• Work in Progress forms of Application</td>
</tr>
<tr>
<td></td>
<td>• Narrow down specific subjects</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Decide on specific messages</td>
<td></td>
</tr>
<tr>
<td>List of Production</td>
<td>• Research output possibilities</td>
<td>• Timeline for production</td>
</tr>
<tr>
<td>requirements</td>
<td>• Research magazine requirements</td>
<td>• Estimate costs</td>
</tr>
<tr>
<td>Prototype evaluation</td>
<td>• Talk with committee about progress</td>
<td>• Further refinement of prototype</td>
</tr>
<tr>
<td></td>
<td>• Talk with resource people</td>
<td></td>
</tr>
<tr>
<td>Refined prototype</td>
<td>• Decide final images, layout, and copy</td>
<td>• Creation of final digital files</td>
</tr>
</tbody>
</table>
The Role of Design and Advertising in Creating the Consumer Dissemination Plan

<table>
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<tr>
<th>Inputs</th>
<th>Processes</th>
<th>Outputs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Final digital files</td>
<td>• Deliver files to publications</td>
<td>• Printed posters for exhibition</td>
</tr>
<tr>
<td></td>
<td>• Deliver files to service bureau</td>
<td>• Final pages for book</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Published ads</td>
</tr>
<tr>
<td>Final prints</td>
<td>• Mount and trim posters</td>
<td>• Finished posters</td>
</tr>
<tr>
<td></td>
<td>• Assemble books</td>
<td>• Finished book</td>
</tr>
<tr>
<td>Finished pieces</td>
<td>• Compile specific questions for evaluation</td>
<td>• Create preliminary evaluation materials</td>
</tr>
<tr>
<td></td>
<td>based on final application</td>
<td></td>
</tr>
<tr>
<td>Prototype evaluation surveys, questionnaires...</td>
<td>• Evaluate materials with advisors</td>
<td>• Refined evaluation materials</td>
</tr>
<tr>
<td>Final evaluation materials</td>
<td>• Conduct interviews(s) with local advertising</td>
<td>• Completed evaluation materials</td>
</tr>
<tr>
<td></td>
<td>professionals</td>
<td>• Completed interviews</td>
</tr>
<tr>
<td></td>
<td>• Pass out evaluation materials at appropriate</td>
<td></td>
</tr>
<tr>
<td></td>
<td>locations and times</td>
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</tr>
<tr>
<td>Completed materials</td>
<td>• Compile information gathered</td>
<td>• Render a preliminary conclusion</td>
</tr>
<tr>
<td>Prelim. conclusion</td>
<td>• Evaluate thesis with advisors</td>
<td>• Render a final conclusion</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Include conclusion in final report</td>
</tr>
</tbody>
</table>
The Role of Design and Advertising in Creating the Consumer Evaluation Plan

<table>
<thead>
<tr>
<th>Evaluation Concerns</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>• What is the best way to evaluate the thesis project?</td>
<td></td>
</tr>
<tr>
<td>• Who should be asked to evaluate the project?</td>
<td></td>
</tr>
<tr>
<td>• When should I begin the final evaluation process?</td>
<td></td>
</tr>
<tr>
<td>• Where will the evaluation procedures be done?</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Evaluation Questions</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Did you understand what the thesis was about?</td>
<td></td>
</tr>
<tr>
<td>• Were the messages in the posters clear?</td>
<td></td>
</tr>
<tr>
<td>• Did the posters speak your interest?</td>
<td></td>
</tr>
<tr>
<td>• Did you learn anything about advertising or design by experiencing the thesis?</td>
<td></td>
</tr>
<tr>
<td>• Have you ever considered your own spending habits before seeing this thesis presentation?</td>
<td></td>
</tr>
<tr>
<td>• Having seen the thesis project, do you think you might reconsider your own ideals?</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Time</th>
<th>Dimensions</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>• How much time will I have to put together a comprehensive evaluation, including</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• research</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• development of evaluation questions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• assessment and processing of the feedback given to me?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• How much time do my evaluators have to give a response?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• What kinds of responses will I get in relation to the time my evaluators have?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Measurement Procedures</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>• On a scale of 1 to 10, how would you rate the following:</td>
<td></td>
</tr>
<tr>
<td>• Was the material easy to read?</td>
<td></td>
</tr>
<tr>
<td>• Were the posters visually engaging?</td>
<td></td>
</tr>
<tr>
<td>• Were the ads provocative?</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Interview</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Which ad did you find to be the most successful and why?</td>
<td></td>
</tr>
<tr>
<td>• Would you respond to similar ads if you were to see them on the street or in a magazine?</td>
<td></td>
</tr>
<tr>
<td>• How could the ads be improved?</td>
<td></td>
</tr>
<tr>
<td>• Do you ever consider your own spending habits to be influenced by advertising?</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Standards</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>• The thesis project and application was successful because it succeeded in:</td>
<td></td>
</tr>
<tr>
<td>• Educating the viewer</td>
<td></td>
</tr>
<tr>
<td>• Provoking the viewer to question his or her own influences by advertisements</td>
<td></td>
</tr>
<tr>
<td>• Leading the viewer to question his or her own spending habits</td>
<td></td>
</tr>
<tr>
<td>• Leading the viewer to make a conscious effort to change spending habits</td>
<td></td>
</tr>
</tbody>
</table>
The Role of Design and Advertising in Creating the Consumer
Bibliography

Works cited: 

For Page 4:
1 www.ecofuture.org/ecofuture/pk/pkar9506.html
3 www.americandebt.com/bankruptcy.htm

Works to be Cited: 


The Role of Design and Advertising in Creating the Consumer
Glossary of Terms

<table>
<thead>
<tr>
<th>Terms:</th>
<th>Definition:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application</td>
<td>In this context, Application refers to the material representation of ideas expressed in the thesis.</td>
</tr>
<tr>
<td>Campaign</td>
<td>A connected series of operations that are designed to bring about a particular result. I have used the word within the context of advertising.</td>
</tr>
<tr>
<td>Consumer</td>
<td>One that uses economic goods.</td>
</tr>
<tr>
<td>Culture</td>
<td>The customary beliefs, attitudes, and material traits of a racial, religious, or social group.</td>
</tr>
<tr>
<td>Designers</td>
<td>Designers as I have used the term refers to graphic designers, art directors, copywriters, illustrators, and photographers, all of whom contribute their creative abilities towards fields such as advertising.</td>
</tr>
<tr>
<td>Disseminate</td>
<td>To disperse or distribute.</td>
</tr>
<tr>
<td>GI</td>
<td>A name used for someone enlisted in the U.S. army. The abbreviation comes from the term Government Issue.</td>
</tr>
<tr>
<td>Image Advertising</td>
<td>Refers to the practice of promoting an image for a product or service rather than the product itself.</td>
</tr>
<tr>
<td>Mass Media</td>
<td>A means of disseminating information to a wide public audience in the form of newspapers, magazines, radio, television, the Internet, etc.</td>
</tr>
<tr>
<td>Planned Obsolescence</td>
<td>A practice invented by manufacturers to create an artificially premature lifespan for a product, based on their desire to sell more.</td>
</tr>
<tr>
<td>Prototype</td>
<td>An original model on which something is patterned.</td>
</tr>
</tbody>
</table>