

MoodBills

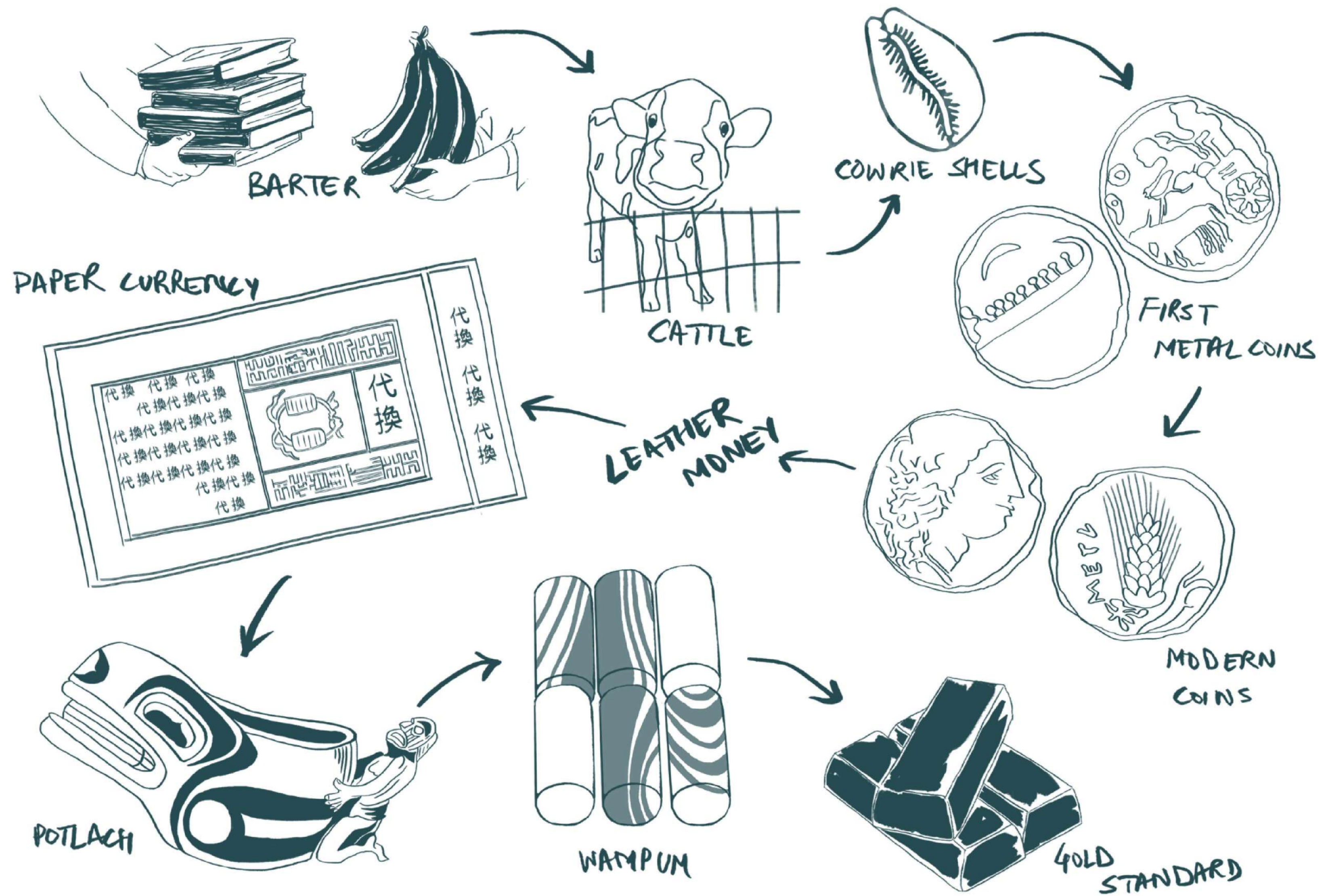
Future of Money Design Awards 2024



Moneyhub, a leading fintech company specializing in data and payments, proudly sponsored the 2024 FOM Awards, where the creative brief posed an intriguing challenge: to imagine the concept of a National Wealth Service. Inspired by the idea that “there is no wealth but life,” participants were asked to consider what it would mean if we treated wealth in the same way we approach health in society.

What if wealth, like health, was viewed as a shared public good? What if we established a National Wealth Service for the UK, designed to ensure financial well-being for all citizens? This prompts us to rethink wealth, not just as individual accumulation, but as something that could be nurtured and supported collectively. The task was to envision what such a service would provide, the role it would play in citizens' lives, and how it could reshape the relationship between people and their financial futures.

History of Money



Illustrating for better visual understanding.

Speculative Scenarios



/ 1 /

Initially, the national insurance was only granted to contributing males. However, in the present everybody who's working avails the National Insurance. The National Insurance was expanded to cover everyone working after World War II.

What if?

There was no Second World War?

How would everything look?

How would the National Insurance scheme look?

What would the financial world look like?

/ 2 /

What if currency is intangible?

What if currency is Colours?

What if currency is Patterns?

What if currency is Emotions?

Quantifying emotions (?)

Research based on how would money look, change or become if currency is emotions/moods.

Just like all countries have the following numerical values of 1, 5, 10, 20 and 50s.

The common value system will be the five main emotions.

//
MONEY = EMOTIONS ✓
anger | fear | sadness | disgust | enjoyment =
Brand Identity → Pamphlet =
Name Ideation: World → Mood Money.
countries = currency??
★ Bliss Bills currency name, icon?
- Soul Cents
Mood Money • colour, type.

There are five major emotions :

- Joy
- Sadness
- Fear
- Anger
- Disgust

current coins + cash:
COIN 1p, 2p, 5p, 10p, 20p, 50p, £1, £2
CASH £5, £10, £50, £20
how does the exchange ^{dictator} in these mood currencies work?
↳ country-based data to show the level of emotional something?
DESIGN IDEA:
↳ designing currency symbols
↳ designing emotion/mood notes for america, ~~ben~~ england and india.

how to make this virtual transactions:

↳ Banks that scan and save your currencies into contactless apps.

like Apple Pay.

↳ there aren't just numbers (or any)

↳ maybe merits?

↳ emotions carry certain merits where you add a few emotions to then pay.



→ you save them emotions

how to make this real:

↳ Banks for loans → debts

↳ you are richest when fulfilled or satisfied.

↳ this a vicious cycle cause no one stays fulfilled for a long time.

↳ so you save and spend ~~recklessly~~ less money.

↳ how do psychopaths function?

↳ counterfeits

↳ how are emotional capacity

↳ different for different genders -

How would Transactions work?

How would Transactions work?

Buying goods or services might involve transferring a specific emotional experience

What would be the value of these emotions?

Merit - based system.

Positive emotions like joy, love, and happiness might be more valuable than negative emotions like anger, sadness, or fear.

What emotion(s) would be of the highest value?

Empathy and emotional intelligence.

The ability to understand and share others' emotions would become a valuable skill.

How does this affect Health and Wellness?

Managing this currency could become a critical aspect of personal well-being. Professionals would have to help individuals navigate their emotional transactions responsibly.

What sort of changes could we see?

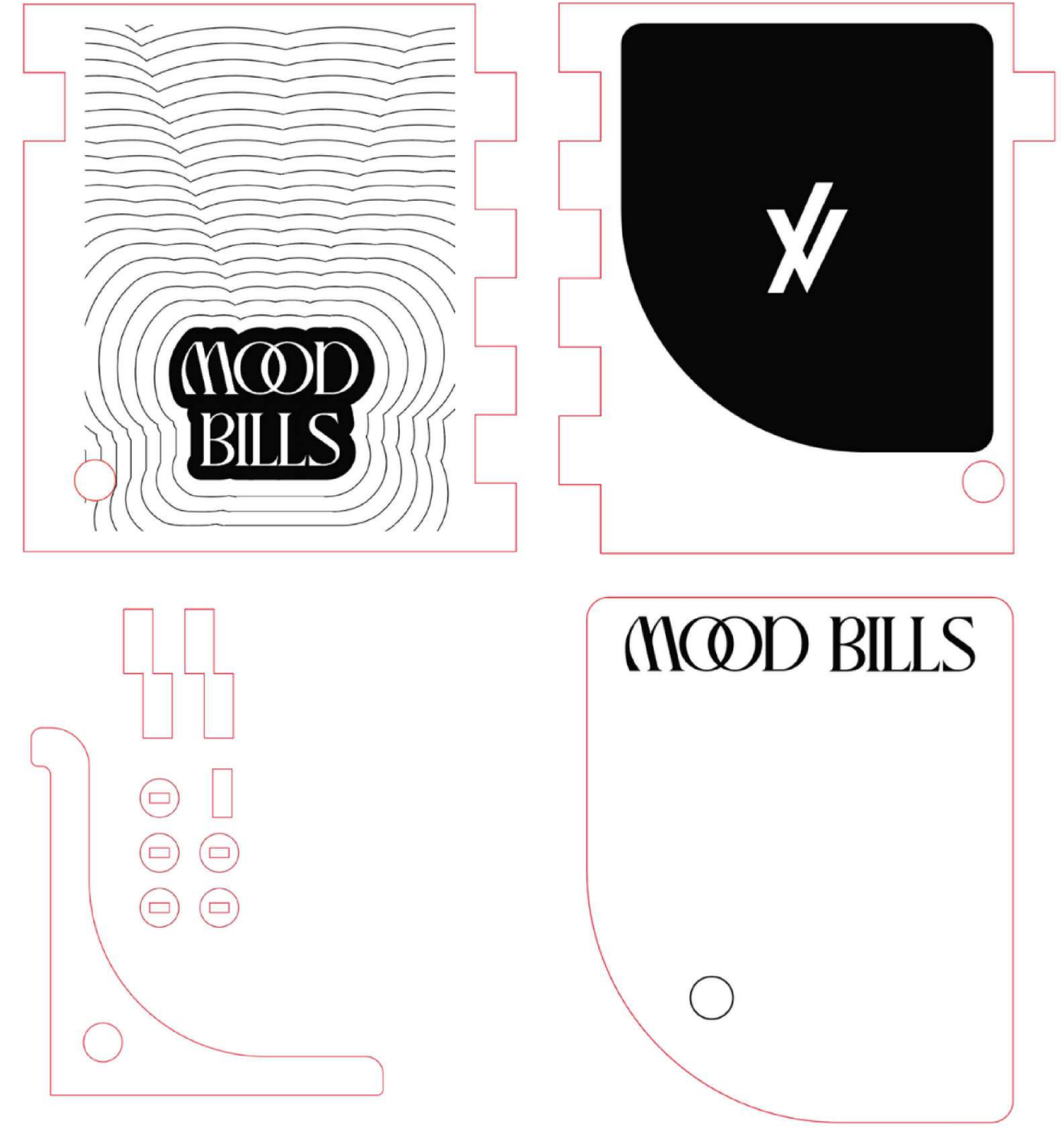
Education could be designed to cultivate a diverse range of emotions. Industries focused on providing emotional experiences would thrive. Entertainment and art industries would aim to create intense and desirable emotional states for customers.

Conceptualisation

Inspired by Dr Austin Houldsworth's Superposition Talk at Sheffield Hallam University. Austin's speculative project, "Carter Phones," drew from John Locke's theories on personal and social identity, imagining devices that could scan moods and facilitate transactions. This notion sparked the idea of a concept for the Pop-up Wallet, featuring a contactless design that incorporates biometric technology—perhaps using face recognition or fingerprint scanning.

Exploring this future-oriented concept, I aimed to envision how contemporary and future cards might differ. Given the triangle's unique shape, I initially experimented with incorporating it into the wallet design, hoping it would enhance both functionality and aesthetics. However, the prototype proved to be impractical—the card only extended 10mm, making it difficult to use for contactless payments or biometric scanning.

To address this, I redesigned the card into a rectangular shape, allowing for more effective functionality. The updated design features a movable button that aids in extending the card, akin to a button on the side of a phone. This mechanism, designed in an 'L' shape, not only supports a more ergonomic hold but also enhances usability by ensuring the biometric scanner is easily accessible.





When crafting a new, intangible currency system, several key questions must be addressed:

Where did it all begin? Understanding the origins and foundational principles of this currency is crucial.

Who decides everything? Identifying the governing body or individuals responsible for overseeing and regulating this new economy is essential.

What is the role of the government? Clarifying the government's involvement and regulatory functions within this system will shape its integration into existing structures.

Is the device a luxury or a necessity? Determining whether the device used for transactions is a high-end gadget for an elite few or a mass-produced item accessible to everyone.

How are emotions quantified and measured? Developing a method for assessing and translating emotional states into a usable format is fundamental to the currency's functionality.

What are the numerical values assigned to emotions? Establishing a standardised system of numerical values for different emotions ensures consistency and reliability.

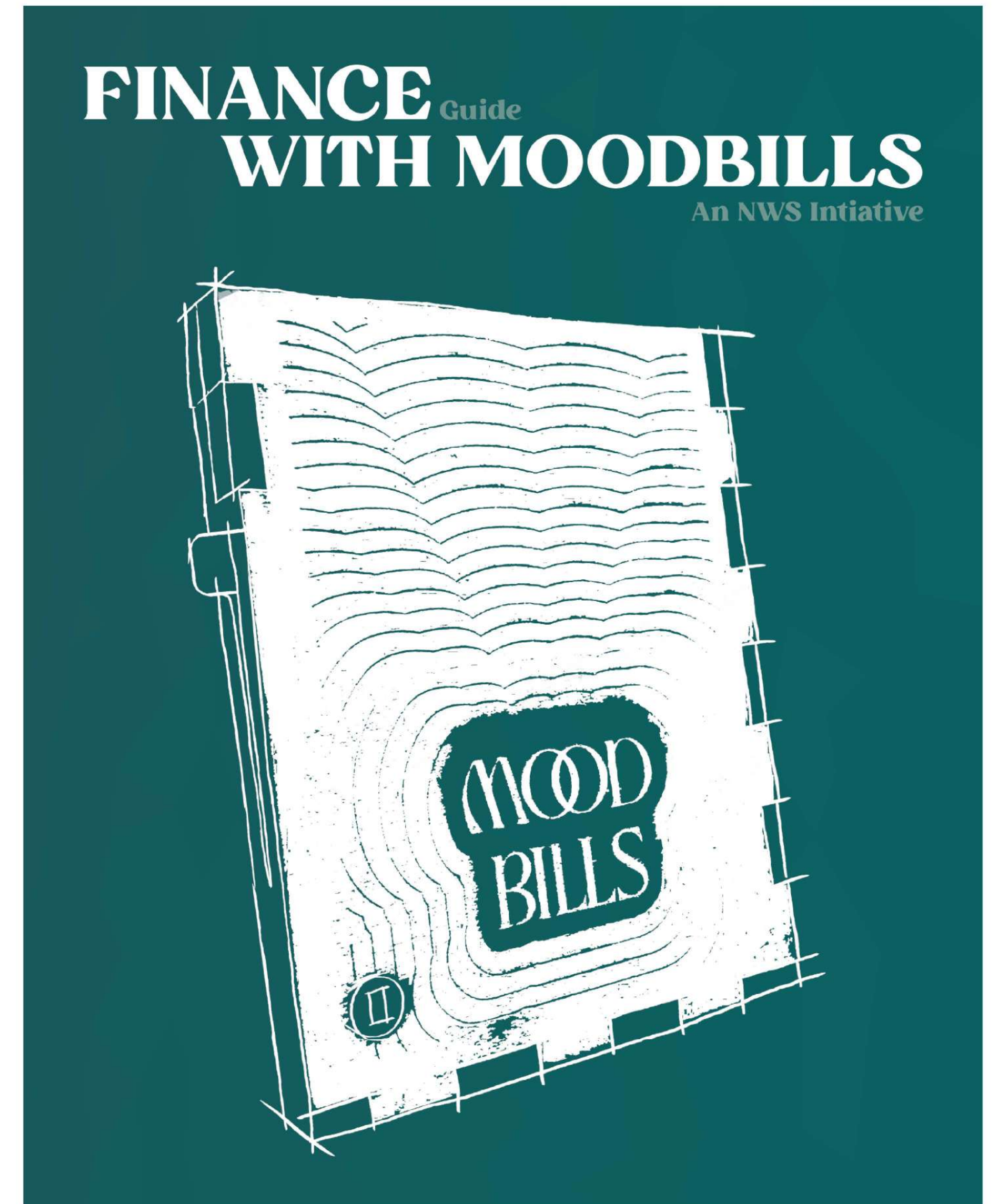
How are emotions stored and secured? Implementing robust security measures for protecting emotional data is critical to maintaining privacy and integrity.

How do transactions function? Designing a seamless process for conducting transactions within this new currency system is key to its usability.

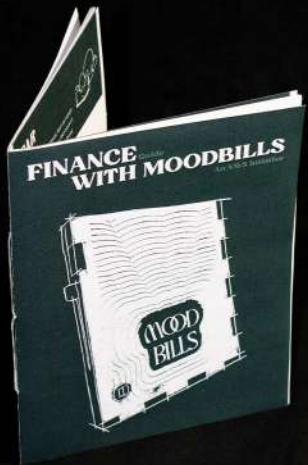
What about employability and payment for services? Exploring how individuals are employed and compensated within this framework will define its economic impact and viability.

Addressing these questions paved the way for designing a comprehensive booklet that simplifies the establishment of the new transaction and emotional economy.

This guide serves as a practical resource for seamlessly integrating and navigating this innovative economic system.



Product Photography



UNDERSTANDING EMOTIONS



loss or rejection.
idea why you feel sad.

tial for personal growth and self-reflection

ning nature

or improvement

ess

ring emotions

ement



When
from mild
always match up

Worried: 5/10 -
Motivator for problem-solving, contri

Doubtful: 4/10 -
Create uncertainty

Nervous: 6/10 -
Indicate alertness and preparation

Anxious: 7/10 -
Potential for heightened awareness and motivation

Terrified: 2/10 -
Impairment and reduced ability to cope

Panicked: 3/10 -
Highly reactive and often unproductive stat

Horried: 2/10 -
Hinder cognitive and emotional well-t

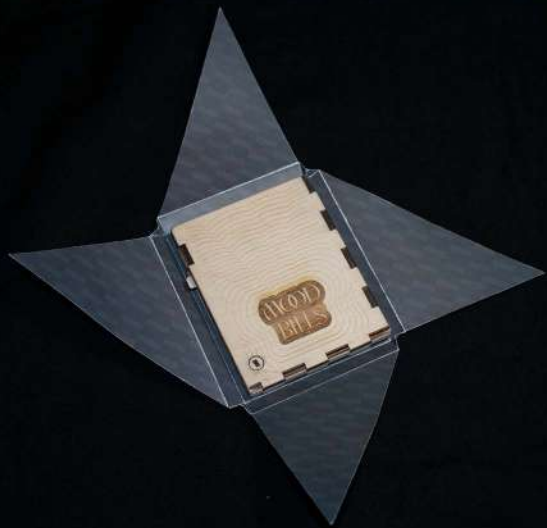
Desperate: 4/10 -
Seek solutions, but can also lead

Confused: 5/10 -
Hinder decision-making

Stressed: 6/10 -
Contributing factor, but c













MOOD
BILLS

A close-up photograph of a light-colored wooden book cover. The words "MOOD" and "BILLS" are carved in a serif font into a dark, recessed rectangular area. This area is framed by concentric, wavy lines. The wood grain is visible throughout the image. A small, circular metal fastener is visible in the bottom left corner.





MOOD BILLS



MOOD
BILLS

I received an exciting email congratulating me on being shortlisted for the Future of Money Awards.

The second stage of the competition called for a video that would explain the concept and envision its impact on society. To bring this vision to life, I decided to use illustrated stop-motion animation.

The video explores the origins of the National Wealth Service (NWS), details its operational mechanics, and illustrates how transactions would be carried out using the device. This creative approach aimed to vividly demonstrate the concept and its potential transformation of everyday financial interactions.



Mood Bills

The National Wealth Service, established in 2008 embarked on a visionary journey after researchers began exploring the profound impact of emotions on economic decision-making. This pivotal moment in histo...

FOM Archive / Competition

**Video on the
Future of Money site**

www.futuremoneyaward.com/2024/mood-bills