



Public vs Private: The Truth

Most people grow up learning how to work, not how to build or protect anything. We were never taught the difference between public living and private living, so many families stay in cycles of debt, confusion, and dependence. Real freedom begins with knowledge. When you understand how the system works, you can move with purpose and stop giving away your power.

70%

Source: NFEC (2025)

Most people lack financial knowledge and are overly reliant on public systems for support.

"Financial **education** is the key to breaking free from dependence and achieving true freedom."

– Financial Expert

Millions of Americans do not understand the basics of money. NFEC reports billions lost each year because people make financial mistakes they were never taught to avoid. OECD studies show that most adults feel unprepared when dealing with loans, credit, or long term decisions.

The result is stress, generational debt, poor credit, and limited opportunities.

Sources: NFEC (2025); OECD (2023)

Through understanding **financial principles**, individuals can escape the cycle of debt and dependency.

60%

Understanding financial systems is crucial

Only a small percentage grasp public vs private living.

45%

Trust law knowledge is essential

Many individuals are unaware of the protections available through trust law.

80%

Generational debt affects numerous families

Teaching the next generation can help break the cycle of financial dependency.

There is a public side of life and a private side.

Public life is controlled by statutes, agencies, and systems that are built on your lack of understanding.

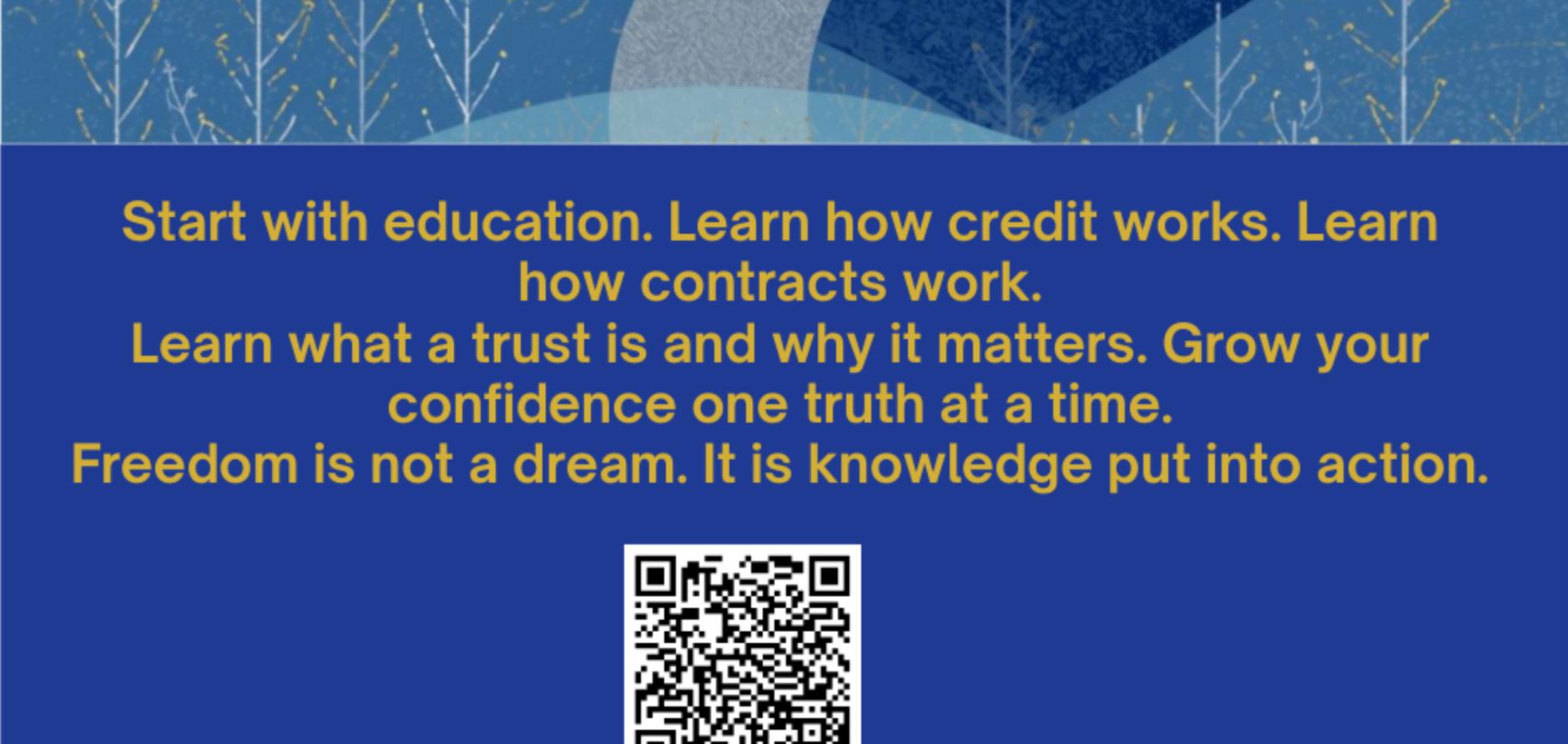
Private life operates through contract, trust, equity, and accountability. When you learn how ownership, liability, and status really work, you stop living at the mercy of the public system.

Inspired by: Choper (scholarly) & Newcomb (2022)

Financial literacy is more than budgeting. It includes understanding trusts, UCC principles, contracts, and how to protect what you build. It is knowing your rights and knowing how to stand in them without fear. Education in these areas changes everything.

When parents learn, children learn. When one person in the family becomes financially aware, the entire lineage shifts. Knowledge breaks patterns. Understanding creates stability. Private learning builds generational strength.

Sources: Klein (2019); Newcomb (2022)



Start with education. Learn how credit works. Learn how contracts work.

Learn what a trust is and why it matters. Grow your confidence one truth at a time.

Freedom is not a dream. It is knowledge put into action.



Scan for full annotated bibliography and extended research

Tax Foundation (2024); NFEC (2025)

OECD (2023); Choper, Jesse. Judicial

Review and the National Political Process.

Klein (2022).

MEMORANDUM

TO: Professor Lawrence, Instructor
FROM: Caline Etchison
DATE: December 1, 2025
SUBJECT: Writer's Memo for Project #2

Introduction

The purpose of this memo is to explain the choices I made while creating my multimodal argument for Project #2, the infographic titled **Public vs Private: The Truth**. My goal was to communicate a complex subject in a way that reaches everyday readers who may feel overwhelmed by financial information, legal systems, or the differences between public and private living. This memo explains the context of my project, my design and rhetorical decisions, the sources that shaped my thinking, the revisions I made throughout the process, and the ways my final choices support the overall purpose of the argument.

Context and Purpose of the Project

This project grew out of my interest in how public systems shape the lives of regular people. Many individuals never learn the difference between living as part of public structures and living privately through knowledge of finance, contracts, and personal accountability. My infographic argues that financial education is a path toward stability and independence. The message needed to be clear and approachable because the audience includes people who may not be familiar with trust law, UCC principles, or even basic credit skills. By using plain language and strong visual organization, I worked to give readers a starting point that encourages curiosity instead of discouragement. The infographic shows how public systems influence behavior, how private knowledge supports self-governance, and why education is the bridge between the two.

Task and Goals of My Memo

For this Writer's Memo, my task is to explain how and why I built my multimodal argument the way I did. I discuss how I selected my content, how the research shaped my message, how my design choices reflect the needs of my audience, and how feedback from peer review influenced my revisions. The memo also describes how I applied rhetorical strategies such as ethos, pathos, and logos within a visual format. By explaining these decisions, I show how my infographic meets the expectations for a clear argument, an informed design, and an accessible explanation of a real issue.

Audience and Rhetorical Choices

My primary audience includes individuals who want financial stability but may not have access to formal education on debt, credit, or legal principles. These are people who have lived their entire lives inside public systems and have not been taught how these structures operate. Because of this audience, I chose a tone that is encouraging instead of technical. I used large statistics and short key messages to build trust and to establish credibility. Including a quote from a financial expert and pulling in data from NFEC, OECD, and other reputable sources helped strengthen the ethos of the argument. Pathos appears through reassurance and empowerment. The language communicates that change is possible when people learn new information. Logos is present in the statistics, the sequence of information, and the explanation of how education leads to practical results.

Design Principles and Format Choices

The design uses a tall vertical layout because it mirrors the structure of a step-by-step learning path. The reader scrolls through information the same way they would move through a lesson. I chose a white, navy, and gold color palette because these colors communicate calm, strength, and clarity. Gold signals value and importance, which supports the theme of financial empowerment. Navy blue grounds the information and helps readers focus. White space was used to separate each major idea so the reader does not feel crowded or lost. The top introduces the problem. The center presents data and insight. The bottom gives motivation and a direct call to action. I added the QR code at the end so readers can access the full annotated bibliography and extended research without cluttering the main visuals. This allowed me to include scholarship without overwhelming the design.

Use of Sources

My research included scholarly and popular sources. Choper's work on judicial systems helped shape the argument about how public systems operate through authority and structure. OECD's statistics on adult financial preparedness supported my claim that many people lack basic financial knowledge. NFEC provided data about financial losses Americans experience because of limited education. Klein's work offered insight into the deeper meaning of sovereignty and personal strength. Newcomb helped explain how misunderstandings of freedom can lead people toward confusion instead of clarity. These sources supported my argument through evidence, expert insight, and language that aligns with the message of empowerment. I used statistics and quotes within the infographic to keep the information direct and memorable, and I listed full sources at the bottom for transparency.

Key Revisions From Draft to Final

The peer review process and previous tasks helped me identify areas where my draft needed clearer organization. My initial version included long paragraphs that felt heavy for an infographic. I revised by shortening the explanations and placing each idea into its own visual section. I also replaced vague statements with direct facts drawn from my research. Another major revision was tightening my claims to make sure the infographic did not sound like a personal belief piece. Instead, I grounded each claim in research or in simple cause-and-effect explanations. I removed filler language and adjusted the tone to reflect confidence and clarity. I also reorganized my statistics into a balanced row so the visual presentation feels structured and fair. The final revision was strengthening my conclusion and adding a short, memorable call to action that encourages readers to take the next step.

Reflection on the Process

This project helped me understand how much thought goes into visual communication. I learned how important pacing is when presenting information through design. I also learned that clarity requires intention. Every color, every statistic, and every sentence had to earn its place. Working on this project made me more aware of the relationship between design and meaning. I had to think about how readers would feel when they saw certain phrases and how they would process complex topics like trust law and public systems. I gained a deeper respect for how multimodal arguments can reach audiences who might not read a long essay. I also developed stronger editing skills by trimming excess words and improving segmentation. This project allowed me to communicate something I care deeply about in a way that can help others.

Conclusion

My goal in this project was to create an informative and encouraging infographic that teaches readers about the difference between public and private living, and how financial education supports stability and independence. Through research, design choices, revision, and rhetorical planning, I created a multimodal argument that is visually clear, well supported, and aligned with the needs of my audience. This memo explains my choices and demonstrates why the final version of my infographic communicates its message effectively. I appreciate the opportunity to reflect on the work and share the intention behind each element of my design.