George Ritzer, *The Credit Card: Private troubles & public issues*

The article is a wonderful illustration of the merging of culture and the “social structure” in which that culture develops and takes on meaning. Some of the jargon might take some getting use-to. Pay particular attention to the following points and questions as a guide to your understanding of this article.

1. According to Ritzer, why should we consider the credit card a “symbol” of American Culture (pg. 284)?

2. What parts of the “social structure” is the credit card most involved with?

3. Explain, in your own words the Private troubles/Public issues aspect of this article?

4. On the issue of credit cards and college students, Ritzer presents a point, counterpoint:

   “The credit card firms claim that the cards help teach students to be responsible with money. The critics claim that the cards teach students to spend, often beyond their means, without saving” (pg. 287).

   Which side of the issue do you agree most with? Can you think of illustrations from your own life experience?

5. What is “globalization” (pg. 289)?

6. How does globalization fit with Ritzer’s point about credit card debt and our own discussion of culture?

7. What is “debunking sociology” (pg. 291)? From your perspective, how is it useful?

8. Having finished reading the article and taking time to reflect on it, do you agree that the credit card is one of the leading symbols of 20th century America (pg. 291)?