

The documentary "In Debt We Trust" gives a fascinating yet disturbing insight on the credit and debt culture in America. Watching the documentary revealed to me the great extent credit dependency has become ingrained within our society.

One of the most interesting parts of the documentary was how it described Americans growing dependence on credit to support their daily lives. This dependency creates a toxic culture where people live beyond their means and get trapped in a cycle of debt which makes it difficult for people to become financially independent. The personal stories really showed the struggles of credit card debt. It showed the stress of the constant worry with financial situations. This not only affected the way they had to live their lives, but also their mental health.

The documentary made it clear that financial issues are a major issue that affects people's quality of life. The most disturbing part of the documentary was when it showcased the methods credit card companies did to take advantage of younger people. They used deceptive marketing tactics and lured them into debt traps. Also the hidden fees and unreasonably high interest rates. Essentially these unethical methods create cycles of debt. This is a reminder of the importance of being well-informed about financial products and how to avoid getting scammed.

Also this documentary highlighted the importance of being educated with finances. Many people do not understand the implications of using credit or how to manage their finances effectively. This lack of knowledge often leads to bad financial decisions that can lead to substantial debt. Overall, the film really highlighted the necessity for good education programs because without it, poor financial decisions will continue to be a common thing.

On a larger scale, the documentary talked about the effects of high debt levels. The experts in the documentary discussed the nation's growing debt could potentially lead to a financial crisis. This was a significant "aha" moment for me. It showed the connection between financial decisions and the overall performance of the economy. It made me realize that personal debt is not just an individual issue but an issue that everybody in the country has to deal with.

Then, the documentary critiqued the government's failures to regulate the financial sector effectively. It was concerning how credit card companies had influence in shaping legislation. The documentary called for more strict regulations to help protect people from getting taken advantage of.

In conclusion, "In Debt We Trust" hits hard as a wake-up call, pushing viewers to get informed about finances and speak up to help change the regulations. It's all about making sure people aren't taken advantage of. This documentary changed my perspective on finance, and has encouraged me to educate myself to hopefully prevent myself from getting taken advantage of. It also supports the need for greater awareness and education to prevent future generations from falling into the same traps. The documentary clearly shows the necessity to address the culture of debt that requires

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10/26/24

collective effort and systemic change, starting with each individual taking responsibility for their financial situations.