In the theme project “The Credit Society”, we work in an interdisciplinary way on an analysis of the credit society. We start with the paradox that while credit enables a good life, it also represents a risk of exclusion from it for those who do not succeed in getting credit or have ended up in debt. In today’s society the dependency on credit is greater than ever before. We live by mortgaging future resources. The credit society as a modern phenomenon can be linked with factors such as credit cards, consumption as a lifestyle and changes in the housing market. We can follow the development from the introduction of credit cards in the late 1940s as a means of payment for lunches in New York’s business world (Diners Club) to today, when credit cards and other electronic payment methods account for a larger volume than cash in the flow of money. Another manifestation of the credit society’s growth is that the level of education needed for financial security in the form of a good job is financed by almost lifelong debt. We acquire housing through further long-term loans. In daily life we are faced by both the necessity of borrowing and anxiety about excessive debt.