

The Mis-Education of the Indebted Student

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ABSTRACT

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In the contemporary global neoliberal economy financial debt shapes indebted subjectivity. It also drastically alters education philosophy, policy and practice. This dissertation analyzes in an interdisciplinary fashion the impacts of financial debt on subjectivity and educational experience. As a work of philosophy of education, it also examines the ways in which education can be a practice that liberates subjectivity from debt's delimiting force. Emancipatory education theory and practice play an important role in current and future struggles for debt jubilee.

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Jason Thomas Wozniak

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DEDICATION

This dissertation is dedicated to my father, who died in debt, but with his dignity fully intact. For him I keep the fire.

And to my mother, who till this day teaches me that gifting is the only way. For her I offer what I can, to whomever is in need.

Introduction

At a certain moment of the Occupy Wall Street (OWS) movement, sometime around 2012, I was introduced to the work of the anthropologist and Occupy participant David Graeber. His work *Debt: The First 5,000 Years* (2012) was quickly becoming required reading by those of us interested in Occupy projects that specifically were concerned with the financial debt crisis that many Americans (and people around the world) were trying to make their way through after the 2008 financial crash. Buried in Graeber's massive tome is an anecdote about one of the West's first philosophers of education: Plato.

It may seem ironic to begin a dissertation on debt and education with an anecdote about a debt-that-never-was, but as it turns out, this debt-that-never-was not only forever shaped philosophy and education, but also sparked an initial thought that would later turn into my full-blown dissertation proposal. The story recounted here is one many readers are already familiar with. Graeber's (2012) truncated version of the anecdote serves as our source here.

During a short journey at sea Plato was reportedly kidnapped and eventually put on the auction block at Aegina to be sold as a slave. Lucky for Plato, a Libyan philosopher of the Epicurean school, one Annikeris, happened to be at the market at the time. He recognized Plato and ransomed him.

Plato felt honor bound to try and repay Annikeris, and Plato's Athenian friends assembled twenty minas in silver with which to do so. But Annikeris refused to accept the money, insisting that it was an honor to be able to benefit a fellow lover of wisdom. Freed from having to pay back Annikeris for the life changing favor, Plato interestingly enough, and perhaps

feeling obligated to do something noble with the money his friends had raised for him, went on to use the twenty minas to buy land for a school: the famous Academy (Graeber, 2012, p. 197).

Plato's debt story (or lack thereof) helps us put some questions on the table, questions that directly relate to central issues to be discussed below. What if Annikeris had bought Plato's ransom and instead of letting him walk free, both from slavery *and* from debt, Plato had been forced to toil many a year, and many an hour, working to pay off his debt to Annikeris? Or, we might ask, what if Plato's friends, those who had raised the twenty minas for him, demanded their money in return? Would Plato still have had the funds to open the Academy? But the question perhaps of greatest importance: If either Annikeris or Plato's friends had turned Plato into an indebted subject, would Plato have had the *time* to learn from Socrates, write, and eventually found the most famous school in Occidental history? In addition, keeping in mind the ancient Greek word for "school," but also "leisure/free time" (*scholé*), we should ask the following: Would Plato have had the *free time* to form a place of free time, a *scholé* for himself and others to study in?

On at least two occasions Plato could have ended up financially indebted: first to Annikeris, second to his friends. In both cases, however, he escapes financial debt and thus significantly, the life of working to pay a debt off. In a radical reversal of fortune Plato instead of taking on debt, receives two gestures of mutual aid.¹ The first from Annikeris, the second from his friends. As far as we know neither Annikeris nor Plato's friends asked for anything in return for the favors they respectively grant Plato. As such, Plato is not forced into an economy of

¹ In referring to "mutual aid" here I have in mind the theory developed by Peter Kropotkin (1842-1921). In short, Kropotkin argued that we have a natural and voluntary will to cooperate and help our fellow beings. We are predisposed to help one another, and need not be coerced to do so. For a short summary of Kropotkin's theory see, <http://www.moyak.com/papers/peter-kropotkin.html>. Readers interested in reading Kropotkin himself on the matter should consult his Kropotkin, P. (1989). *Mutual aid*. (G. Woodcock, Trans.). Montreal: Black Rose Books.

exchange, nor is he burdened with the obligation of serving a monetary debt. Instead he is offered gestures of aid that function outside the logic of creditor-debtor paradigms.

Let us emphasize one final point here: Annikeris and Plato's friends do not just save Plato from slavery, and from the burden of a financial debt. They grant Plato free-time, the time which he uses to prepare for, and ultimately form, a *scholé*. Without this gift of time Plato would have lost at least some, if not all, the free-time he had to live according to a rhythm of philosophizing as he did, and instead, would have had to adopt a rhythm of indebtedness.

This anecdote on Plato's debt-that-never-was, and the implications of this absence for philosophy and education, eventually led me to question the overwhelming presence of debt within contemporary education. Or if you like, Plato's tale defamiliarized for me the banality of contemporary indebted education life. It helped me see in a very new light debt's impact on education.

Today students and teachers worldwide, but particularly here in the United States, are all too familiar with debt realities, and the ways that debt shapes their education experiences. Unlike Plato, however, most indebted students and teachers don't have an Annikeris or friends capable of bailing them out of a bad debt situation. Since encountering Plato's debt-that-never-was story I have often wondered what if they did? That is, what if somehow, somehow, indebted students and teachers had their debts abolished? How would their lives be different? And how would education as we know it be transformed? In a sense, a fascination with Plato's debt-that-never-was motivates, and runs through this dissertation.

If we are to take the critical theorist Maurizio Lazzarato (2012, 2015) at his word, then today we are all debtors. Lazzarato makes the convincing argument that under neoliberal

economic and political regimes nearly every individual, as well as sovereign nations, are in one way or another serving a financial debt. Even if one is lucky enough to not have personal debt, this person still is impacted, for instance, by sovereign or municipal debts. Austerity policies, increases in taxes, or rising bus or metro fares, to cite just a few examples, are often all meant to be a means of paying off creditors, servicing debt. Today all areas of life have been saturated by debt to a degree perhaps never before seen. No area of life seems to escape debt's force. In radical ways debt shapes how we live our lives, who we are, and who we might become.

Education is not immune to this present debt dilemma. As I intend to demonstrate below, contemporary education theories, policies and practices bear the marks of being influenced by debt. Generally speaking, nearly every student or teacher, administrator or policy maker, will at one time or another confront an education debt reality. The degrees to which this reality impacts all groups and individuals is not uniform, and not surprisingly, though regrettably, the education experiences of traditionally marginalized groups suffer greatest from current debt realities.

To take the most commonly known example of the influence of debt on education, today it is widely known that in the United States there exists an enormous higher education student debt problem. At the time of this writing the U.S. higher education student debt load totals \$1.4 trillion dollars, a number nearly double all credit card debt, and twice as much as all auto loans (Collegdebt.com). Additionally, public K-12 schools face mounting debt loads and severe austerity policies that lead to school closings, teacher cut-backs, and a decrease in funding for educational programs for youth and teens (more on this below). These numbers and realities are striking to say the least, and have been the topic of voluminous amounts of work in the scholarly community, as well as a source of never-ending discussion and debate in the general public. On a

personal level, my own university debt, which has now reached nearly \$200K, is a specter that hangs over my studies and perhaps haunts the words of this dissertation.

But given the common-sense knowledge of university debt, as well as the tendency to assume that any discussion on debt and education begins and ends with a problematization of university student debt realities, I feel it necessary to state right from the start that while the topic of university student debt is particularly relevant and important to me, and is addressed albeit in truncated fashion in what follows, this dissertation is not explicitly concerned with the current higher education student debt crisis. My approach to investigating debt and education is much broader.

Since the 2008 financial crisis debt has increasingly been posed as an economic, political, anthropological, philosophical, and social issue. Rarely has it been investigated as a pedagogical one.² My dissertation attempts to do this. Scholars across a variety of academic disciplines are taking up the task, to again paraphrase Lazzarato (2012), of fostering the theoretical tools, vocabulary, concepts and questions that will allow us to analyze debt, indebtedness, and the formation of indebted subjectivity. If we agree with Lazzarato's (2012) assertion that debt is at the heart of neoliberalism, and if we acknowledge along with him that neoliberal rationality and policy has in substantial ways led to the manufacturing of not only a subjective figure commonly known as *homo economicus*, but also the indebted subject: *homo indebitus*, then we must admit two scholarly lacunae.

The first exists in the field of philosophy of education. The financial crisis of 2008 revealed a need for philosophers of education to build upon, and advance, our theories and

² There are some notable exceptions. Besides the work referenced throughout this dissertation one should consult, Blacker (2013), Paraskeva and Macrine (2015), and Martin (2016).

critiques of neoliberalism to include analyses of the formative power of debt. While philosophers of education have developed sophisticated theories, vocabularies, and concepts that have contributed to important critiques of neoliberalism's techniques of turning a great many of us into human capital or entrepreneurs of the self, philosophers of education have yet to significantly problematize debt and the existential, political, ethical and economic condition of indebtedness.

The second lacuna exists in the broadly construed field of critical theory. To my knowledge, neither critical theorists, nor debt activists for that matter, have adopted philosophy of education discourse in their analyses of education debt. One of the claims which this dissertation advances, and one which admittedly could only truly be verified or refuted after philosophers of education have produced a substantial theoretical body of work on debt, is that an analyses of debt by philosophers of education can add important perspectives to increasingly urgent critiques of the formative forces of debt. My modest hope is that what follows below encourages those of us interested in critical debt theory to begin to fill the lacunae just mentioned.

Debt produces significant and consequential effects on educational processes. It works through education to shape indebted subjectivity. But it can also be said that resistance to the formative forces of debt can happen *in* and *through* education. In the field of education we need to develop theoretical tools, concepts, and vocabularies that will enable us to resist the force of debt *in* education. The development of these tools, concepts, and vocabularies also makes it more likely that *through* education we can resist having our personhood and collective well-being reduced to indebted subjectivity.

Education is a particularly important realm of life, field of study, and process in which to problematize indebted subjectivity. This is the case not only because students world-wide are forced to go into debt in pursuit of education, what many would consider a basic human right, but also because just as education is intertwined with subjectivity formation, so too is debt. If we can claim, as Lazzarato does, that debt forms us, it is because we can argue that debt trains us, and thus shapes us, to serve it. Or in the words of Jeffrey Williams (2006), there exists a “pedagogy of debt” which gives shape to our daily existence and to our personhood.

What follows is an attempt to grapple with three interrelated concerns, each of which interweaves education with debt. The first pertains to the ways that financial debt influences education philosophy, policy, and practice. That is, throughout this dissertation I explore how debt gives form to education theories and processes. More appropriately, as I will argue below, debt promotes mis-educative experiences³ that more closely resemble training rather than education. Secondly, building on the work of Lazzarato (2012, 2015) who more so than any other critical theorist has illustrated how debt shapes subjectivity, I investigate how the subjectification force of debt becomes more intense and efficient as debt increasingly saturates education institutions and practices. Finally, I argue that efforts to struggle for education debt autonomy are necessary, *and* that education can be conceptualized and practiced as an emancipatory form of counter-conduct that creates the possibilities for persons to be something other than indebted subjects.

It should go without saying that my treatment of debt is not exhaustive. I seek not to have the final word on the bonds between debt and education, nor can I claim to have covered all of

³ I need to thank Dr. David T. Hansen for his suggestion that I consider Dewey’s notion of mis-educative experience as a powerful way to surmise and critique the impact that debt has on educational experience.

the relevant topics for research. In the spirit of Max Weber's (2003) humble approach to articulating the genealogy of the Protestant Work ethic (p. 183), I would like to state that I merely attempt clarify here the role which financial debt has played in forming education theories, policies and practices in the United States, and consequently, how debt has played a role in shaping American indebted subjects. My emphasis is not historical, but rather privileges a critical analysis of the force of debt today on education experience. Naturally, it would be a mistake to develop a reductionist theory claiming that all education theory and practice is a creation of financial debt. Instead, what I inquire into is the extent to which debt can be said to influence education in the United States, all the while remaining cognizant of the fact that current education theory and practice is the result of countless historical circumstances not reducible to any one economic, social or political development. The account rendered here is meant to serve as preparation, not the conclusion, for further investigation into the influence that financial debt has on education philosophy, policy and practice in the United States, and quite possibly, elsewhere.

Before preceding any further I want to clear up a point on the agential power I ascribe to debt. Following the analysis of capitalism employed by Henri Lefebvre (2013), I am treating debt as a type of *entity*, one which produces and destroys individual and collective realities. This move is common, though often worded differently in critical theory on debt.

Lefebvre (2013) contends that the majority of readers of Marx read "Capital" as "The Capitalists" (p. 64). But the proper reading of "capital," he argues, is to treat it as an entity, "a weird being which has a terrible, monstrous, existence, both very concrete and very abstract, very efficient and very effective-but which exists through the heads and hands that incarnate it" (p. 64). Capital is some thing, a "monster," which "functions implacably and produces its

effects” (p. 64). Effects which Lefebvre described in great metaphorical detail: “But do you see what the monstrous efficiency of the monster reveals: the situation of the human race, threatened with disappearance, to a large extent unconscious and marching light-heartedly, in quick time to military music along the road of death” (p. 65)? What is particularly important to note here is that to personalize capital, i.e., to equate it to specific individuals, is to make a theoretical mistake that has political and practical consequences, according to Lefebvre (p. 64). If capital is personalized, then “it would suffice to change the *established* people for society to change,” and there would be the risk of “passing over the essential and leaving the functioning of the *thing* to persist” (p. 64, italics in original).

I treat debt in a fashion that resembles the ways in which Lefebvre analyzes capital. Debt has force. It drastically effects individual and collective actions, individual and collective ways of being. Debt is an entity, or if you like, an apparatus (more on this to follow), that produces effects. Thus, my analysis below concerns debt as an apparatus rather than focusing on people, or something like a contemporary neoliberal power bloc (Banks, Hedge Funds, States, etc.) that produces and uses debt to create and destroy individual and collective subjectivities. One could always change the heads of exploitative lending agencies, remove predatory lenders from the scene, and/or modify existing credit policies, but this would be akin to treating symptoms of a corrupted system rather than the root causes of the problem itself. Metaphorically speaking, one must do battle with the “monster” that is debt while simultaneously focusing one’s transformative efforts on those that wield the force of the monster.

One final but consequential note of introduction is in order, though the financial debt economy and the debt apparatus which constitutes it has enormous influence on individual and collective subjectivity, it is not totalizing. There are ways to suspend and render its force

inoperable, and these suspensions, this dissertation will hopefully make clear, can, and in fact do, happen in and through education. The research presented here will aim to supply educators and other interested actors with the theoretical framework and vocabulary to think outside of the bounds of the debt-education bond, and maybe in the process, it will help set us one more step closer to liberation from the limited bounds of being and becoming that financial debt all too often restricts us to.

Dissertation Organization

My dissertation can be divided into two parts, each related to the other, but performing somewhat different roles. Aleksandra Perisic (2015) has written that today more than ever we need to move from critical towards utopian thinking in our classrooms and in our education theorizing (p. 59). To move *from* critical thinking *towards* something else is not to abandon critical thought all together, but it does suggest that critical thinking, or theory, is necessary but ultimately insufficient. Perisic's suggested utopian turn draws on the work of Édouard Glissant's (1997) concept of utopia, and denotes a type of theorizing (and praxis) which delineates what is missing in the world in order to begin to call it into being.

Taking a cue from Perisic, in Part One (Chs. 1-4) of this dissertation I engage in critical debt theory analysis. In Part II (Chs. 5-6) I try to open up our philosophical-pedagogical-political imaginations as I gesture towards debt free education. My intention is to inhabit our current education debt crisis long enough to grant us a better understanding of its intricacies, but I do not intend to get moored in hopelessness here. Instead, my own utopian turn is meant to call into being an education which is all too often missing in too many lifeworlds of too many individuals. The chapters that compose the two parts of my dissertation can be summarized as follows.

In Chapter One my critical analysis of debt describes what debt is, as well as how it effects our ways of being. Building on Continental philosophy and critical theory, I characterize debt as an apparatus, or *dispositif*. I then recap the machinations of what some scholars call our current “debt economy.” Towards the end of this chapter I begin to describe the bond between education and debt. I end the chapter with some remarks on normative ethical arguments for debt resistance.

Chapter Two seeks to initiate a genealogy of the aforementioned bond between debt and education. Debt and education have to varying degrees always been tied together in the United States. The genealogical work here is by no means exhaustive, but it does allow us to reveal some of the ways that debt has influenced education historically. Such knowledge is vital to any efforts to suspend debt’s influence on education today.

In Chapter Three I begin to unpack specific pedagogical implications of debt’s current influence on education experience. Borrowing first from Jeffrey Williams (2006), specifically his “pedagogy of debt” concept, I recap some of the ways that debt teaches, and indebted subjects learn, lessons that lead to the formation of indebted subjectivity. But reaching beyond Williams’ analysis with the help of John Dewey (1938), I argue in this chapter that debt, more than educate us, *mis-educates*. Dewey’s notion of mis-educative experience helps substantiate the claim developed in Chapter Four that there exists something akin to debt *dressage* (training).

Returning to a theme introduced in Chapter One, the temporality of debt, in Chapter Four I employ the work of Henri Lefebvre (2013) to conduct a “rhythmanalysis” of indebted life. While on the one hand, rhythmanalysis of indebted life clarifies one way that debt is able to shape indebted subjectivity, on the other hand, it also reveals that through rhythm, debt’s force can be rendered inoperable. Picking up on a premise only gestured at in Chapter Three, here I

demonstrate how debt rhythmically trains indebted subjects to serve it. Significantly, however, education experience can produce rhythms that disrupts this training. Within this educative disruption, subjectivity is liberated from debt *dressage*.

If already in Chapter Four the signs of a utopian turn in my work are noticeable, in Chapters Five and Six the turn clearly gives the dissertation direction as it comes to a close. Building on a substantial body of philosophy of education scholarship on education temporalities, particularly recent work on the ancient Greek concept *scholé*, in Chapter Five I advance the claim that greater priority need be given to rhythm in education theory that seeks to challenge neoliberal subjectification processes. This is even more so the case when discussing debt. Education can indeed be a time-place in which certain subjectification forces, like debt, can be suspended. But this suspension should be conceived of rhythmically. If it can be said that a time exterior to the time(s) of capital can be invented in/through education, it must be stressed that it is not so much time that is created, but rather, that rhythm creates holes in time in which rhythms contra capital (debt) can come into being, and with them, new subjectivities.

The dissertation comes to a close while looking towards the future. Encouraged by the political theory of Marxist feminist Kathi Weeks (2011), as well as the political and pedagogical practices of The Movement for Black Lives Movement, The Debt Collective, and Zapatista autonomous schooling practices, I defend utopian thinking done in the name of creating new education horizons. Though it may seem counter-intuitive given the rise of the radical right-wing government of Donald Trump, now is the time to make utopian demands for education debt autonomy. It may not be possible to create education experiences that are completely exterior to global capital, but it is possible to invent experiences that keep the force of financial debt at bay. Only, that is, if we are willing to demand and struggle for such autonomy.

Chapter 1

Education Debt Analysis: Setting the Scene

Key Claims Regarding the Subjectification Force of Debt

In order to better understand how debt influences educational experience it is necessary to comprehend a) what financial debt is, b) why debt should be considered an apparatus, and c) that contemporary education is situated in what some theorists refer to as the “debt economy.” The literature review on critical debt theory conducted in this chapter attempts to clarify the above. I will demonstrate with the aid of a variety of thinkers how financial debt works as an apparatus that shapes subjectivity in today’s debt economy. Put differently, it will become evident below how to varying degrees we owe *ourselves* to debt. Who we are and who we might become is shaped by the debts we owe. Here I want to outline the key ways that debt fashions subjectivity. More specifics and nuance will be detailed in what follows.

Debt is an apparatus that fashions subjectivity by:

-Promoting processes of revaluation: Debt causes us to revalue our values. It leads to the commodification of ourselves, others, and everyday life. Stated in simple terms, debt causes us to value ourselves in terms of the debt we owe or don’t owe. To be (and remain) in debt is to be considered a type of failure. Debt also prompts us to look at others and the world around us in terms of debt service. That is, when in debt, we often ask the question of how this person or thing can be of service to my own servicing of debt. For example, seen through the lens of debt, education has value if it allows one to serve the debts they owe. If it cannot do this, then it is deemed of less value or is considered worthless.

-Influencing morality: Debt influences notions of ethics. For instance, many people believe that the ethical life involves the efficient service of debt. The virtuous person is the obedient debtor. On the flip-side, to be in debt is to have done something wrong. The indebted person is guilty of economic sin and should feel shame for this.

-Creating and upholding asymmetrical power relations: Debt creates asymmetrical power relations between creditors and debtors. The creditor has power over the debtor's life. The creditor often has at his or her disposal coercive measures for upholding this unequal power relation. Fines, credit ratings, imposed austerity measures, wage garnishment, and other mechanisms are some of the examples of these measures. In our current political economy, the creditor often has juridical rights to force the debtor to shape his or her life in ways to service debt.

-Appropriating our labor: We put some of who we are into the labor we do. What we do for work, what we create and produce, also produces who we are. Thus when we dedicate our work to that which allows us to service debt, who we are is greatly affected. Moreover, debt demands that we engage on constant work on ourselves (training, acquiring knowledge, etc.,) to serve it.

-Colonizing our time: Debt shapes the rhythms of everyday life. Its ability to colonize time enables it to shape who we are and who we might become. This is perhaps one of debt's most pernicious impacts. But it is also where the force of debt is most vulnerable: resist debt temporality and you open up possibilities of resistance on other debt subjectification fronts.

On the Financial Modality of Debt

Debt is one of those topics that seems easy to talk about until you attempt to do so. The moment one tries to give a definition of debt, however, is the moment one begins to realize that

the answer to the question, “What is debt?” is not as cut and dry as first appears. In common parlance it is quite common to hear a variety of registers, or modalities, of debt being employed. We often speak of debts to our families, friends, debts to the nation, to God(s), to society, or even in phrases like, “I owe myself this...,” to ourselves. Then of course there are the financial debts that permeate our lives and society. Whether it be national debt, municipal debt, or the debt that you or I owe to one institution or another, it seems as if financial debt realities, and discussions of them, are inescapable today. It should be said that these differing modalities of debt often co-exist and interweave, and there is often slippage in the way that we conceive of the differences and similarities between one modality of debt or another. But that said, the claim that runs throughout this dissertation is that the financial modality of debt has some singular characteristics and produces some specific effects on individual and collective wellbeing. So much so, that financial debt should not be conflated with concepts like obligation, responsibility, or duty at all. A financial debt is a very different thing than say a moral obligation, and should not be assumed as equivalent.

The first task then is to describe what some of the characteristics and effects of financial debt are. Others will be fleshed out in the course of the dissertation, but for now, I want to focus on how debt differs from a moral obligation, how it corrupts our relations with others, and how it shapes who we are as people. Briefly stated, debt intensifies processes of the commodification of everyday life and personhood, and it colonizes our existential time. To unpack the characteristics of financial debt it helps to ask with the anthropologist David Graeber (2012) the following questions: “What does it mean when we reduce moral obligations to debts? What changes when the one turns into the other? And how do we speak about them when our language has been so shaped by the market” (p. 13). Asking these questions immediately allows us to draw an

important distinction between a monetary debt and a moral obligation. According to Graeber, “On one level the difference between an obligation and a debt is simple and obvious. A debt is the obligation to pay a certain sum of money” (p. 13). But this simple truth reveals a very significant defining characteristic of debt, “a debt, unlike any other form of obligation, can be precisely quantified” (p. 13).

One can precisely quantify the amount of money someone owes to someone else, as well as the exact amount of time one has to make debt payments. It is even possible to precisely date the moments in which debt payments have to be made by. One cannot do this, however, in relations that call for a response of love, sharing, mutual-aid, or tending to a non-commodified need. To monetize and quantify, and hence delimit, our obligations to respond, share, or grant aid to another is to turn said response into a debt.

Moreover, “money” i.e., debt (Graeber like many other authors cited here often uses the terms interchangeably), unlike a moral obligation, has a “capacity to turn morality into a matter of impersonal arithmetic” (Graeber, 2012, p. 14). Debts breed simple, cold, and impersonal relations amongst people (p. 13). In creditor-debtor relations both sides keep precise accounts, and the relation that exists between the two parties is frequently reduced to that of commercial exchange (Graeber, p. 103). Further, the human relations born out of debt arrangements are not only as Graeber puts it, “impersonal” and “cold,” but also asymmetrical and coercive. Creditors are able to control, through a host of coercive practices, the conduct of debtors. For example, throughout history creditors have been known to demand humans as collateral, imprison insolvent debtors, or garnish the wages of the elderly and infirm, to name just a few ways in which creditors have imposed punitive measures on debtors. On a sovereign level, imperialist wars have been waged on countries unable to pay their bills, or in the cases of countries like

Puerto Rico or Greece today, have been sucked dry by international creditors. As a result, their citizens have suffered the loss of adequate healthcare, schooling, and other important social services. Ultimately, for Graeber, any framework of intersubjective relations that reduces the world to numbers and economic quantification can only be held in place through violence (p. 368).

Finally, debt tends to reduce the value of a person to the debt they owe. It provokes the revalorization of the human subject. One comes to owe their personhood, or subjectivity, to the debts in their name. Debt leads to the commodification of the self, and of others. And once again, as Graeber (2012) shows through countless examples gleaned from historical and anthropological study--see for example, indentured servitude (p. 313) the impact of debt on Cortes' destruction of the Aztecs (pp. 316-326) -- the commodification of the human being opens the door to all sorts of acts of violence.

Any attempt to critique debt faces the challenge of criticizing something that has come to play a central role in shaping our normative ethical frameworks. Financial debt may not in the end be the same thing as a moral obligation, but a strong equivalence between the two is often assumed. To aid in justifying the ethical condemnations of debt that I make below, I want to draw on one of the more important critiques of the reduction of morality to the economic sphere via debt. My source here is Friedrich Nietzsche. In Book II of *The Genealogy of Morals* (1967), Nietzsche famously undertakes a genealogy of the concept of debt in his efforts to arrive at a genealogy of morals.

Nietzsche (1967) begins the essay appropriately titled "Guilt, Bad Conscience, and the Like" by asking: "To breed an animal *with a right to make promises*—is not this the paradoxical task that nature has set itself in the case of man" (p. 57, italics in original)? Throughout his essay

it is not difficult to discern Nietzsche's contempt for the person who becomes calculable, regular, necessary, so that he is able to "*stand security for his own future*" (p. 58, italics in original), that is, honor his promises. His critique here centers on how such a "pathetic" calculable animal is bred. Or in other words, Nietzsche seeks to locate the *apparatus* (the use of term is mine, not Nietzsche's) that is used to make so many men uniform, like among like, regular (p. 59).

According to Nietzsche (1967), the cultivation of the calculable subject not only involves external influence, but man, he claims, must also perform labor upon himself (p. 59). That is, external efforts to train a calculative person ultimately fall short unless this person takes up the task of self-formation according to his or her own volition. If the calculable "human animal" (in the Kauffman translation this term appears throughout) is someone that is willing and able to "stand security for his own future" it is because he/she has lodged in his/her memory a promise made in the past. This promise made in the past delimits the shape of the future-to-come, while simultaneously informing a person's lifestyle in the present. One begins to calculate and rationalize their every move so as to construct a lifestyle that will enable them to fulfill their commitments in the present and which also await them in the future.

In this way a type of subject is "bred." But the question remains, how can a memory be impressed? What tool can be used in the training of this type of domestication of the human subject?

Nietzsche's (1967) response here is telling. He first reveals that "the major moral concept *Schuld* (guilt) has its origin in the very material concept *Shulden* (debts)" (pp. 62-63). This is the initial indication in the essay that commercial debt can be linked to moral obligation. Nietzsche then goes on to further flesh out the ties between debts (financial) and morality:

“To inspire trust in his promise to repay, to provide a guarantee of the seriousness and *sanctity* of his promise, to impress repayment as *duty*, an *obligation* upon his own conscience, the debtor made a contract with the creditor and pledged that if he should fail to repay he would substitute something else that he ‘possessed,’ something he had control over; for example, his body, his wife, his freedom, or even his life” (p. 64, emphasis added).

The contract between creditor and debtor is the site in which promises are made, and a memory made for those who promise is brought into being (p. 64).

As the essay advances, Nietzsche (1967) extends his critique, eventually ascertaining that it is “in *this* sphere then, the sphere of legal obligations, that the moral conceptual world of ‘guilt,’ ‘conscience,’ ‘duty,’ ‘sacredness of duty’ had its origin” (p. 65). Thus, it is the creditor-debtor relation that lies at the root of the conflation in modernity of moral, social, and economic duty. Or as Nietzsche proclaims, “the feeling of guilt, of personal obligation, had its origin, as we saw, in the oldest and most primitive personal relationship, that between buyer and seller, creditor and debtor” (p. 70).

Significantly, it is in this origin that one encounters yet another form of subjectivity, distinct, yet related to, the calculative animal touched on above. Again Nietzsche (1967), “it was here that one person first encountered another person, that one person first *measured himself* against another” (p. 70, emphasis in original). Where the creditor-debtor relation occurs, there exists a concomitant emergence of the birth of both the calculative thinker, *and* the economic revalorization of personhood that leads to the commodification of the self and others. Or as Nietzsche puts it, “Setting prices, determining values, contriving equivalences, exchanging—these preoccupied the earliest thinking of man to so great an extent that in a certain sense they constitute thinking *as such*” (p. 70, emphasis in original). In Nietzsche’s view, over time the juridical-economic-moral customs influenced by debt eventually lead to a dominant commercialized way of perceiving oneself, ethical relations, and the world. One arrives “at the great generalization, ‘everything has its price; all things can be paid for’” (p. 70).

Despite his reservations about Nietzsche's anthropological claims in *The Genealogy*, Graeber (2012) is quick to point out that Nietzsche helps us realize the origins (and develop critiques) of common assumptions about the nature of human beings: "that we are rational calculating machines, that commercial self-interest comes before society, that 'society' itself is just a way of putting a kind of temporary lid on the resulting conflict" (p. 78). What Nietzsche makes clear, according to Graeber, is how debt has shaped our ethical frameworks in significant ways. Debt may not be, as Graeber claims, the same thing as a moral obligation, but it is commonly thought of as such, and Nietzsche helps clarify why.

What both Graeber and Nietzsche underline, and what they both aim to critique albeit through different approaches, is how debt tends to lead to the commodification of everyday life. In doing so, debt drastically reshapes the lives of individuals and communities. For Nietzsche and Graeber the conceptualization of economic debts as moral obligations, and the commodification of human life that debt promotes, is a pernicious reduction of human potentiality.

Financial Debt as a Contemporary Apparatus

Conceptualizing debt as an apparatus (*dispositif*) makes possible a better theoretical understanding of debt as a formative force. Apparatus is a notion that allows us to move easily between the economic, political, ontological, existential, and as we will see, pedagogical forces of debt.

The concept of the apparatus is perhaps most associated with the work of Michel Foucault (1977), but here I would like to turn to a succinct but prescient genealogy of the term, one which to be sure draws heavily on Foucault, developed by Giorgio Agamben (2009). My

turn to Agamben here rather than Foucault is motivated by the fact that Agamben specifically traces the concept of apparatus back to the economic realm. In doing so, he facilitates our comprehension of how and why Lazzarato and others ascribe formative powers to debt.

Somewhat surprisingly, conceptualizing financial capital, i.e., debt and credit, as an apparatus is a move made, albeit in different terms and with different intentions, by select mainstream economists. The recent work of Yale economist William N. Goetzmann (2016) is particularly interesting in this regard. Goetzmann celebrates the formative power of finance that Lazzarato and other critical theorists condemn. Taken together, the work of Agamben, Lazzarato, and Goetzmann, allows us to conceptualize debt as an apparatus that has the power to exert great force on our ways of being in the world.

Agamben on the Apparatus

To begin to flesh out the notion of the apparatus I will first turn to the work of Agamben. Like he often does, in his essay “What is an Apparatus?” (2009), Agamben (2011) makes both a concept and the originator of said concept contemporary. In his apparatus essay he expands on, and updates, the work of Michel Foucault to render a notion of the apparatus more capable of application in efforts that seek to describe the machinations of power in the modern neoliberal era.

Agamben (2009) proposes that “the word *dispositif*, or ‘apparatus’ in English, is a decisive technical term in the strategy of Foucault’s thought” (p. 1). According to Agamben, Foucault uses the term quite often “especially from the mid-1970s, when he begins to concern himself with what he calls ‘governmentality’ or ‘the government of men’” (p. 1). Though Agamben claims that Foucault never gives a precise definition of *dispositif*/apparatus, he does

leave enough remarks behind, particularly in an interview that Agamben makes great use of,⁴ which enables a brief summary of Foucault’s understanding of the term. Agamben renders Foucault’s notion of apparatus as: A) “A heterogeneous set that includes virtually anything, linguistic and nonlinguistic, under the same heading: discourses, institutions, buildings, laws, police measures, philosophical propositions, and so on. The apparatus itself is the network that is established between these elements.” B) “The apparatus always has a concrete strategic function and is always located in a power relation.” This strategic function is born out of the fact that an apparatus is formed in response to an urgency (p. 2). C) “As such, it appears at the intersection of power relations and relations of knowledge.” (pp. 2-3).

One of Agamben’s (2009) main assertions in this essay is that the apparatuses of which Foucault speaks are linked to the theological legacy of the Greek term, *οἰκονομία*, *oikonomia* (economy). Agamben demonstrates that the concept apparatus shares a relation with the theological genealogy of “economy.” Midway through his piece Agamben asks, “Now what is the translation of this fundamental Greek term (*oikonomia*) in the writings of the Latin Fathers?” (p. 11). The answer is: *Dispositio* (p. 11). And how does one translate “*dispositio*” into French? *Dispositif*. And *dispositif* into English? *Apparatus*. Adding that these terms also intersect with what Hegel called “positivity” and what Heidegger called *Ge-stell*, Agamben (2009, p. 12, all italics in original) arrives at a point where he is able to tie all of the above back to the Greek *oikonomia*. Each refers to “a set of practices, bodies of knowledge, measures, and institutions that aim to manage, govern, control, and orient—in a way that purports to be useful—the behaviors, gestures, and thoughts of human beings” (p. 12).

⁴ See Foucault’s 1977 “The Confession of the Flesh” interview.

With the genealogical relation between *oikonomia-dispositif*-apparatus in mind, Agamben (2009) fleshes out his own particular notion of apparatus. Expanding on the “large class of Foucauldian apparatuses,” he calls an apparatus “literally anything that has in some way the capacity to capture, orient, determine, intercept, model, control, or secure the gestures, behaviors, opinions, or discourses of living beings” (p. 14). “Living beings,” are here distinguished from the apparatuses “in which living beings are incessantly captured” (p. 13). This distinction between living beings and apparatuses is important for Agamben. He ontologically separates the two. Returning to theological language, Agamben remarks that on the one side lies the ontology of creatures, and “on the other side, the *oikonomia* of apparatuses that seek to govern and guide them to the good” (p. 13). Between the ontology of creatures and the *oikonomia* of apparatuses is a third class, the subject. For Agamben, the subject is a product of the relation, more specifically the struggle, between living beings and apparatuses. To quote Agamben, “I call a subject that which results from the relation and, so to speak, from the relentless fight between living beings and apparatuses” (p. 14).

Agamben (2009) maintains that Foucault demonstrated that in disciplinary societies apparatuses are first and foremost machines of governance that produce subjectifications (p. 20). But he is careful to point out that “the apparatuses that we have to deal with in the current phase of capitalism no longer act as much through the production of a subject, as through the processes of what can be called desubjectification” (p. 21). The distinction between the two is a bit murky in Agamben’s work. Nevertheless, according to the philosopher, “A desubjectifying moment is certainly implicit in every process of subjectification” (p. 20), but, “what we are now witnessing is that the processes of subjectification and processes of desubjectification seem to become reciprocally indifferent,” (p. 21). Thus, and again this point will prove particularly relevant for

debt analysis, rather than giving rise to a completely new subject, the living being captured by an apparatus takes on the characteristics of the apparatuses that has captured him. He is in this way desubjectified, that is, he simultaneously loses some of his former characteristics, while becoming a different subject that bears the marks of the apparatus that shapes him. Agamben provides a useful clarifying example on this point: “He who lets himself be captured by the ‘cellular telephone’ apparatus—whatever the intensity of the desire that has driven him—cannot acquire a new subjectivity, but only a number through which he can, eventually, be controlled” (p. 21).

Agamben (2009) may over-reach at times in his analysis. One might reasonably ask Agamben if “literally anything” that has some capacity to capture and control the subject can be considered an apparatus. Things like prisons, madhouses, schools, confession, factories, disciplines, juridical measurers, “but also the pen, writing, literature, philosophy, agriculture, cigarettes, navigation, computers, cellular telephones and—why not—language itself,” which he claims is “the most ancient of apparatuses” (p. 14), all fit the definition of Agamben’s conception of apparatuses. One wonders then whether his definition is so inclusive as to mean everything and hence nothing. But be that as it may, debt seems to fit the notion. Before stating why, I want to explore further the concept of apparatus, this time through the work of Lazzarato.

Maurizio Lazzarato on the Apparatus

Maurizio Lazzarato refers to *dispositifs*/apparatuses often and on separate occasions throughout his oeuvre. This does not mean, however, that he always goes through the efforts of making clear his understanding of the concept before putting it to work in his analysis of the contemporary neoliberal political economy. For instance, in his two major books on debt, *The Making of the Indebted Man* (2012) and *Governing by Debt* (2015), Lazzarato assumes that his

readers come to his work with a functioning definition of apparatus already in mind. In the former work, the actual term is used sparingly even as debt is given the force that apparatuses possess. While in the latter, the term apparatus is littered throughout the book and a plethora of things and/or techniques of capital (even capital itself for that matter) are labeled apparatuses. But still, even in *Governing by Debt*, knowledge of the concept is assumed.

That said, surveying some of Lazzarato's work not explicitly dedicated to a critical analysis of debt allows one to grasp his understanding of the apparatus. Once this is done, it is possible to read his concept of the apparatus, coupled with Agamben's interpretation of the notion, back into his debt analysis, and doing so clarifies perhaps Lazzarato's most provocative claim: that debt shapes subjectivities. Take for example a short selection from his article titled "From Biopower to Biopolitics" (2002). Here, not surprisingly commenting on Foucault's work on biopower and governmentality, Lazzarato writes (p. 101) that biopolitical *dispositifs* (the translator of this article leaves the term untranslated) come into being as a response to a question clearly articulated by Foucault (1991): "What is the correct manner of managing individuals, goods and wealth within the family (which a good father is expected to do in relation to his wife, children and servants) and of making the family fortunes prosper—how are we to introduce this meticulous attention of the father towards his family into the management of the State?" (Foucault in Burchell, Gordon, and Miller, 1991, p. 92). The implication here is that the apparatus is something, or an assemblage of things, that is meant to manage other individuals and groups. Apparatuses in Lazzarato's reading of Foucault's conceptualization of political economy, regulate and manage the relations between forces that make up the dynamics of the social body (p. 102-103).

Responding to the fundamental problem of modernity: how to regulate a multitude of forces that act and react amongst each other, absent a single source of power (the sovereign), apparatuses are those things or assemblages that manage relations between forces (for instance, man and woman, student and teacher) that always involve a power relation (Lazzarato, 2002, p. 103). If power is the integration, coordination, and determination of the relations between a multiplicity of forces (p. 105), then the apparatus is that which both has the force, and is utilized by those in power, to make said integration, coordination and determination possible. Put simply, there exists power apparatuses, and apparatuses have power to shape and manage the forces of a social body. They thus are able to simultaneously shape the social body and the individuals that constitute it.

As stated above, it is through the notion of the apparatus that Lazzarato analyzes neoliberal political-economic realities. In his “Neoliberalism in Action: Inequality, Insecurity and the Reconstitution of the Social” (2009), he makes a very useful analytical distinction regarding apparatus typologies. Here he argues that apparatuses promote “insecurity, inequality, and individualization” not only to ensure “the conditions of power to exercise a hold over conduct,” but also, to shape the neoliberal “entrepreneur of the self” (the term is Foucault’s see Foucault, 2008) meant to compete in the enterprise society (p. 110). Lazzarato parses out with the aid of Deleuze (1986) and Foucault the distinction between “discursive” and “non-discursive” apparatuses. The latter, writes Lazzarato, “intervene on what one *does* (possible or probable action,” while the former, “intervene on what one *says* (possible or probable statements)” (p. 111, italics in original).

Non-discursive dispositifs, such as practices of registering, classifying, and creating files on unemployed workers, serve to make the control and management, that is governance, of

subjects more efficient. These dispositifs influence possible or probable actions of the people to whom the interventions are applied. They shape conduct through means of classification, control, repression, and incitation. Managing conduct, they contribute to the constitution of modes of subjectivities (Lazzarato, 2009, p. 112).

For their part, discursive dispositifs “can be understood as the ensemble of heterogeneous dispositifs for making statements” (Lazzarato, 2009, p. 112). Lazzarato’s breakdown of discursive dispositifs becomes a bit difficult to keep track of here. Nevertheless, what he does make clear is that different social bodies produce different statements: legislative bodies write laws, universities create reports, the media constructs opinions, etc., and all of these statements (though in different ways) create categories constituted by the discourses produced (p. 112). As Lazzarato notes, by defining what is important or not, each discursive practice creates a dominate regime of statements and in the process delimits what is said or not, how things are (or aren’t) talked about (p. 112).

Though discursive and non-discursive dispositifs can be analytically separated, it is important to note that they constantly intersect. Ceaselessly interweaving, they “produce our world and the relations that constitute it” (Lazzarato, 2009, p. 113). Intersecting and finding support in each other, the two produce effects that shape who we are, or are not.

Debt as Apparatus and its Effects

Agamben, to my knowledge, has never explicitly characterized debt as an apparatus. Clearly, he would have no trouble equating the two, however. For his part, Lazzarato rarely explicitly labels debt as such. Be that as it may, the latter critical theorist assumes an equivalency that deserves further comment.

On the one hand, Lazzarato either purposefully or unconsciously conflates debt, finance and capitalism in his work. For instance, in *Governing by Debt* (2015) one comes across statements like, “What must be emphasized is less the economic power of finance and its technical innovations than that it functions as an apparatus of transversal governance... The sovereign debt crisis reinforces, intensifies, and radicalizes, accompanied with ever-increasing authoritarianism, the transversal techniques of government—because ‘we are all in debt’” (p. 14). Or, remarking on the vocabulary used by Deleuze and Guattari in *Anti-Oedipus* (1983) to describe the shift from industrial to financial capitalism, he writes that the two authors’ terminology is particularly adept for “describing finance capital as an apparatus of capture and command” (Lazzarato, 2015, p. 138). On the other hand, throughout his two major works on the topic of debt, Lazzarato simply describes how debt functions as an apparatus without properly naming it so.

Nevertheless, there are a few consequential instances scattered throughout Lazzarato’s work where he clearly names debt as an apparatus. I draw here from his *Governing by Debt* (2015) to illustrate this point. It is in this text where Lazzarato argues that debt is *the* apparatus of governmentality.

Lazzarato (2015) follows the Foucauldian tradition of describing governmentality as a “state technology whose purpose is to govern people and their conduct” (p. 177). He also remarks that, “Foucault’s observation that governmentality is ‘environmental,’ that is, capable of creating a *milieu* compelling one to respond ‘automatically’ to systemic variations, is crucial” (p. 177). But he insists both in *Governing by Debt* (2015) and in *The Making of the Indebted Man* (2012), that Foucault failed to account for, or predict, the ways in which financial capitalism, more specifically debt, would increasingly come to shape individuals and societies in the

neoliberal era. Lazzarato (2012) points out that in his seminal work on neoliberalism, *The Birth of Biopolitics* (2008), Foucault, “neglects the functions of finance, debt, and money, even though these constituted the strategic mechanisms of neoliberal government starting in the late 1970s” (p. 90). In doing so, Foucault fails, in Lazzarato’s view, to recognize the force of debt in processes of subjectification.

In Chapter Two of *Governing by Debt* (2015) Lazzarato creates the subheading: “Debt as apparatus of capture” (p. 72). Under this subheading Lazzarato describes debt as an apparatus that “demands interest payments,” and as such captures and redistributes (to banks, creditors and other lending institutions), social wealth (p. 72). Not pulling punches, he goes on to write that “In finance capitalism debt embodies the ‘vampire’ Marx evoked to explain how capital functions. It ‘sucks’ social surplus value and distributes it, severing the relationship between labor and income, to the exclusive advantage of rentiers, which includes corporations” (p. 72). Further on in this same book he writes that the finance and politics of debt are “social apparatuses of government and capture that act transversally on the entirety of the population and society” (p. 108). Additionally, remarking on the creditor-debtor relation, Lazzarato states that, “Its fundamental characteristic is to constitute an apparatus of command and capture not only of industrial labor but also of other forms of production” (p. 224). Finally, and most saliently for this dissertation, Lazzarato describes debt as a time capturing machine when he writes that, “Debt is the capitalist apparatus that closes and preempts time, mortgages its indeterminacy, strips it of all creativity and innovation, normalizes it” (p. 87).

If debt is indeed able to function as an apparatus that produces and governs collective and individual subjectivities (Lazzarato, 2012, p. 29), this is principally because it is able to capture,

or one might say “colonize,” our time. Therefore to truly comprehend debt’s subjectification force we must understand the effects that debt has on lived temporality.

Most financial debt involves the establishment of specific terms of agreement through contract. This means that strict time limits for repayment are set. To break a debt contract, or to default on debt payment timetables, is to set oneself up for a host of punitive measures. Typically, the more money we owe, the more we have to dedicate our time to work that allows us to meet repayment terms; as indebted subjects we work as much and as quickly as possible to rid ourselves of the debts we owe. But we also spend a great deal of time educating ourselves, or performing other activities, which will allow us to remain, to the extent possible, debt free. In other words, no matter how you look at it we dedicate great amounts of time to work on the self that on the one hand, allows us to service our debt, and/or on the other, allows us to remain free of it.

Thus, indebted life consists of constant efforts to earn an income which will allow us to satisfy debt repayment in the present. But often simultaneously, our time is occupied with efforts to form capacities which will permit us to pay off our loans, maybe, someday in the future. The point to stress here is that as an apparatus that appropriates our labor, debt is a time disciplining apparatus that gives shape to the present and future time of our lives.

The temporal force of debt has long been analyzed and critiqued in Western history. Historian Jacques Le Goff’s (1990) work on the medieval Church’s response to usury is particularly relevant here.

Writing that, “The great economic growth of the twelfth century increased the number of Christian usurers,” Le Goff (1990, p. 37) demonstrates how usurers were vilified by the Church,

and usury cast as one of the most deplorable sins in medieval Europe. But what was it that caused the Church and its devotees such consternation regarding usury and debt? It was time that was often at the heart of the condemnation.

As Le Goff (1990) notes, the usurer was considered a very particular kind of thief, one who was thought to be stealing from God (p. 39). What he stole, through the use of debt and associated exorbitant interest rates, was time. That is, usurers, so the thinking of the period went, and one could still make a similar secular argument today, sell the time that elapses between the moment he lends money and the moment he is repaid (p. 39). The problem with this in the medieval Church's eyes was that, "Time, of course, belongs solely to God" (Le Goff, 1990, p. 39).

Hence, it is common to find treatises like those of Thomas of Chobham denouncing the usurer's theft from God in these terms: "The usurer sells nothing to the borrower that belongs to him. He sells only time, which belongs to God" (Chobham in Le Goff, 1990, p. 39). Even more explicitly, and expressing a conventional belief of the period, "the *Tabula exemplorum* reminds readers that 'usurers are thieves, for they sell time that does not belong to them and sell someone else's property, against the owner's wishes, and that is theft' (Le Goff, 1990, p. 39). Another 13th century manuscript poetically damns the usurer as both sinner and thief:

"Usurers are in addition thieves (*latrones*), for they sell time that does not belong to them, and selling someone else's property, despite its owner, is theft. In addition, since they sell nothing other than the expectation of money, that is to say, time, they sell days and nights. But the day is the time of clarity, and the night is the time of repose. Consequently, they sell light and repose" (The *Tabula exemplorum* in Le Goff, 1990, pp. 40-41).

Le Goff's research demonstrates that there is nothing new about launching an attack on debt via temporal analysis. But since the 2008 financial crisis greater attention has been given to the relationship between debt and time. This is because the intensity to which debt controls the time of our lives has reached a level perhaps unheard of in previous eras. Considerable amounts

of scholarship has emerged on the relations between debt and time since the first major financial crisis of the 21st century. For example, gender studies theorist Miranda Joseph (2014), and cultural anthropologist Clara Han (2012) have both written poignantly on the subject. For our purposes here, the work of Lazzarato and the autonomous Marxist philosopher, George Caffentzis (2016) stand out.

Drawing from a variety of resources, which includes Marx, Nietzsche, William James, Foucault, but in particular Deleuze, Lazzarato (2012) demonstrates that the “substance of money as capital,” and here Lazzarato is discussing financial capital, “is time” (p. 85). Capital controls time, “time,” conceived here by Lazzarato, as the possibility of choice and decision. Controlling time, capital has “the power to destroy/create social forms of exploitation and subjection” (Lazzarato, 2012, p. 85). More specific to debt, Lazzarato argues that debt “appropriates and exploits both chronological labor time and action, non-chronological time, time as choice, decision, a wager on what will happen and on the forces (trust, desire, courage, etc.) that make choice, decision, and action possible” (p. 55). He also states at other moments that debt “neutralizes” time, the risk inherent in it, by delimiting choice, and directing action to service it. Or if one prefers, debt neutralizes “open temporality,” (Lazzarato, 2012, p. 70) in that it closes off choice (one must serve debt, there are no other present or future options), and directs the styles of life present and to come.

Of particular interest for the discussion to follow below are the connections that Lazzarato draws between debt’s force as a time-disciplining apparatus and how its control over time is essential to *training* and hence forming an indebted subject. Or in Lazzarato’s (2012) words, “By *training* the governed to ‘promise’ (to honor their debt), capitalism exercises ‘control over the future’, since debt obligations allow one to foresee, calculate, measure, and establish

equivalences between current and future behavior” (p. 46, emphasis added). Here relying on Nietzsche (1967), Lazzarato demonstrates that it is debt’s temporality that grants it effective force in the formation of what Nietzsche, as we saw above, describes as the calculating animal. For Lazzarato, the calculating animal in the 21st century neoliberal debt economy is the indebted subject. The indebted subject must precisely calculate the use of their time to pay a precise debt by a precise date.

Moreover, debt commodifies time. The value of time is measured according to the extent that it can be used to service debt. To use one’s time wisely is to dedicate it to debt service. “Wasted” time, by consequence, is time not directed to debt repayment.

Caffentzis’s (2016) analysis directly augments Lazzarato’s debt temporality critique in at least two important ways. Regarding debt’s appropriation of waged labor, Caffentzis notes that debt to capital is an appropriation of future waged labor that is connected with use-value debt, or “debt incurred to buy commodities to enjoy their use-values” (p. 182). What he also makes clear is that today it becomes more apparent every day that within the contexts of shrinking social services and stagnating wages, the modern day worker has little choice but to take on greater levels of use-value debt to meet basic needs. The ability (of some, not all) workers to take on use-value debt does indeed allow for the immediate satisfaction of a need and/or desire, but this immediate satisfaction comes at the price of increased labor in the future. Or as Caffentzis observes, there is a reversal of the relation between (need)/pleasure and labor. Taking on use-value debt one is able to meet a need before having to labor for a wage that would satisfy it, but in doing so, a person must sell off their future free-time in order to satisfy debt payments in the present and foreseeable future. It need be pointed out, and Caffentzis does, that in the precarious labor market of the debt economy there is absolutely no guarantee that future labor time will

even be an option. This leaves the indebted person in a near constant state of anxiety in the present.

Furthermore, reading Caffentzis (2016) it is possible to see how debt time is estranged time. If the indebted person is indeed, as Caffentzis argues, alienated from herself, this is in part a result of the fact that her existential time is colonized and severally delimited as we saw above. Again returning to the relation between needs-debt-labor, Caffentzis notes that debt guarantees future labor to capital, while at the same time producing uncertainty in the present and future of the indebted worker. He writes, “Estrangement arises from the exchange of *present* satisfaction of use-value needs and desires for *future* work and wages. This makes the comfortable certainty of the immediate satisfaction of needs and desires illusory, because the satisfaction is poisoned by the recognition that it is attached to the uncertainty of the future” (Caffentzis, 2016, p. 185, italics in original).

Maybe unexpectedly, one need not turn to critical theorists alone to find debt described as an apparatus. Mainstream economists often depict debt as an apparatus that has enormous effects on the time of our lives, and consequently, on who we are, or might become.

Yale economist William N. Goetzmann (2016) has recently published a widely acclaimed massive ode to finance (capitalism) that is representative of the ways in which debt is treated, albeit labeled differently, as an apparatus in more conventional economic discourse. In the “Introduction” to his book, *Money Changes Everything: How Finance made Civilization Possible* (2016), Goetzmann neatly lays out both the main premises of his book, and his conceptual approach to dealing with the study of finance. In Goetzmann’s words, “civilizations demand sophisticated tools for managing the economics of time and risk” (p. 2). Ominously, in Goetzmann’s view, *the* tool developed for this task was/is finance. Surmising the central

argument of his book, Goetzmann writes, “The argument of this book is that financial *technology* allowed for more complex political institutions, enhanced, social mobility, and greater economic growth—in short, all the major indicators of complex society we call civilization” (p. 14, emphasis mine).

What is relevant here is not Goetzmann’s (2016) championing of finance: “The golden age of Athens owes as much to financial litigation as it does to Socrates” (p. 1), it spread democracy during the Industrial Revolution (p. 1), and it contributes to the general overall well-being of humanity (p. 14), but rather his characterization of finance as a “technology.” In many ways, though with radically different intent, Goetzmann’s characterization of finance (which here again can be read as credit/debt) is very similar to the ways that Lazzarato depicts finance as an apparatus.

According to Goetzmann (2016), “Finance has two different dimensions—what might be thought of as hardware and software” (p. 11). The former “is constituted by such things as financial contracts, corporations, banks,” and we could add debt and credit, while the latter is more a “system of thought; a means of framing and solving complex problems about money, time, and value” (p. 11). Constituted by both “hardware” and “software,” finance works as a technology. Or as Goetzmann puts it, “The story of finance is the story of a technology: a way of doing things” (p. 1). It is a “technology” (p. 3), and “tool” of civilization (p. 9). As a technology, finance (like an apparatus) is responsible for reorganizing (democratizing) power (p. 8), reconfiguring relationships (p. 8), developing knowledge (p. 10), and drastically shaping our conceptual frameworks, making us more accurate historians, better calculative thinkers, and enabling us to plan the future (p. 11). Of particular interest for the arguments to be elaborated upon below, finance (and here Goetzmann specifically deals with debt and credit, i.e.,

mortgages) is a “time machine we have built ourselves” (p. 2). That is, not only does it move economic value forward and backward through time (p. 2), but it also radically reconfigures how we think about the past, present, and future (p. 2). What must be emphasized is that for Goetzmann, like many critical theorists and philosophers, finance (debt/credit) is a technology/apparatus that exhibits enormous force; it is “a way of doing things” that produces effects on society and individuals. Or better stated in light of comments above, it produces “civilizations” (Goetzmann), and subjectivities (Agamben/Lazzarato).

On the Debt Economy

It is common practice within scholarly circles, activist communities, and more rarely in the main stream media and general public to refer to the political-economy of our time as “neoliberal.” Ask ten scholars or activists what neoliberalism is and you will get a 100 different descriptions of the phenomenon, accompanied by just as many, or more, critiques. At least from those on the so-called “Left.” That said, a great deal of the agreed upon definitions or characterizations of neoliberalism either build on, or at one point or another either supplement theories on neoliberalism influenced by the Marxist scholar David Harvey, or Michel Foucault.

Harvey’s work on neoliberalism has become canonical. In his now classic *A Brief History of Neoliberalism* (2005), he succinctly sums up neoliberalism as, “in the first instance a theory of political economic practices that proposes that human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets, and free trade. The role of the state is to create and preserve an institutional framework appropriate to such practices” (p. 2). Further, he points out that:

“If markets do not exist (in areas such as land, water, education, health care, social security, or environmental pollution) then they must be created, by state action if necessary. But beyond these tasks the state should not venture. State interventions in markets (once created) must be kept to a bare minimum because, according to the theory, the state cannot possibly possess enough information to second-guess market signals (prices) and because powerful interest groups will inevitably distort and bias state interventions (particularly in democracies) for their own benefit” (p. 2).

Acknowledging that since the 1970s neoliberalism has come to dominate our political-economic institutions and practices, Harvey also notes that “Neoliberalism has, in short, become hegemonic as a mode of discourse. It has pervasive effects on ways of thought to the point where it has become incorporated into the common-sense way many of us interpret, live in, and understand the world” (p. 3).

Emanating from the Foucauldian tradition, scholars like Pierre Dardot and Christian Laval (2013) have focused their study and critique of neoliberalism on the ways that it shapes a subject as human-capital or the entrepreneur of the self. They write for example that, “Neoliberalism is more than just an economic paradigm, it is a way of transforming the human subject.... neoliberalism is the set of discourses, practices and apparatuses that determine a new mode of government of human beings in accordance with the universal principle of competition.” (p. 4). In a similar vein, political theorist Wendy Brown (2015) has argued that neoliberalism is a rationality, one that spawns its own idioms and normative ideals. Importantly, in regards to the arguments made in this dissertation, she writes that neoliberalism initiates an economization of heretofore noneconomic spheres (Brown, 2015, pp. 30-31, 50, 155). And of significance for claims to be made below, she describes the formative force of neoliberal capitalism as being capable of giving shape to human worlds/relations in excess of its economic operations (p. 76). In short, for Brown, the way that neoliberal capitalism is constructed and conceived determines how subjects within it are cast (p. 83).

The point here is not to engage in a profound literature review of the work done on neoliberalism, nor to enter into scholarly debates on the topic. It is important to have a general idea of neoliberalism in mind, however, when discussing debt. Against the backdrop of scholarship on neoliberalism, some scholars, and this is particularly the case post the 2008 financial crisis, have taken to arguing that neoliberal logics and practices cannot be fully understood, or resisted, without an understanding of the ways that neoliberalism is fundamentally based on credit and debt relations. To put it more boldly, some like Lazzarato (2012) have argued that debt “represents the economic and subjective engine of the modern-day economy,” and it has been “conceived and programmed as the strategic heart of neoliberal politics” (p. 25).

More precisely, in recent years scholars have begun to characterize the neoliberal economy as a “debt economy.” In addition to Lazzarato, Étienne Balibar provides us with invaluable analysis of the debt economy. Balibar’s recent “Politics of Debt” (2013) is an indispensable guide to understanding the machinations of the debt economy. His examination of contemporary finance capital is a highly technical and nuanced account of the relation between the state and financial institutions (creditors), and it further reveals how debt’s force reconfigures everyday life and the subjectivity of the indebted.

The global triumph of neoliberal ideology and policy has left both states and individuals as servants of financial institutions, according to Balibar (2013). Within the debt economy financial institutions have acquired a never before seen degree of sovereignty over states (Greece and Puerto Rico are recent examples of this fact), and the concept and praxis of democracy has been significantly hollowed out. Today it is possible to trace a direct correlation between the state’s loss of power to regulate finance and the increasing power of finance to control the state and dictate its policies. Or as Balibar (2013) claims, “having seized control at the same time of

the resources of the state and of the citizens, the credit mechanisms which concentrate debts from all social actors have become in practice the ‘regulators’ of society” (page numbers not available).

In essence, a legalized blackmailing ring functions with impunity in the modern day debt economy. Not mixing words, Balibar (2013) drives this point home: “The banks that increasingly hold budgets and currencies hostage inasmuch as they give them (states) credits are in need of an insurance provided by the states and thus by the populations represented by their states. In the current crisis, the states are permanently blackmailed by the financial markets.” States, for example, are increasingly beholden to private financiers that demand pledges for debt payments in advance in the form of tax revenue. Such blackmailing radically reconfigures societies; they are shaped by the debts they are forced to service. In the process, the everyday life of individuals is also transformed. As debt market relations re-shape the state’s relations with citizens (and vice-versa), new “modalities of domination, subjection, and subjectivation” (Balibar, 2013) are created. The debt economy possesses a totalitarian dimension, according to Balibar, because it is a “system in which virtually all subjects or agents are indebted, there seems to be no space or sphere of existence left outside the capitalist subsumption.”

Like Foucault, Deleuze, and Guattari before him, and similar to Balibar, Lazzarato (2012) develops, based on a certain reading of Nietzsche’s *Genealogy of Morals* (1967), a non-economistic concept of the economy. He argues that, “economic production involves the production and control of subjectivity and forms of life; economy presupposes a ‘morality of custom’; desire is part of the ‘infrastructure’” (Lazzarato, 2012, p. 42). The contemporary debt economy is characterized by Lazzarato as having a “twofold expansion of the exploitation of subjectivity: extensive (since not only are industrial work and tertiary sector concerned but every

activity and condition) and intensive (since it encompasses the relationship to the self, in the guise of the entrepreneur of the self” (p. 52). Picking up where Foucault left off in his *Collège de France 1978-1979* lectures on bio-power, Lazzarato extends Foucault’s analysis of human capital theory to describe how debt shapes who we are: “Debt directly entails life discipline and a way of life that requires ‘work on the self,’ a permanent negotiation with oneself” (p. 104). This work on the self contributes to the formation of a specific form of subjectivity: that of the indebted man. By reconfiguring sovereign, disciplinary, and biopolitical power, “the debt economy fulfills at once political, productive, and distributive functions” (p. 104). The debt economy, is for Lazzarato, an arrangement that constitutes a politics (p. 106). This arrangement produces a subject that is easier to govern

There is one critique of Balibar and Lazzarato’s conceptualization of the debt economy that must be mentioned here before moving on, however. The two authors make seemingly universal claims regarding debt’s formative force. It cannot be denied that debt establishes a power relation that seems to apply universally, an asymmetrical one between the creditor and debtor. But it can be said that the impacts of said relation are not distributed equally. Both Balibar and Lazzarato neglect any form of intersectional debt analysis. Debt, for each, simply forms subjectivity. Nowhere does either author make the move to even note that debt’s formative force effects different population groups in some very distinctive ways.

They ignore in their analysis, for example, the fact that debt burdens impact different nations differently or that debt weighs more heavily on the poor and traditionally marginalized. The point here is not to delegitimize the work of the two authors mentioned because their work is marked by a particular presence of an absence, but rather to flag an phenomenon that will have to

be dealt with carefully, and on more than one occasion, when reviewing the ways in which debt impacts education and the educational experiences of different groups of people.

The Turn to Education Debt Analysis: Preliminary Notes on the Bonds between Debt and Education

“To create an economy built to last, we need to provide every student with a complete and competitive education that will enable them to succeed in a global economy based on knowledge and innovation.”

From “The White House, President Barack Obama” www.whitehouse.gov

Former President Obama only states half the truth in the epigraph above. He neglects to mention that the global economy is based on debt. It is commonplace in American education discourse for politicians, education policy makers, teachers, and even parents and students themselves, to openly declare that the principle aim of education is to form students to participate in the market economy. Adding nuance to these declarations, the type of economy that students are purportedly being shaped for is labeled as “global,” “high-tech,” and “competitive.” While these statements are true on one level, what is often ignored, obscured, or not perceived is another truth. These statements on the economic aims of education almost universally omit a rather solemn fact: the economy that students of all ages are being trained for is a debt economy.

To a certain degree the statement above reveals nothing new about the bonds between debt and education. Conceptions and modalities of debt, particularly financial debt, have always shaped the contours of educational philosophy, policy and practice in the United States. American education is indebted, at least in part, to one modality of debt or another. One could argue, for example, and in a sense David Labaree (1997, 2011) has done so, though not within a debt discourse, that U.S. education has at times been structured so that students are taught how to pay back religious debts, debts to the nation, and of course financial debts. The history of debt’s

influence on the form of education experience will be the focus of Chapter Two, but here it is worth citing at least one example of one way that debt historically shaped education in the U.S.

The lines below were written in *The Chiloccoan* in 1926 and intended for Native American children attending the Chilocco boarding school.

“It is expected that all who borrow our opportunities shall return to the United States both principal and interest in intelligent and patriotic service as a result of an improved quality of citizenship. In such service alone can the debt be paid” (*The Chiloccoan in Lomawaima*, 1994, p. 1).

All perniciousness aside, and bracketing the cruel irony of the United States burdening Indigenous children with any kind of debt (either financial or symbolic), what is particularly striking about this quote is that it at once registers how at the very least four different modalities of debt are at work in shaping an education experience. At one and the same time a moral, political, and pedagogical debt is implied and expressed in the language of financial logic. Or to put this in terms similar to Graeber’s, imposed obligations are framed as financial debts.

According to the rationality above, Indigenous children have both a moral and political duty to serve the U.S. government. Their education, these students are reminded, is not a gift; it does not come for free. It is on loan, and their education debt is accruing interest. Whatever they learn must be applied to serving debts to their grand Creditor: the U.S. government. This debt logic played a role in shaping Indigenous education efforts in the United States for well over a century and a half.

Debt, for its part, is indebted to education in the sense that people must learn how to service it. Put slightly differently, people must learn how to live life as indebted subjects. It could very well be that if people do not learn how to serve their debts, particularly their financial ones, then the very force that debt has in shaping us is severally undermined. To put this in slightly

different terms, the morality, practicality, and ability of serving debts is something that must be ingrained in us. Education has long been an apparatus that accomplishes this debt necessity.

And so the bonds between debt and education are shared ones. Debt has shaped education, and education has been a way to socialize people into debt service. With these bonds in mind, one of the main claims of this dissertation is that *the more debt penetrates and saturates education processes, the more it not only increases its efficiency in shaping indebted subjectivity, but also, the more it transforms education itself into an apparatus for doing so*. In fact, once financial debt saturates education logics and practices to the extent it does today, we can no longer speak of something that resembles “education,” but must instead admit that a process of a debt *dressage*/training that goes by the name of education is ever more imposed on students.

On the Meaning of, and Intractable Confidence in, Education

On numerous occasions above I have already alluded to a distinction between education and training. My claim, which is more fully developed in Chapter Four, is that there exists what I am calling a debt *dressage* (training), and that this *dressage* contributes to the production of indebted subjectivity. Much of this dissertation has to do with what education is not. But if education is not synonymous with training to service debt, then how does it differ? Or, how am I conceiving education and training in this context?

Regarding training, I should note from the beginning that my critique is centered on a very particular sort: debt *dressage*; the training of indebted subjects for indebted life. That said, training and education can generally be distinguished by both the means in which they operate, and the ends in which they aim. John Dewey (1916) is helpful in highlighting the differences between training and education in this regard.

In *Democracy and Education* (1916) he makes a subtle but important distinction between training and educative learning (p. 13). Here, training denotes the activity by which conditions are organized so that a person learns to respond in automatic ways to stimuli. By way of an example, that of horse training (*dressage*), Dewey points out that training involves efforts to shape someone (or an animal) so that the person doing the shaping is able to use the person/animal to secure a result which is advantageous to him (p. 13). The person being trained is not trained for her own sake, nor is she a partner in creating the activity that constitutes the training. For Dewey, when the activity of a human being is “simply played upon to secure habits which are useful,” and I would qualify this notion of “usefulness” within the context of the debt economy to mean “useful” in serving debt, then the person, according to Dewey, “is trained like an animal rather than educated like a human being” (p. 13).

Education by contrast, and here Dewey (1916) once again provides a starting point, can be conceptualized as a process and experience which entails fostering, nurturing and cultivating the conditions for growth (p. 10). The growth of which Dewey speaks is not unidirectional, nor unidimensional, and it is not nourished for the sake of some external force. Rather, it is a type of growth that grants a person the autonomy to consistently modify herself and her actions as she encounters new environments and persons through interaction.

More specifically, education is an economy (*oikonomia*) that differs drastically from the *oikonomia* that debt establishes. Against the training of indebted subjectivity I propose education as the arrangement (*oikonomia*) by which, and in which, rhythms are co-created so that people are given the opportunity to think, perceive, and feel, what they were not thinking, perceiving and feeling prior. Conceived of this way, and in the context of this dissertation, education is a rhythmic composition of moments of defamiliarization of indebted life. It offers no guarantees

but one: that the experience nurtures the cultivation of potentiality (individual and collective) for its own ends, and/or allows individuals to shield their impotentiality, their ability to not be something or another (Lewis, 2013), from the force of debt. In this way education is liberatory. On the one hand, education conceived of this way is the experience that provides people the freedom from the customs of everyday indebted life. On the other, it opens up possibilities for living and becoming an undeterminable otherwise.

In short, whereas debt calls on us to train, I call on educators to educate. When debt demands that we delimit, education should expand. If debt captures subjectivity, education emancipates it.

At the very least, two immediate concerns regarding my conception of education come to mind. The first is whether or not this conceptualization of education is apolitical. Like most critical pedagogues, I believe that there is no separation between pedagogy and politics. In so far as education is nearly always a preparation for participation in a community, or if you like, a *polis*, then it has political, as well as ethical, ramifications. Where I might differ from certain aspects of critical pedagogy, however, is that while I believe that education can be a revolutionary process that shapes a revolutionary subject, I do not wish to prescribe either a method for this process to abide by, or a predetermined *telos* for a subject to come. Rather, I conceive of education as a process that allows people to endlessly engage in the rhythms of *co-* and *re-*creation of different forms of living and becoming. By necessity, this involves communal negotiation in regards to the invention of the rhythms that permit this.

To address the political concern in a more poetic manner I borrow from Adrienne Rich (1987): “Poetry isn’t revolution but a way of knowing why it must come.” Education isn’t revolution, but it does allow us to learn why revolution must come. Nor is education the place to

plan revolution (though the planning of revolution can be educational), or delimit a revolutionary subject. Instead, education is an experience that cultivates in individuals the capacities to collectively negotiate the contours of revolutionary praxis. And it opens up the possibilities of collectively creating the theories, languages, capacities, imaginations and desires that allow us to completely transform the ways we live alone, and with others. Education is in a word, once more borrowed from a poet, that experience in which we at once we realize that we must change our lives,⁵ and also when we learn how to do so on our own, and with others.

The second concern that deserves immediate attention centers on the place of the school in the concept of education advanced above. I do not believe that it is wishful thinking to imagine schools as transformative places where the logic of capitalism, imperialism, racism, sexism, and other societal ills can be legitimately challenged. I sympathize on many levels with the contemporary critiques leveled against schools. And I am entirely aware of the fact that schools have historically often been reduced to places in which the process of training reigns. Even so, I firmly believe in the revolutionary possibilities born out of re-imagining schools as sites of contestation and transformation. Schools provide us a place to collectively gather. What we do in the gathering is up to us. The schooling that commonly happens today in schools is deeply flawed. But this should not stop us from trying to struggle to establish schools as places that give us the time to harness the revolutionary power that is often assembled in collective gatherings of people. Education needs a site to come into being. Schools should, and can be, this site.

⁵ I refer here to Rilke's (1980) famous last line from "Archaic Torso of Apollo," which reads, "You must change your life."

My stubborn hope in schools is buoyed by my own teaching experience of over ten years in public and private K-12 and university institutions on two different continents, my participation in two separate longitudinal research projects, one in the “periphery” of Rio de Janeiro, Brazil (Kohan and Olarieta, 2012), the other in New York City public schools (Hansen, Wozniak, and Galindo Diego, 2015), but also by my involvement in co-founding *The Occupy University* which operated during and after the Occupy Wall Street movement in New York City (Backer, Bissen, Casuccio, Larouche, North, Perisic, and Wozniak, 2017). In short, two facts based on my experiences in both institutional and non-institutional education settings heavily influence my last move in this dissertation, which is to encourage us to demand that schools/universities be untied from debt funding, and that education processes which are autonomous from creditor-debtor relations be cultivated in schools/universities. Schools, despite the best efforts of disciplinary power, are always already places where the logic of capital, i.e., the debt economy, is challenged. Secondly, it is pure fantasy to claim that completely abandoning schools will magically result in the creation of education spaces not contaminated by the logic of capital, or a state which serves as capital’s guarantor. The force of debt will threaten to appropriate any spaces we struggle to create, no matter where we attempt to do so. Rather than expend endless resources and efforts in constantly trying to create from scratch entirely new spaces of education resistance, I believe that we are better served trying to re-appropriate spaces that already exist. For obvious reasons, schools should be our first target.

There are many tensions in the arguments I lay out above. Here I find it important to address at least one. This tension is perhaps best exposed as a question: Can education, which has so often in the past been used as a tool for reproducing inequalities, and which today is thoroughly influenced by the logic and force of debt, be a means of shielding people from, as

well as a means of opening up possibilities for, the deconstruction of indebted subjectivity? In a somewhat unorthodox way I would like to offer an initial response to this question.

To ask whether education can do everything that I am asking it to is a lot like asking whether love can really make us feel the way that it does. There is no way to adequately respond to the question posed above. And the lack of a firm response should be more than permissible.

That said, there are countless ways to take up this question, and I do so here by way of a lover's discourse. Early on in Roland Barthes beautifully profound *A Lover's Discourse* (1977) we find an entry titled "The Intractable." It begins with this epigraph: "Against and in spite of everything, the subject affirms love as value" (p. 22). Immediately below, whereas Barthes affirms love, I will affirm education. When he mentions the lover, I am thinking of the educator. My substitutions appear in *italics*. In this way I respond to the question just posed.

Despite the difficulties of *education history*, despite discomforts, doubts, despairs, despite impulses to be done with it, I unceasingly affirm *education*, within myself, as a value. Though I listen to all the arguments which the most divergent systems employ to demystify, to limit, to erase, in short to depreciate *education*, I persist: "I know, I know, but all the same..." I refer the devaluations of *education* to a kind of obscurantist ethic, to a let's-pretend realism, against which I erect the realism of value: I counter whatever "doesn't work" in *education* with the affirmation of what is worthwhile. This stubbornness is *education's* protest: for all the wealth of "good reasons" for abandoning hope in *education*, a stubborn voice is raised which lasts a little longer: the voice of the Intractable *educator*.

Perhaps more polemically, the struggle for debt emancipation in and through education will inevitably entail some radical gestures and practices from those engaged in the struggle for

it. Le Goff (1990) writes that the only chance the medieval usurer had at salvation was to return all of his profits, preferably albeit, to the Church (p.43). Today, there may be many a vulture hedge-fund philanthropist, but the idea of creditors returning their massive profits to the people is unfathomable. So what is to be done? Marx (1906) famously wrote in Book I of *Capital* that “The time during which the labourer works, is the time during which the capitalist consumes the labour-power he has purchased of him” (p. 257). Today debt, as I have noted above, enforces labor; one is forced to work in order to serve it. As such it “consumes” our time. But Marx also noted the following: “If the labourer consumes his disposable time for himself, he robs the capitalist” (p. 257).

One of the underlying themes of this dissertation is that education is not reducible to a site that is negatively impacted by the force of debt. It can also be the site in which we “consume” our time for ourselves. Education can be one of the central experiences of our lives in which we can regain control over our lives, who we are, and what we want to become, by stealing back our time. Capital, the “Universal Creditor” will not be gifting us time anytime soon. It must be taken back. This dissertation explores how education is where we might do this. And how in this time we have re-appropriated, we might learn to be much more than indebted subjects.

On the Ethics of Debt Resistance

Throughout this dissertation I sometimes gesture towards, or outright call for, debt resistance. Not only do I promote the belief that debts related to education should *not* be paid, but also that education should be a practice in which debt resistance is cultivated and practiced. Inevitably, the question will arise, as it should, as to whether or not resistance to debt is justified, and if so, on what grounds. A caricature of this question can be phrased as an objection: “Well

you/society took on the debts, so now you have a moral obligation to service them, pay them back.”

This objection is addressed in a variety of ways throughout the dissertation. Below I advance a pedagogical-ethical position in which I argue that to resist the deformation of one of our most formative processes (education) is not only necessary, but just. Across the dissertation my ethical position on debt resistance unfolds. Here, I would like to offer three explicit ways that debt resistance, that is refusal, struggle for abolishment, demands for debt autonomy, etc., can be justified. To help me establish an ethical framework for debt resistance I draw on Plato, a non-ideal argument made by the philosopher Kate Padgett-Walsh (2014), and Arnold Davidson (2011) and Foucault (2007).

It is a rather remarkable coincidence (or maybe not?) that perhaps the first, if not the most famous treatise of philosophy of education begins with a debate on debt. I am referring of course to Book I of Plato’s *Republic*.⁶ The story is well known so I won’t recount it, nor the debate that it initiates here, but in section 331b-c Cephalus makes a remark concerning justice and the owing of sacrifice to a God, or money to a person. Socrates generalizes the remark, and then responds in the following way.

“A fine sentiment, Cephalus, but, speaking of this very thing itself, namely, justice, are we to say unconditionally that it is speaking the truth and paying whatever debts one has incurred? Or is doing these things sometimes just, sometimes unjust? I mean this sort of thing, for example: Everyone would surely agree that if a sane man lends weapons to a friend and then asks for them back when he is out of his mind, the friend shouldn’t return them, and wouldn’t be acting justly if he did” (331c).

Paying a debt then is not inherently a just act; refusing to do so is not intrinsically unjust. Indeed, if we agree with Socrates then it is actually the reverse: to pay a certain debt to an insane person

⁶ I need thank George Caffentzis for encouraging this debt interpretation of Plato’s dialogue in the *Republic*.

is to commit an act of injustice because of the harm this person can do to himself and/or others. To refuse to honor this debt is a just act.

I am certainly not the first, nor will I be the last person to question the sanity of capitalism or those who religiously follow its tenants in pursuit of endless profit at all costs. Given the evidence, i.e., colonialism, slavery, endless war, etc., not to mention the explosion of mental and physical health problems associated with capitalist production demands, one might reasonably claim that the system is insane, and causes insanity. More to the point, it seems ethically sound to question whether or not debtors (I limit myself to those in the U.S.) ought payback loans to a government, or to capitalists, that are responsible for massive amounts of destruction (environmental, endless war, mass inequality, etc). To be even more precise, as David Graeber (2012) demonstrates (p. 366), and even the centrist media outlet *The Atlantic* documents (Phillips, 2012), sovereign debt in the United States is largely war debt. Always has been, and probably always will be. Further, if the definition of insanity is trying to do the same thing over and over again while expecting different results, then one must ask at what point capitalist ideologues will abandon the belief that perpetual growth can occur on a planet with finite resources without causing massive ecological (and hence social) disruption.

Thus in line with Socrates' reasoning on justice, it seems perfectly just to resist paying back debts to either insane actors, or fueling an insane system that continues to threaten the livelihood of billions, as well as the environmental health of our planet. Or put differently, to pay back education debts is to arm (I wish it was only with swords) people and a system capable of great harm. And for these reasons, education debt should not be paid back, and the money used for much more just ventures.

There is another line of argument that can be pursued here, one taken up eloquently by philosopher Kate Padgett-Walsh (2014). In her “Consent, Kant, and the Ethics of Debt” (2014) Padgett-Walsh problematizes and critiques simple debt mantras that place a moral burden on debtors to not only pay back loans at all costs, but also accept culpability for being in debt in the first place. She calls into question the commonly assumed moral obligations of debt by examining the context and circumstances in which debt is accrued. Taking apart the idea that “voluntary promises generate moral obligations,” by arguing that “a narrow focus on promising and consent provides only limited tools for understanding the ethics of debt” (p. 15), Padgett-Walsh highlights the predatory nature of payday loans to demonstrate that, “To fully assess the ethical dimensions of most human interactions we must look beyond the mere fact of consent to also examine the circumstances that shape individual choices. In the case of payday lending, a variety of social and economic factors frame the decisions of borrowers without necessarily rising to the level of coercion” (p. 16). Addressing a Kantian approach that seeks to substantiate the belief that the intentions of the debtor can reveal the ethical response to their debt payment, or lack thereof, Padgett-Walsh again brings context into focus by highlighting predatory micro-financing programs and the causes of the 2008 economic crash to contend that we cannot ignore the structural causes of debt by only focusing on an individual’s intentions (p. 19), nor can all maxims account for all socio-economic conditions (p. 22). She convincingly maintains that socio-economic conditions can frame our intentions (p. 20). In conclusion, Padgett-Walsh makes the convincing case that the analysis of debt ethics requires that we adopt a non-ideal approach so that we can better challenge moralizing debt mantras of the day.

Padgett-Walsh’s (2014) arguments help flesh out the problem with a type of moralizing discourse levied against, to highlight just two examples, both university student debtors and

municipalities that have within their jurisdiction heavily indebted public schools. In both cases the common critique of students and/or school administrators/teachers/parents that challenge the legitimacy of the debts they owe relies on both the consent and intentions arguments. The logic here is that students and/or municipalities freely consented to morally (and legally) binding economic contracts, contracts that they promised to pay back. The problem of course, and what Padgett-Walsh articulates clearly, is that the socio-economic status of students who take loans, and municipalities that serve communities in extreme poverty, are never seriously taken into consideration. Nor is the simple fact that these same students and municipalities have no other option than to rely on debt to furnish an education. And of course, in this day in age, to be “uneducated” or at least to lack the credentials stating that you have completed formal schooling is a clear recipe for economic, and hence personal disaster.

Finally, if it can be said that debt shapes the conduct of our daily lives, that it influences how we conduct ourselves in and outside of the realm of education, and if, as I am doing here, one argues that there is something unethical about this, then one question becomes whether or not some sort of counter-conduct is a, or *the*, ethical response to debt? As Arnold Davidson (2011) has noted, it is quite common to find commentary critiquing Foucault for an apparent lack of an ethics or politics in his philosophy. Davidson, however, counters that Foucault’s “*Security, Territory, Population* (Foucault, 2007) contains a conceptual hinge, a key concept, that allows us to link together the political and ethical axes of Foucault’s thought” (p.26). This conceptual hinge is “counter-conduct.” Very briefly summarized, counter-conduct for Foucault is “resistance to obligations imposed” (p. 194), an attempt to “escape direction by others,” and an effort to “define the way to conduct oneself” (p. 195). It is in short, “a form of resistance to power as conducting” (Foucault, 2007, p. 195). Further, counter-conduct is for Foucault an active

(not passive) struggle against processes implemented for conducting others (p. 201). It puts in question, and engages in the erosion of power in efforts to reclaim the right and dignity to determine for oneself how to conduct one's life. Importantly, counter-conduct is a tactical maneuver meant to counter the tactics, or *tactica* (Latin), and *teckhne* (Greek) of power (Foucault, 2007, p. 216). That is, it involves the utilization of tactics that challenges the art of arrangement that power implements (Foucault, 2007, p. 216).

As Davidson (2011) would have it, “all of the endless and tedious critiques that claim that Foucault's political and moral philosophy has no room for ‘agency’ would exhibit their baselessness if one were simply to keep in view that counter-conduct, political and ethical, is an activity that transforms one's relation to oneself and to others; it is the active intervention of individuals and constellations of individuals in the domain of the ethical and political practices and forces that shape us” (p. 32). Debt resistance seen through this Foucaultian lens is then a form of counter-conduct. One which is both ethically and politically grounded, and which produces ethical and political results. Educators, students, administrators, and people from many different walks of life that take it upon themselves to counter the conduct imposed on them by debt are engaging in a form of ethical agency that potentially has the power to radically transform not only their own individual lives, but also their relations to others and the world around them.

Conclusion

Having now come to a better understanding of what debt is, how it functions as an apparatus to shape subjectivity, and how it dramatically influences education, but can also be resisted in and through education, we now turn to a more comprehensive approach to analyzing the ways in which educational experience is impacted by the force of debt. The first part of our

analysis involves an attempt to direct us towards a genealogical study of the bonds between debt and education in the United States.

Chapter 2

Towards a Genealogy of the Formative Force of Debt in United States Education

Introduction

In the previous chapter I demonstrated that in the contemporary global neoliberal debt economy, financial debt wields a force of subjectivation on levels, and to extents, perhaps never before seen. Recapping a few of the key theoretical elements discussed previously that are relevant to the analysis below, it is important to remember that debt is an apparatus (*dispositif*) that has a formative force. To say that this apparatus has a formative force is to suggest along with Arnold Davidson (2011), himself building on Foucault's analysis, that a "force" is "any factor that in a relation affects the elements of the relation; *anything* that influences the actions of individuals in relation, that has an effect on their actions" (p. 28, italics in original). It is imperative when discussing debt's force, whether it be on our individual lives, relationality, or as we shall see, in education, to keep in mind that, "A force relation can be immanent in a physical environment, in a social configuration, in a pattern of behavior, in a bodily gesture, in a certain attitude, (or) in a way of life" (Davidson, 2011, p. 29).

The described debt apparatus functions at its highest level of efficiency when it directs potentiality towards the service of debt. Education has long been considered a practice of developing and directing potentiality. Consequently, it is fertile ground for the debt apparatus to take root in. As debt penetrates and saturates education processes, it transforms education as defined previously in the last chapter, into debt dressage (training) and in the process, it more efficiently forms indebted subjectivities. As the apparatus of debt works in education to (trans)form education into a process that shapes indebted subjectivity, education itself becomes an apparatus that stages an intensification in debt's efficiency in forming indebted subjects.

This chapter takes a genealogical approach to exploring the bonds between debt and education in the United States. It highlights three historical moments (more on these below) in which financial debt's force has had a particularly intense influence on education philosophies, policies, and practices. One question that guides the inquiry in this chapter is: "To whom or what has U.S. education traditionally responded?" There is of course no single answer to this question, and a more complete response to it falls outside the limits of the aims of this dissertation, but asking the question is generative here in the following sense. Posing this question with debt in mind, one begins to realize how ingrained the bonds between debt and education are, and historically have been, in the United States. In other words, when the answer to the question, "To whom or what has U.S. education traditionally responded?," is "Financial debt.," then we are not only given a new perspective on American education history, but we must also re-consider accepted contemporary education philosophies, policies, and practices.

One of the aims of this chapter is to demonstrate that education in the United States has throughout time, and in a variety of manners, and with different degrees within different groups, responded to the financial modality of debt, and that these responses have greatly shaped U.S. education history. By claiming that "education responds" to debt I mean to say that education goals, theories, practices, and policies have been conceived of with debt in mind; across time a variety of actors in education (policy makers, teachers, academics, etc.,) have initiated education projects that in some way, shape, or form, were influenced (some more than others) by debt. When this has happened, education has come to more closely resemble a particular form of training for a particular way of (indebted) living, rather than education.

Debt's influence on education can be genealogically traced. In this chapter I begin to map out a genealogical picture that would take years to fully sketch. That said, once a picture of the

history of the bonds between debt and education begins to come to light, one is compelled to see the current debt education crisis from a different angle. One of the key objectives in what follows will be to demonstrate that the current debt crises in American education is not an entirely new phenomenon.

The genealogical approach I make use of below helps us generate initial responses to three key questions. These are: “What happens to education when education responds to financial debt?” “How has education influenced by debt shaped education experiences for different groups of people at different periods of time?” “What are the effects on subjectivity when education is made an apparatus for shaping indebted subjects?” We could pose these questions differently by asking what it means for education to be indebted to debt, to be reliant upon, and obligated to serve financial capital (debt/creditors). We could ask how education models that fully integrate creditor-debtor paradigms shape education experiences between teachers and pupils. More generally, we could question how the notion of education must be reconceptualized when education is developed within, controlled by, and at the service of a debt economy.

Building on the work of Jeffrey T. Nealon (2008), particularly on what he claims is the “logic of intensification” which runs through Michel Foucault’s genealogical work, and which I elaborate on below, this chapter thematizes historical changes in the debt-education bond under the rubric of “intensity.” Ultimately, what a genealogical investigation of debt-education bonds under the rubric of intensity reveals is that historically the intensity of the influence of different modalities of debt (juridical, political, economic, etc.) on education has fluctuated, and that education philosophies and processes have changed with these fluctuations. What is most striking given the theme(s) of this dissertation, however, is how the financial modality of debt

has concomitantly been a consistent topic of concern for educators, and a tool used by different groups, whether they be State or private (capitalist) actors, seeking to produce negative registers (“Don’t do this”), and positive economies (“Do this”), in U.S. education history.

Perhaps the most important question that a consideration of the force of debt in education raises is what Nealon (2008) argues is the primary Foucauldian question: “What does it cost?” (p. 22). Nealon traces this Foucaultian question back to Nietzsche’s *Genealogy of Morals* (1967), which he claims, “revolves around the pointed query, ‘Have you ever asked yourselves sufficiently how much the erection of *every* ideal on earth has cost?’” (Nietzsche in Nealon, 2008, p. 17, italics in original). Foucault’s “cost” question, which Nealon contends Foucault consistently asked about any given practice or theory, is a question that Nealon says we can use to better contemplate the ways in which economies/economics involve the production of practices that produce realities and subjectivities.

Within the context of this dissertation, the Foucaultian question to be asked therefore is: “What does it *cost* education, when education responds to debt?” This is to ask, “What does debt produce in education; what does education under the intense influence of debt cultivate and/or negate?” A genealogy of the bonds between debt and education in the United States is one way to bring these questions to light for further investigation, and to heighten the stakes of these questions in an era of great debt crisis.

Why a Genealogy of Debt-Education Bonds

In a sense it might be best to describe what the genealogy of debt-education bonds *doesn’t* do, in order to grasp what it *does* accomplish. Influenced by Foucault’s “Nietzsche, Genealogy, History” (1977), this chapter does not trace a teleological unfolding, nor does it look

for a primordial essence. Taking up the role of the genealogist of the force of debt means that I am decidedly not a metaphysician here. The meaning and practice of education does indeed change over time due to the force of debt, but this change cannot be traced teleologically, is not the result of some primordial relation between debt and education, and remains indiscernible to metaphysical analysis.

The history of the bonds between debt and education does not fit a neat progress narrative. There is no underlying teleological relation between debt and education in the U.S. Debt appears instead, to manifest irregular levels of force in education at different points in time. Consequently, it is a mistake to assume that when debt's force in education manifests with particular intensity at a given moment of time, this emergence is the result of a culmination of uninterrupted continuity. As Foucault (1977) reminds us, "we should avoid thinking of emergence as the final term of historical development," because developments may appear as culmination, but in reality they "are merely the current episodes in a series of subjugations" (p. 83). Rather than craft progress narratives, the genealogist of debt's force in education tells the story of the bonds between education and debt so that their interactions come "to stand for the emergence of different interpretations," as they are made to "appear as events on the stage of historical process" (p. 86). These events may share commonalities, but nevertheless cannot necessarily be linked through causality.

There also appears to be no essence to historical debt-education bonds in the United States. Therefore, the temptation to search for metaphysical "origins" of the relation between debt and education must be resisted. Writing on Nietzsche's genealogical approach, Foucault (1977) remarks that Nietzsche challenged the quest for origins because attempts to capture the exact essence of things, their purest possibilities, assumes that there exists an original identity or

primordial truth waiting to be unmasked (p. 78). To search for origins is to, in Foucault's words, "assume the existence of immobile forms that precede the external world of accident and succession" (p. 78). Contra the metaphysician of debt-education bonds, who tries to convince us of "an obscure purpose that seeks its realization at the moment it arises" (Foucault, 1977, p. 83), the genealogist of debt-education bonds observes and tracks emergence that is produced through a particular stage of interaction of forces (p. 83). Stated slightly differently, she does not seek to track historical changes that originate from some primordial source. Instead, a genealogical approach attempts to track the forces of debt observable in education phenomenon as these forces intensify, lapse, are agitated, or subside.

Rather than assume that a primordial immovable bond holds debt and education together, and thus guarantees certain effects across time and space, we must realize that debt-education bonds are constantly re-created and strengthened each and every time debt influences the shape of education experience. Genealogy helps us remain attentive to this fact. Put slightly differently, the education experience produced under the influence of debt is always and everywhere singular. This fact is made even clearer through intersectional analysis of debt education realities. The effects of debt on the education experiences of differing population groups are often both separate and unequal. For example, a White, male, middle-class university student who takes on debt to study at a state university will have their education experience affected in a different way than a third-grade student of color who is forced to re-locate schools due to the fact that her grammar school has been closed because her city must honor debt payments.

What follows below is an attempt to dig up lost, or often overlooked, events and moments in American education history to highlight intensifications of the force of debt in

education. Jeffrey Nealon's (2008) work on Foucault is an invaluable resource which assists the development of this methodological approach.

Debt, Education, and the Framework of Intensity

In a provocative, albeit concise, reading of the methodological shifts in Foucault's work (from archaeology to genealogy to subjectivity), Jeffrey Nealon (2008, p. 2) convincingly argues that turns in Foucault's work "are more productively understood as a series of 'intensifications'" (p. 5). Nealon employs a paradigm of "intensification" in his *Foucault Beyond Foucault* (2008) in two different ways. On the one hand, he seeks to show that a rereading of Foucault's work through a logic of intensification offers us important new insights into "Foucault's own conceptual itinerary" (p. 5). While on the other hand, rereading Foucault this way grants us another opportunity to think "about ways we might respond to the mutations and intensification of power that we've seen since Foucault's death in 1984" (Nealon, 2008, p. 5).

What Nealon labels as "Foucault's 'intense' account of historical change" (p. 39) has less in common with progress narratives, "than it does with the tracking of forces that one observes in phenomena like thresholds, phase transitions, or so-called tipping points: tracing saturation levels to find the point where the object or subject mutates into another form" (p. 39). Furthermore, he argues, "On Foucault's account, the saturation of a set of practices within a field—the slow expansion of a given practice into a 'dominant' mode—is the primary mechanism through which historical change happens" (Nealon, 2008, p. 38). In this account of historical change, change does not unfold out of one essential origin, nor is there a grand master force that brings into being some new development. Nealon emphasizes this point about historical change in the following way: "Change, then, is a matter of slow mutations, accretions, and accumulations of

social practice, rather than either the dramatic unfolding of a teleological story or a *deus-ex-machina*-style absolute arrival of the new” (pp. 38-39).

If a genealogical account of debt’s force in education is indeed what we are after, then the focus on intensity is particularly helpful. Nealon (2008) contends that, “one might say that intensity is the general formula for tracing and accounting for modern power’s development” (p. 39). Moreover, intensification, according to Nealon, and to reiterate his concern is with the intensification of power, is marked by certain distinguishable characteristics. These are expansion/penetration, efficiency, and saturation. Nealon remarks that “power’s intensity most specifically names its increasing *efficiency* within a system, coupled with increasing *saturation*” (p. 32, italics original). As power becomes more intense, it becomes more effective (Nealon, 2008, p. 32), and as it penetrates and saturates given fields it develops new methods of control within said fields (p. 42). This is to say that as power saturates, becomes more efficient, and creates transversal linkages of existing practices in given fields, it can be said, in light of Nealon’s analysis, to intensify (p. 38).

Nealon (2008) argues that an “axiom of intensity” is decipherable in much of Foucault’s work. Simply stated, according to Nealon, Foucault demonstrated that power gains the greatest hold on subjects or a *socius* “when it intensifies, multiplies and extends its realms of application” (p. 51). What I suggest below is that debt’s force becomes most intense in education at moments when its realms of application are multiplied and extended. When debt penetrates and saturates education, it causes significant transformations in informal and formal education philosophy, policy, and practice.

The Force of Debt at Work in Education: Highlighting Three Historical Moments

The examples discussed below will hopefully illustrate some of the ways that educational experience is shaped when the apparatus of debt penetrates and intensifies its force within it. To write a comprehensive genealogy of the force of debt in education would require more space, time, and research than this chapter allows. What follows below is an initial attempt to *begin* to write the genealogy of the intensity of debt's force throughout the history of American education. I stress *begin* because by no means is the genealogical analysis exhaustive. Instead, the moments of debt's force in education that I focus on below are meant to move us *towards* a genealogy of debt in the field. I have little doubt that other scholars could find different moments to highlight; without question, many will ask why I selected the examples I did and not others. Nevertheless, I believe that the cases I analyze below will not only be illuminating for scholars and casual readers alike, but also support the claim that the genealogy of the force of debt in education is best understood through the logic of intensity as described above.

For reasons which I hope become clearer, I have chosen to focus on three historical moments in which debt's force drastically impacts the educational experiences of individuals, groups of people, and the field writ large in the United States. Each of these examples drawn from three different centuries of American education history illuminate moments in which debt's force was particularly intense in education processes, and hence, extremely efficient in reshaping education into a process of training indebted subjectivities. First, I examine the autobiography and some shorter writings of the iconic Ben Franklin (1732, 1748, 1749, 1751, 1771). One finds here an ever present specter of debt that haunts Franklin, and which deeply influences the lessons he wishes to pass on to others through his writings. Following this examination, I build on Saidiya Hartman's (1997) ground breaking work on education efforts to fashion emancipated slaves into indebted subjects after the Civil War. With Hartman, we learn of an explicit coupling

of debt and education meant to shape subjects. Importantly, debt and education, as they are today, are heavily racialized here. Finally, I attempt to flesh out an aspect of the contemporary neoliberal education debt crisis that is often overlooked. A further word on this last path of inquiry is needed.

There exists an extensive in-depth research literature on the realities of college student debt (e.g., Ross (2014), Delbanco (2015), Foroohar (2016)). Rather than directly engage with this analysis, or add to it, I focus instead on a specific way that debt logics and realities impact higher education today. Building on Foucault's canonical analysis of human capital theories essential to the rationality of neoliberalism, scholars like Wendy Brown (2015), Pierre Dardot and Christian Laval (2013) have successfully described the manners in which human capital theory has drastically altered education landscapes. What Foucault disregarded, and to my knowledge what the Foucaultian literature on human capital theory also skips over, however, is the degree to which a debt morality is central to the development of human capital theory. Examining the work of two of the principal neoliberal theorist pioneers, Gary Becker (1964) and Theodore Schultz (1961), I demonstrate how debt logics and moralities are interior to human capital theories.

A genealogical understanding of how debt has worked as an apparatus at different points in time, one which simultaneously transformed education into debt training, and malformed education into an efficient apparatus for shaping indebted subjectivity, allows us to strategize how the apparatus of debt might be rendered inoperable both within and through education. My claim, which I further substantiate in later chapters, is that a genealogy of debt-education bonds reveals that debt's subjectivation force is particularly vulnerable to resistance in, and through, education. Put differently, if we are able to better understand how debt has historically produced

effects in, and through education, then we can also learn how to effectively resist it in the realm it increasingly controls and corrupts. In this sense, genealogical analysis of debt's role in reshaping education becomes an intervention meant not only to interpret history, but also disrupt it, and change the course of its development.

More generally speaking, genealogy often works to reveal accustomed categories of thought so that we can begin jettisoning them. Stated otherwise, if we are going to open up our political-educational imagination, we need to be aware of the ways that debt burdens our imagination, and in doing so, delimits it. We have passively inherited debt ideologies that must be actively taken up in order to be overcome (Haddad, 2013). The current education debt crisis is an optimal time to do this. Genealogical inquiry can play a role in this process.

Finally, Nealon (2008) points out in his analysis of the differences between bio-power and sovereign power that there are "*costs* for misdiagnosing various forms of power" (p. 52, italics in original). Future research will have to determine whether or not the genealogical approach to analyzing historical bonds between debt and education is indeed the most appropriate form of critical historical methodology. But until then, the claim made here is that by rejecting teleological progress narratives in favor of tracing the intensifications of debt's force in education, we, those of us who are interested in disrupting debt's dominant influence in the field, might avoid making costly strategic mistakes in resistance.

One such theoretical and tactical mistake in debt resistance that the focus on the intensification of debt's force in education helps us avoid can be briefly stated here. If the bonds between debt and education are imagined to unfold and tighten in a linear teleological fashion, then it might be tempting to propose a counter teleological framework to resist and overcome the force of debt in education. What the focus on intensification suggests, however, is that debt

resistance tactics might be more efficacious if they simultaneously resist debt where it is most intensely impacting education at a given moment and on a given population, while also preserving areas of education that have yet to feel debt's full force. Instead of offering one totalizing counter-narrative and plan, resistance conceived of with intensity in mind would consist of efforts to cultivate a variety of locally planned and coordinated demands and struggles so as to provide debt relief to local populations in need of it at particular moments in time.

Secondly, it might be assumed that the current higher education debt crisis in the U.S. is a culminating moment in the latest stage of capitalism. Working on this assumption, one might reason that if we are able to change the ways in which university education is funded in the United States (and elsewhere), i.e., eliminate the need for students to go into debt, then the flow of debt-education history will end in a form of education emancipation. What the genealogy of debt-education bonds demonstrates, however, is that to place all liberation eggs in one basket could be costly. Students one day may indeed eventually be able to obtain a university education that is free(d) from debt. But this by no means will mark the end of the ways in which debt will significantly shape education philosophy, policy, and practice. What seems more likely is that debt, like most forces of power, will continuously penetrate, saturate and intensify its force in other ways, within other elements of the field of education. Acknowledging this demands recognizing that debt resistance in/through education must involve much more than the demand to make university education debt free.

The reader will notice that I move chronologically through the examples below, beginning with Ben Franklin and ending with commentary on an aspect of the contemporary debt crises in education. This move is not meant to encourage readers to consciously arrange a progress narrative. I ask readers to suspend the urge to interpret the history being told here

through a teleological framework. Initially, this will admittedly be hard to do, but by the time readers make it through the end of this chapter they will hopefully come to the realization, as I did in conducting this research, that debt's force in education does not unfold in a linear manner; it does not begin from some primordial origin and develop along a continuous line of evolution.

Ben Franklin's Lessons on Debt

Noted American historian Bernard Bailyn (1922-) has written that Ben Franklin "saw his entire career as a series of problems in education" (Bailyn, 1960, p. 34). Franklin, according to Bailyn, was determined to develop a formal philosophy of education out of his own haphazard experience of trying to educate himself for life in an unfamiliar world which he had not been prepared for (p. 34). The historian claims that Franklin's entire philosophy of education can be summed in a single sentence which appears in his "Idea of English School" (1751): "Thus instructed youth will come out of this school fitted for learning any business, calling, or profession." (Franklin in Bailyn, 1960, p. 35). Perhaps Bailyn overreaches with this generalization on Franklin's philosophy of education, but he seems spot on when he remarks that Franklin sought to educate new Americans for the new world they found themselves, one which was an "open-ended" universe for some compared to old Europe (p. 35).

That Franklin was deeply concerned with the central role that education would play in the moral development of the new Americans, but also the evolution of a burgeoning republic is evident in his "Idea of English School" (1751), his "Proposals Relating to the Education of Youth in Pennsylvania" (1749), and other writings on education, as well as his involvement in projects like the establishment of the Academy and College of Philadelphia (1749). How Franklin perceived the aims of education, the manner in which education curricula and institutions should be arranged, as well as pedagogical best practices, is coherent and

straightforward. In his “Proposals Relating to the Education of Youth in Pennsylvania” (1749) for instance, Franklin makes the case that education is essential for the foundation of happiness for individuals, families, and the general common-wealth. As such, governments, he asserts, should allocate resources necessary for the establishment of education institutions. Since education is for Franklin, a process of cultivating the raw potentiality of the youth, these institutions should be *arranged*⁷ so that students are given ample opportunity to learn practical skills, moral maxims to live by, and engage in a version of experiential learning which involves amongst other things, gardening and mapmaking (Franklin, 1749).

Not surprisingly, within Franklin’s “Proposals” (1749) we find traces of his philosophy of life. His maxims on the virtuous life are sprinkled throughout this text. Whether it be advising educators to restrict the diets of pupils so as to teach temperance and frugality, or that time is short and hence the school curriculum must not waste a moment in frivolous activities or lessons not age-appropriate, or the need to make “continual Observations on the Causes of the Rise or Fall of any Man's Character, Fortune, Power, &c . mention'd in History; the Advantages of Temperance, Order, Frugality, Industry, Perseverance, &c. &c.” (Franklin, 1749), well-known Franklinian maxims are fully integrated into Franklin’s thoughts on education. Hardly the hyper-individualist that he is sometimes imagined as, Franklin closes his short proposal on education by remarking that “the great *Aim and End of Learning*” (italics and caps in original) involves impressing on the minds of youth that “*true Merit*” consists of the “*Inclination* join'd with an *Ability* to serve Mankind, one's Country, Friends and Family” (Franklin, 1749, italics and caps in original).

⁷ Franklin discusses the “oeconomy of the school,” when deliberating on the arrangement of school institutions. “Oeconomy” is a version of the Greek *oikonomia*/economy that we discussed in Chapter 1.

Franklin did not, and in this way he is representative of prominent colonial thought on the topic, consider education as a process limited to institutional settings. Educators in turn, could be found in all walks of life, and their lessons transmitted in a variety of ways not dependent on formal schooling. We perhaps gain the greatest insight into Franklin's philosophy of education, as well his pedagogical praxis, not through examination of his more formal education undertakings, but rather through his writings that at least explicitly seem to have very little to do with education at all. One might suggest that for Franklin, all of life was ripe for educative, that is formative, practice. His writing about his own life, as well as his writings meant to inform early Americans on how to best live, are thus the most revelatory source for knowledge about the lessons Franklin hoped to impart to colonial Americans.

A great deal of Franklin's most famous texts, most notably his *Autobiography* (written from 1771-1790), *Poor Richard's Almanac* (1732 first edition), "The Way to Wealth" (presented in the *Almanac*) and "Advice to a Young Tradesman" (1748) were meant to be conduct books. That is, Franklin intended his writings to be, and they were generally enthusiastically received as, pedagogical tools used to educate colonial Americans on what it meant to be moral, upstanding, industrious, and productive Americans. For example, recounting the publishing of *Poor Richard's Almanac*, Franklin (1996) writes in his *Autobiography*, "I endeavor'd to make it both entertaining and useful, and it accordingly came to be in such demand, that I reap'd considerable profit from it, vending annually near ten thousand. And observing that it was generally read, scarce any neighborhood in the province being without it, *I consider'd it as a proper vehicle for conveying instruction among common people*, who bought scarcely any other books" (p.75, emphasis added). Franklin also received heartfelt pleas to educate others through his own life's tale, and he eagerly complied. Transcribed in his autobiography we find letters

from Mr. Abel James, who writes, “Should thine, for instance, when published (and I think it could not fail of it), lead the youth to equal the industry and temperance of thy early youth, what a blessing with that class would such a work be” (James in Franklin, 1996, p. 55)! In another letter, from Mr. Benjamin Vaughan, re-transcribed in Franklin’s autobiography, we find Franklin’s admirer gushing his conviction that Franklin’s life could be an inspiration in the “forming of future great men,” and also that Franklin’s “biography will not merely teach self-education, but the education of a wise man” (Vaughan in Franklin, 1996, pp.56-57).

There is an immensely complex question regarding the degree to which a teacher’s identity can be separated from their work. In the case of Franklin, who is influenced by Protestant notions of “callings,” to separate the man from the work/calling he takes up is done with even more uncertainty. It seems clear given the above, however, that Franklin truly did believe that his life, and his ideas on how to live, could serve individuals and the public as educational examples.

Within the context of arguments being developed in this dissertation what is so fascinating about this is that the man whose life and writings would serve as a pedagogical tool, was obsessed with, and in many ways, shaped by, debt. It seems appropriate to say that not only does Franklin embody the quintessential “spirit of capitalism” (Weber, 2003), but also the spirit of the indebted man. In many ways Franklin embodies the archetype of indebted subjectivity that is discussed by the likes of Nietzsche and Lazzarato. Debt shapes Franklin’s life, the biographical recounting of this life, while also playing an immense role in inspiring the lessons he wishes to impart to his readers.

For the Founding Father, debt and morality are nearly inseparable. One has, in his view, both a moral obligation to honor one’s debts, and debt if not limited, can quickly lead to sin.

Known for his precise organizational habits and skills, Franklin is perhaps the most famous calculative thinker in American history. Finally, Franklin's own personal debt leads him to see the world, and relations with others, through the lens of market logic. Each of these characteristics of the indebted subject can be found in Franklin's writings, writings it bears repeating, that are meant to teach others how to conduct themselves; works that are designed to shape a particular American moral character.

Franklin's (1996) autobiography is littered with debt anecdotes. In this narrative there are stories of debts related to his brother Vernon (pp. 25), debts with friends (p. 38), the tale of an indebted workman whom Franklin describes as a "worthless fellow" who ran away to the West Indies to escape debts (p. 39), the indebted woes of Franklin's first boss, Samuel Keimer (p. 41), and the very burdensome debt that Franklin owed for his printing house (pp. 50-51). This latter personal debt leads to one of the least told, but perhaps most informative debt stories of one of the Founding Fathers of the United States.

An acquaintance of Franklin's, one Mrs. Godfrey, took it upon herself to introduce Franklin to a daughter of a friend. Franklin and this young woman apparently hit it off quite well, and in little time Franklin decided to make her his wife. With one big condition: Franklin (1996) had Mrs. Godfrey relay to his potential future wife's family that, "I expected as much money with their daughter as would pay off my remaining debt for the printing house" (p. 51). Mrs. Godfrey kindly let Franklin know that the family had no money for such expenses (approximately 100 pounds), but Franklin, not to be deterred, determined that "they might mortgage their house in the loan-office" (p. 51). The family thought Franklin and his printing business a bad investment, declined his offer, and Franklin went on his own way hurriedly pursuing the "intrigues of low women that fell in (his) way" (p. 52).

Roughly halfway through his biography one discovers that Franklin (1996) has had enough of relations with what he regards as the lower-types, as well as with debt, and he engages in what he calls a “bold and arduous project of arriving at moral perfection” (p. 63). For any humble man this is a daunting task. But Franklin set about his work in the most calculative of manners, devising a “method” of cataloging 13 virtues complete with one line descriptions of their meaning. The virtues are: 1. Temperance, 2. Silence, 3. Order, 4. Resolution, 5. Frugality, 6. Industry, 7. Sincerity, 8. Justice, 9. Moderation, 10. Cleanliness, 11. Tranquility, 12. Chastity, 13. Humility (pp. 64-65).

Franklin’s (1996) intention in constructing the list was to “acquire the habitude of all of these virtues” (p. 65), one at a time, in the belief that slowly his virtue as a man would be nurtured towards perfection. Famously, he created a page in a notebook, complete with a chart and check list, for each day of the week, which would allow him to keep track of, and to accurately calculate, his progress made in virtue (pp. 66-67). Perhaps not surprisingly by now, four of Franklin’s moral precepts were directly related to debt. *Frugality*: “Make no expense but to do good to others or yourself; i.e., waste nothing.” And *Industry*: “Lose no time; be always employ’d in something useful; cut off all unnecessary actions” (pp. 64-65), were meant to free Franklin from his remaining debts (p. 66), thus “producing affluence and independence” that in turn would make it easier for him to practice virtues numbered seven and eight: *Sincerity* and *Justice* (p. 66, italics in original).

Debt then not only influences Franklin’s tendency towards calculative thinking, but it is through calculative thinking, he surmises, that one can eliminate, or avoid debt, and thus arrive at greater moral perfection. The lesson here is that one must use one’s time (see virtue #6 “Industry”) wisely, to live a debt free life, one presumably more virtuous. To waste time, to idle,

is to tempt financial ruin, but perhaps more significantly, it is to lead to perpetual indebtedness which in itself is a sin, and nurtures a life of vice.

Two of Franklin's more explicit conduct texts offer some even more striking debt lessons meant to instruct the average colonial American. In "Ways to Wealth" (2012) the fictitious editor-educator, one "Richard Saunders," gives a rousing round of advice that can be broken down into three parts. The first part of his speech we might label "Industry." Here Saunders rails against that deadly sin, idleness, reminding his audience of the main tenant of the Protestant work ethic: "*God gives all things to industry*" (Franklin, 2012, p. 459, all italics in original here on out). The key lesson is that time is a limited commodified resource *never to be found again*, (pp. 458-459), and not a moment should be lost to laziness. The second part of wisdom decreed is concerned with "Frugality." Not only should a person "keep his nose to the grindstone," (p. 460), but they should also remember that a "*fat kitchen makes a lean will*," and one should have the fortitude to "*think of saving as well as getting*" lest they desire to fall on hard times and heavy taxes (p. 460). Appropriately, in this section of the quasi-sermon, Richard remarks that if one wants to learn the true value of money, he should "*go and try to borrow some; for he that goes a-borrowing goes a-sorrowing*" (p. 461).

The most important lessons to be learned in this text appear in part three of Richard's wisdom script. It is a section exclusively dedicated to the ills of the debts one will incur if they have not lived an industrious and frugal life. The lessons here are rather remarkable in their timelessness. Saunders exhorts his audience to remember that "when you run into debt you give to another power over your liberty" (Franklin, 2012, p. 462). Debt is likened here to "imprisonment," and "servitude," and the borrower is described as a "*slave to the lender, and the debtor to the creditor*" (p. 462). "Disdain the chain, preserve your freedom; and maintain your

independency,” Richard implores his followers, by staying out of debt, and by being frugal and hence free (p. 462).

Freedom here is unmistakably tied up with the control over one’s time. And as Richard remarks, debt has a way of stealing your time. To fully understand the significance of Franklin’s very famous and popular remarks on time, one must understand that debt played a very large part in leading Franklin to consider time a commodity. Franklin (2012) reminds his readers that time, “will seem to have added wings to his heels as well as shoulders” (p. 462) for those in debt. Franklin also makes clear that to enter into debt is to enter into an asymmetrical creditor-debtor relation in which the creditor has authority over the time of the debtor’s life. “*Creditors are a superstitious sect, great observers of set days and times,*” and they have the authority to “deprive you of your liberty” at their pleasure (p. 462).

To make matters worse, the debtor’s hell on earth potentially leads to an eternity of suffering. For as Saunders warns his crowd, the first vice is “running in debt,” which leads to the second vice, sneaking around to avoid creditors notice, and hence lying. (Franklin, 2012, p. 462). “Lying,” Saunders remarks, “*rides upon debt’s back*” (p.462). And both lying and debt lead to poverty on earth, and a depravity of virtue that might at the very least promise salvation in the life beyond: “But poverty often deprives a man of all spirit and virtue *‘tis hard for an empty bag to stand upright*” (p. 462).

As revealing as the above may be, perhaps in terms of the themes of this dissertation, the most striking of Franklin’s conduct texts regarding debt is in his treatment of the other side of the debt coin, credit, in his succinct “Advice to a Young Tradesman” (1748). Franklin here again returns to the maxim that industry and frugality lead to wealth, and hence if wealth is what one desires, then one must waste neither time nor money. But here money is not only a material item

of exchange, but also credit. And credit is not only valuable to accumulating capital, but must also be considered from a temporal lens. It is in this text where we read Franklin's most famous line: "Remember that TIME is money" (CAPS in original). The line that is hardly ever quoted, however, and which follows directly below the famous dictum on time, is what interests us here: "Remember that CREDIT is money" (CAPS in original). Therefore, to have credit is to have time, but to be in debt is to be not only at a loss of money, but also, for time.

We find in this remarkable short text not only an insight into Franklin's pedagogical intentions, and how they are influenced by debt, but also, a reminder of the force that debt/credit has in shaping the daily rhythms and routines of our lives. The debtor must always pay his debts exactly on time both for moral reasons, according to Franklin, and to maintain financial good standing. The debtor need measure his time according to his creditor's wishes, since

"the good Paymaster is Lord of another Man's Purse. He that is known to pay punctually and exactly to the Time he promises, may at any Time, and on any Occasion, raise all the Money his Friends can spare. This is sometimes of great Use: Therefore never keep borrow'd Money an Hour beyond the Time you promis'd, lest a Disappointment shuts up your Friends Purse forever" (Franklin, 1748).

It is worth quoting one last piece of advice Franklin offers his audience in regards to debt. We see in it how the matrix of morality, debt, time and education combine to teach the reader how one must conduct their lives to stay in the good graces of their earthly creditors, who seem to bear almost supernatural abilities to surveil, as well as judge, the measure of the debtor's worth, almost like *the* Creditor, God himself.

The most trifling Actions that affect a Man's Credit, are to be regarded. The Sound of your Hammer at Five in the Morning or Nine at Night, heard by a Creditor, makes him easy Six Months longer. But if he sees you at a Billiard Table, or hears your Voice in a Tavern, when you should be at Work, he sends for his Money the next Day. Finer Cloaths than he or his Wife wears, or greater Expence in any particular than he affords himself, shocks his Pride, and he duns you to humble you. Creditors are a kind of People, that have the sharpest Eyes and Ears, as well as the best Memories of any in the World (Franklin, 1748).

As these lines as well as the conduct texts discussed above illustrate, even if one takes issue with the content of the lessons that he is imparting, it turns out that in the end, Franklin is actually a pretty effective and efficient teacher on the pernicious effects of debt on one's life. They also mark a moment of education history in which the intensity of debt's force can be seen in the shaping not only of the teacher himself, but also, on the lessons that one of the nation's most famous educators passed on to generations of Americans.

Fashioning Indebted Freedmen

American post-Civil War ex-slaves may have gained freedom, but efforts to exercise this freedom, to live lives of dignity, and assume even basic human rights were constantly challenged and often thwarted by draconian Black Codes, brutal violence, and limited separate and unequal education opportunities in what became known as the Jim Crow South. Debt played a major role in what the historian Leon F. Litwack (1998) has called an "economics of repression" (p. 165) that operated almost immediately after the United States Civil War until the Civil Rights movements of the 1950s, 60s and beyond.⁸ W.E.B remarked in *The Souls of Black Folk* (2007) that a "pall of debt hangs over the beautiful land; the merchants are in debt to the wholesalers, the planters are in debt to the merchants, the tenants owe the planters, and the laborers bow and bend beneath the burden of it all" (p. 87). Day and night, debt stares the tenant farmer in the face, wrote Dubois (p. 82), and the "key-note of the Black Belt is debt" (p. 94). In the South, the mass of the population faced the continued inability "to make income cover expense" (p. 94).

⁸ It need be noted that all sorts of repressions against Black and Brown bodies and souls, not necessarily named "economic," still today circulate in both the South and North of the United States. One need only look at prison rates, murder statistics, school discipline regimes, etc., to see how the struggle for emancipation is far from over.

DuBois (2007), like many others was well aware that the shackles of debt were placed on the freed Black population with specific intent. The widespread opinion among merchants and employers of the Black Belt was that “only by slavery of debt can the Negro be kept at work” (p. 102). As Litwack (1998) notes, “Having vowed to maintain control of black labor, whites half a century after emancipation could take a certain pride in their achievement. The landlord and merchant class had succeeded in using ownership of the land, control of credit, fraud, vagrancy laws, blacklists, the courts, the police, and vigilante groups ready to destroy crops, livestock, barns, homes, schools, and churches to keep aspiring black farmers mostly landless, dependent agricultural laborers” (p. 164). It was after all, as one Alabama lawyer dryly noted, “a question,” of “who will do the dirty work” (Litwack, 1998, p. 95). Because in his “county the white man won’t; the Negro must. There’s got to be a mudsill somewhere” (Litwack, 1998, p. 95). This same lawyer was only half right, however, when he proclaimed that, “If you educate the Negroes they won’t stay where they belong” (Litwack, 1998, p. 95). As it turns out, binding debt and education, turning education into an apparatus to train freed Blacks into indebted subjects often worked with devastating efficiency to keep Blacks “where they belong.”

There exists a significant body of historical work that documents and details the many ways that debt severely impacted the lives of post-Civil war Blacks. Saidiya Hartman (1997) has persuasively argued that, “Emancipation announced the end of chattel slavery; however, it by no means marked the end of bondage” (p. 125). The perceived need of Southerners, and many Northerners alike, led members from both poles of the country to go to extreme lengths to ensure a docile and malleable labor force that would pose no threat to the order of things, even in a period of massive social, political, and economic upheaval. Debt of course, everyone understood, could play a role in guaranteeing the desired stability. It did so in at least two important ways. On

the one hand, the narrative that was constructed and then spread with efficient intensity across the South was that the freed slaves “owed” Northern benefactors and the reconstituted nation for spilling blood for freeing them. That is, to pay a part of their debt, freed Blacks had a duty to do as told, play the proper role, and assume subservience graciously. At the same time, the vaults of the nation had been emptied on slaves’ behalf, according to the conduct books that spread through the land like wild-fire during Reconstruction. As one pedagogical handbook used to educate freed men and women, *Advice to Freedmen* (1864) puts it in a section titled “How You Became Free:” “With treasure and precious blood your freedom has been purchased. Let these sufferings and sacrifices never be forgotten when you remember that you are not now a slave but a freedman” (Brinkerhoff in Hartman, 1997, p. 130).

Hence, as Hartman (1997) writes, debt was at the center of both a moral economy, and the system of debt-peonage (p. 131). Freedom came with the burdens of both figurative and literal debts. Again Hartman, “The emancipated were introduced to the circuits of exchange through the figurative deployment of debt, which obliged them to both enter coercive contractual relations and faithfully remunerate the treasure expended on their behalf. Furthermore, debt literally sanctioned bondage and propelled the freed toward indentured servitude by the selling off of future labor” (p. 131).

Education played a major role in inculcating indebted subjectivity. Southern racists determined to hold on to their privilege, and Northern reformers who were themselves beneficiaries of cheap labor in a Southern postbellum caste system, were well aware of the fact that the right combination of debt and education could be used to produce the individuals and social relations suitable to their interests. Thus, and here Hartman (1997) should be quoted at length,

“In the effort to implant a rational work ethic, eradicate pedestrian practices of freedom, assuage fears about the free labor system, and ensure the triumph of market relations, missionaries, schoolteachers, entrepreneurs, and other self-proclaimed “friends of the Negro” took to the South” (p.128).

They did so with the finest pedagogical tools in hand.

“Through pedagogical manuals, freedmen’s schools and religious instruction, teachers, missionaries, and plantation managers strived to inculcate an acquisitive and self-interested ethic that would motivate the formerly enslaved to be dutiful and productive laborers. The indecorous, proud, and seemingly reckless behavior through which the newly emancipated asserted their freedom was to be corrected with the proper dose of humility, responsibility, and restraint” (p.128).

Hartman illustrates throughout her “Fashioning Obligation: Indebted Servitude and the Fetters of Slavery” chapter in *Scenes of Subjection: Terror, Slavery, and Self-Making in Nineteenth-Century America* (1997) that the web of debt, duty, and education initiated processes of “fashioning subjectivity,” and solidifying what she terms, “indebted servitude” (p. 126). Take for example these lines found in one of the primary conduct books that Hartman makes use of in her analysis, Jared Bell Waterbury’s *Advice to a Young Christian* (1843). In an echo of Benjamin Franklin’s outlook, Hartman points out that, “the duty of self-examination,” freedmen and women were taught to constantly engage in “is compared to bookkeeping” (p. 126). To quote Waterbury, “Let the duty (of self-examination) be duly and thoroughly performed, and we rise to the standard of the skillful and prudent merchant, who duly records every item of business; who never closes his counting-house until his balance sheet is made up; and who, by a single reference, can tell the true state of his accounts, and form a correct estimate of his commercial standing” (Waterbury in Hartman, 1997, p. 126).

The postbellum South was littered with all sorts of conduct books which were “practical handbooks written for the emancipated in order to assist them in the transition from slavery to freedom” (Hartman, 1997, p. 128). Books like *Advice to Freedmen* (1864), *Friendly Counsels for Freedmen* (1864), *John Freeman and His Family* (1864), and *Plain Councils for Freedman* (1866), were published by the evangelical American Tract Society, and were meant to

indoctrinate adults and children on the “rules of conduct that would enable the freed to overcome the degradation of slavery and meet the challenges of freedom” (Hartman, 1997, p. 126). But as Hartman points out, the lessons on labor, conduct, consumption, hygiene, marriage, home decoration, etc., all had a common aim. They were meant train freedmen to serve the figurative debts that Whites believed Blacks owed for eternity, and the literal debts that Blacks felt in so many aspects of their daily lives. That is, “the instrumental objectives of these books were explicitly declared in order that lessons of discipline, duty, and responsibility be simply and directly conveyed to their readers” (p. 129). More to the point, Hartman observes, “The lessons in these primers were basically a series of imperatives—be industrious, economical, useful, productive, chaste, kind, respectful to former masters, good Christians, and dutiful citizens” (p. 129).

There was a capitalist need, from the viewpoint of Northerners and Southerners alike, to train freedmen and women to honor figurative and literal contracts of debt. Writes Hartman (1997), “From the vantage point of abolitionists, policy makers, Freedmen’s Bureau officials, and Northern entrepreneurs, the formerly enslaved needed to be trained as free laborers since they had never worked under conditions of consent and contract and were ignorant of the principles of self-discipline and restraint” (p. 127). The conduct books, which “aimed at cultivating a rational , dutiful, and acquisitive laboring class and submissive and orderly black citizens” (p. 145), would serve this purpose of training well.

Pedagogical efforts then, which included the establishment of schools and the diffusion of conduct books like those mentioned above, tightened the screws of the double-bind of an oxymoronic indebted freedom. As Hartman (1997) notes, more often than not, “The lessons expounded in these schoolbooks encouraged the freed to work for their former owners, remain

on the plantation, accept poor wages, and comply strictly with a contract, even a bad one” (p. 144). Both debt and education combined to ensure submission, docility, and discipline. Together, they allowed, in Hartman’s view, for a certain abandonment of the whip, while still guaranteeing productive bodies (139). In short, both debt and education were means to re-inscribe and enforce racial and economic inequality.

It should be noted before shifting focus that the impact of these training methods had impacts that flowed in more than one direction. That is, the “fashioning of subjectivity” had unintended consequences not confined to freed Black men and women alone. Hartman’s analysis makes clear that the pedagogical efforts to subjugate and to shape indebted Black subjects also served to produce modern liberal consciousness and concepts of autonomy, obligation, and liberty. To this day, for instance, debates surrounding debt service inevitably circle back to questions on autonomy and the liberty to enter into contract. The end of slavery created a crisis and reconfiguration in the concept of “freedom.” What Hartman’s work illustrates is that debt and education, or better, debt’s impact on transforming education into training, played a central role in permitting Whites to work out the intricacies of this conceptual and existential conundrum at the expense of Black bodies and Black liberty. Liberal notions of freedom that took form in the postbellum era owe a debt to the machinations of debt and education that impacted Blacks in incalculable and horrific ways.

Indebted Human Capital

Each of you starts the next portion of your life’s journey with the tremendous benefit of a Cornell education. I hope that you’ll carry with you...a continuing commitment to build human capital so that more will have the opportunities to pursue their dreams. - President David Skorton, Cornell University, 2014 commencement address (Reprinted in Brown, 2015. p. 175).

The epigraph above is only one indication of how profoundly the discourse, logic, and ethics of human capital theory has saturated the field of education today. There are volumes upon

volumes of research, much which promotes, some which critiques, human capital theory and education. My aim here is not to give a full account of this scholarship, nor complete a definitive analysis of the impacts of human capital theory on education, but rather to take account of how debt is integral to the theory, and to the way it is applied, and corrupts, education.

Pierre Dardot and Christian Laval (2013) have remarked that human capital theory by itself “has proved incapable of producing the mass subjective changes we observe today” (p. 168). For these changes to materialize human capital theory “had to assume material form through the establishment of multiple, diverse, simultaneous or successive apparatuses, which have enduringly molded the conduct of subjects” (p. 168). Debt is one such apparatus. What I demonstrate below is how deeply ingrained debt logics and ethics are in human capital theory. That human capital theory has penetrated and spread in the field of education since the late 1960s is obvious to those who work in K-12 schools or universities. What is less recognizable, however, is how with this penetration debt has found another way into education philosophy, policy and practice, and hence another way to radically revalue and restructure both formal and informal education processes. In other words, debt logics and ethics greatly influence human capital theorizing, and as the theories of human capital theory expand their sphere of influence in education, debt logics and norms concomitantly intensify in pedagogical spaces and practices.

In basic terms, human capital theory, Pierre Dardot and Christian Laval (2013) have commented, conceives of the human as capital (p. 168). It calls on men and women to transform themselves into micro-enterprises that engage in never ending investment and capitalization of the self, it promotes endless competition with others, and it incites efforts to produce a lifestyle that allows for maximum surplus-value to be extracted from every human being (pp. 3-4). Stated succinctly, human capital theory as a constitutive element of neoliberal rationality contributes to

behavioral norms and models of subjectification (p. 4). Wendy Brown (2015) has convincingly argued that in our contemporary neoliberal era, “subjects, including citizen subjects, are configured by the market metrics of our time as self-investing human capital” (p. 177). She goes on to note that human capital investment is primarily and principally dedicated to investments in the self that enhance economic appreciation, rather than say, knowledge and experience that are needed for democratic citizenship (p. 177).

Essential to human capital theory is what is known as in economic circles as return on investment (ROI) calculative logics. That is, all activities in daily life must pass through a cost/benefit analysis framed by the question: “What will be my return on this investment (of time, energy, action, etc.)?” Importantly, the “return” here is framed in economic terms, and is quantifiable. Any act not perceived to yield a high return, that is, an economic enhancement of the individual’s human capital, is deemed a bad investment, and discouraged.

The word and concept “investing/to invest” took on a decidedly economic meaning sometime in the 1600s, not coincidentally a time period associated with the birth and initial growth of capitalism. From this moment onward, investing was conceived of, and practiced, with profit in mind. One puts money, time, energy, etc., into something with the idea that the investment made in the present will pay off in the future. What is interesting is that this “investment” can be framed and conceived of as a debt. And in fact, initial investments quite often produce debts. That is, the investor will often take on debt to make an investment with the hopes that his or her return will exceed the debt incurred. Additionally, quite often an investment in someone, or the self for that matter, produces debt.

This logic of conceiving investments in people as debts to be paid back is exactly how some leading human capital theorists, like the Nobel Prize winner in economics, Gary Becker

(1964) have rationalized intersubjective relations and relations between society, the state and individuals. For Becker, to invest in an individual is not only to seek a profitable return from this individual, but also to place that individual in your debt. Nowhere is this stated more clearly than in Becker's landmark *Human Capital: A Theoretical and Empirical Analysis with Special Reference to Education* (1964). Given that Becker viewed all human action as economic (Dardot and Laval, 2013, p. 167): "The economic approach provides a valuable unified framework for understanding all human behavior" (Becker in Dardot and Laval, 2013, p. 167), it is perhaps not surprising that Becker would reconceive all human relations, but especially familial relations, in economic terms. After all, as Dardot and Laval, note, "Becker has formulated a new theory of the family, regarding it as an enterprise employing a certain quantity of resources in money and time to produce 'goods' of various kinds: skills, health, self-esteem, and other 'commodities' such as children, prestige, envy, sensual pleasures and so forth" (p. 168).

A debt economy, complete with creditor-debtor relations, is at work in this economic view of family life. And it should be noted tangentially that *oikonomia* at one point meant to govern one's *oikos*, the family and household. To return to the central topic of investigation, according to Becker (1964), rates of return from investments in children depend on the amount invested in the child. To invest, parents often assume debt. That is, "parents can borrow at the asset interest rate to finance expenditures on children," they "borrow whatever necessary to maximize net income (earnings minus debt) of their children, which requires that expenditures on the human capital of children equate the marginal rate of return to the interest rate" (p. 263). To many parents today, this economic formula probably sounds familiar and makes perfect sense. What is so striking here, however, is that Becker makes a vehement case that children not only be seen as human capital, but also as indebted subjects. For Becker, the debt that parents

take on while investing in their children-as-human-capital “can become the obligation of children when they are adults” (p. 263).

According to the Nobel Prize winning economist, “Parents can separate investments in children (an example of the separation theorem) from their own resources and altruism toward children because borrowed funds can be made the children’s obligation” (Becker, 1964, p.264). Somewhat lamenting the fact that, “Economists have argued for a long time, however, that human capital is poor collateral to lenders,” Becker reminds us that this is the case because: “Children can ‘default’ on the market debt contracted for them by working less energetically or by entering occupations with lower earnings and higher psychic income” (p. 266). Put rather grotesquely, before they’ve barely begun their lives, and are even legally (in the U.S.) able to produce surplus labor, children here are commodified as a type of collateral.

In the end, for Becker (1964), family life is reduced to the framework of a business deal. I quote at length here from Becker to illustrate this point:

Capital constrained parents could finance expenditures on children by reducing their life-cycle savings if children could be counted on to care for elderly parents. In many societies, poorer and middle-income level parents are supported during old age by children instead of by the sale of gold, jewelry, rugs, land, houses, or other assets that could be accumulated by parents at younger ages. Our analysis suggests that these parents choose to rely on children instead of on assets because rates of return on investments in children are higher than they are on other assets.

In effect, poorer and middle-level parents and children often have an implicit contract, enforced imperfectly by social sanctions, that parents invest in children in return for support during old age. Both parents and children would be made better off by such contracts if investments in children yield a high return, where included in the yield is any insurance provided by children against an unusually long old age” (p. 274).

Becker and other economists, such as Theodore W. Schultz (1961), have argued that one of the most important investments in children and young adults as human capital is education. But it is clear from the above, that for Becker, parents’ investments in their child’s education should by no means be considered in altruistic terms. Focusing on society, rather than the family

unit, Schultz for his part makes clear that any public investment in education that is made by the state and taxpayers is not a gift. Encouraging a loan-based approach to funding education, one in which students could take on debt to finance investments in themselves, Schultz (1961) argued long before any higher education student debt crisis, that any public investment in human capital should be based on a debt paradigm (p. 15). What we have come to see in the last 30-40 years is that the conceptualization of investment in human capital as a debt, particularly when this investment concerns education, has immensely intensified, particularly in higher education.

The ROI logic that is common amongst students, parents, government entities, the general public, and universities themselves, has debt at its center. I recall briefly an anecdote from one of my freshmen level American Studies courses I am teaching at a state university in California. Having ended a discussion on the role of debt in the novel *The Grapes of Wrath* (1939), I asked students their opinions as to whether or not we should consider the relations between the members of the Joad family as being based on a debt morality or some other ethical framework. In the middle of the conversation that ensued, a student mentioned that, “all of us here are indebted to our parents because they invested so many resources, especially money and time, in helping us get to where we are, become the people we are.” Upon a request for clarification, the same student declared that, “I owe my parents for this education I’m receiving.”

In accordance with human capital theory, students from the earliest ages are socialized into ROI logic. Barely any sphere is exterior to said logic in neoliberal life. Not even, as we have seen, the family sphere. Thus, both formal and informal education realms appear to be thoroughly saturated with ROI rationality. What must be emphasized again, is that interior to ROI logic is the logic and ethics of debt.

There are many layers of debt bound up in the conception of higher education as an investment. The anecdote above touches on one of them. I would like to briefly touch on one other. Dardot and Laval (2013) have pointed out that one of the factors that distinguishes the human as human capital is the work on the self, or responsabilization, that this person assumes (p. 265). But in addition to this, another key dimension of human capital existence, the authors claim, is risk. That is, subjects conceived as human capital are subjects that must accumulate never ending supplies of human capital or run the risk of failure in a hyper-competitive society.

The so-called “millennials” have been caricatured in public discourse, but also within university settings, as being “soft,” “needy,” “demanding,” “spoiled,” and “narcissistic.” They have been compared to “snow-flakes” that melt under the slightest bit of heat and pressure. The characterization is of course way off the mark, but it arises perhaps from a misconception of how students who view themselves as human capital are dealing with the risks of defaulting on debts they owe.

In short, nearly an entire generation of college students is having to negotiate the risk of debt default and ruin. Having to guarantee to themselves and others that they will generate a ROI that will service their debts, again to self, parents, and society, these students often project their anxieties of failure onto their teachers, universities, and others, as debts. That is, their teachers, schools, and society, owe them some assistance in meeting their own debt demands. What often then gets perceived as weakness or an inability to handle pressures of realities, is simply a projection that reveals a real need for support. Professional commentators and other arm-chair experts have often used university students’ calls for debt abolishment as evidence that students today are “entitled.” These students, the argument goes, want something for nothing. The rational and normative stance behind this type of vacuous and callous criticism, however, is that

students have been invested in, and now it's time to pay back. It also represents a type of tit-for-tat resentment logic of "we paid our dues, now you pay yours." Perhaps, however, the unconscious fear being masked by bravado and moralism here is, conversely, that if students' debts were abolished outright, so too would creditor-debtor power relations that debt instantiates.

Conclusion

The more debt penetrates, saturates and intensifies its force within education, the more education resembles not an educative, but rather a mis-educative experience. To be certain, Franklin's pedagogical conduct books, the education efforts in the Jim Crow South to fashion indebted subjects, and human capital theory applied in education, have worked with tremendous efficiency in shaping both educational experiences, and the subjects that go through them. But can, and should, these experiences be considered "educational?" Or should we label them otherwise? To this question, we now turn.

Chapter 3

On the Mis-Educative Force of Debt

That which prevents the schools from doing their educational work freely is precisely the pressure-for the most part indirect, to be sure-of domination by the money-motif of our economic regime (John Dewey, *Individualism, Old and New*, p. 62).

Introduction

In the previous chapter I began to trace the genealogy of debt-education bonds in the United States. Taking cues from Foucault and Nealon, my aim was to attend to the shifting intensities that the force of debt has had on education at different points in American educational history. This inquiry revealed that from colonial America to the modern day, debt has exerted a powerful force on education that has shaped education philosophy, policy, and practice; a force which has reached, in the contemporary neoliberal debt economy, a level of intensity never before seen. Additionally, the genealogy of the debt-education bond made clear that traditionally marginalized groups have often borne the heaviest debt burdens related to education. In other words, in American education history, debt has disproportionately corrupted the educational experiences of marginalized groups.

I would like to begin this chapter with a brief rumination on the above epigraph from John Dewey. It sets the tone for the writing that follows. Dewey's thoughts are still exceptionally relevant today, but within the current debt economy, it is perhaps more precise to argue that the "money-motif" of our economic regime of which Dewey speaks, is a "debt-motif." It is debt, I will argue below, that applies both direct and indirect pressures on education, particularly schools. It is debt that keeps teachers and students from doing their educational work freely. I concur in this chapter with critical university theorist Jeffrey Williams (2006), that there

exists a “pedagogy of debt,” but tacking in a slightly different direction, one steered by Dewey, I will argue that this pedagogy rather than produce educative experiences, produces “mis-educative” experiences that resemble training. The thrust of the argument to be developed below is this: Education should not owe its existence to financial debt; when it does, it becomes in Deweyan terms, “mis-educative.”

In Chapter One I focused, with the aid of a variety of theorists, principally Lazzarato, on defining the contours of the debt economy and debt’s ability to shape our daily routines, our lives, and our subjectivity. It became clear through this analysis that debt is an “apparatus” with formative force that shapes our everyday lives, and who we are. With this debt analysis in mind, it is tempting to suggest that debt has an *educative* force. That is, if debt shapes subjectivity, then in a sense it educates us; like education, debt gives form to who we are.

Recalling some of the classic notions of education it seems possible to substantiate this initial assertion. For example, two differing meanings of education are often conflated in the word “education”. On the one hand, the Latin root of “education,” *educare*, means roughly, the process of molding or shaping potentiality through instruction. And on the other hand, the Latin *educere*, is generally understood as the practice of leading out, and directing natural capacities. Additionally, education has also often been conceived of as a means of passing down knowledge and reproducing culture norms and behaviors. Dewey (1984), more than any anyone else in the United States, goes to great lengths to flesh out the exact meaning of education. While it would be impossible to do full justice to his conception of education here, he does offer a very useful concise summary of his thought on the matter when he writes that education, in a broad sense, entails the “formation of fundamental attitudes of imagination, desire, and thinking” (p. 63). In sum then, and very generally construed, education can be conceived of as a process which molds

us, illuminates and guides natural capacities, cultivates cognitive and emotional dispositions, involves the transmission of knowledge, and facilitates the reproduction of culture. Recollecting what has been said about debt in the previous two chapters-that it shapes us, channels our capacities in particular directions, demands that we acquire certain knowledges and thinking abilities to service it, influences our psychological and emotional states, and reproduces socio-economic realities-then the claim that debt is educative is alluring.

To my knowledge, no one has explicitly addressed or developed the assertion that debt is educative in a more suggestive way than the critical theorist, Jeffrey Williams. In his provocative essay on the current U.S. student debt crisis in higher education, “The Pedagogy of Debt” (2006), Williams convincingly demonstrates not only that debt is “the new paradigm of college funding,” and “consequently of early to middle adult life” (p.156), but also, using a plethora of debt data and anecdotal evidence, he exhibits how debt, as he metaphorically puts it, “tones” everyday experience for the indebted. Debt, as Williams explains, is an economic reality which “colors the day to day experience” (p.156) of his life and the lives of others indebted.

What is most striking about Williams’ short piece is that it clearly demonstrates how debt teaches us what colors, tones, and rhythms we can expect to form our lives according to as we serve it. Over time, we are socialized and habituated into indebted life. Stated from a student’s perspective, debt forces us to *learn* how to think and act, and normalizes survival habits that we must learn to get by in today’s debt economy. Williams grants debt an ontological status which makes it capable of teaching humans lessons. In making this move he follows (as do I) in the footsteps of Nietzsche’s (1967) famous claim from Book I of *The Genealogy* that “there is no ‘being’ behind doing, effecting, becoming” (p. 45), and thus places himself within a long tradition of scholars such as Foucault, Deleuze, and others, who argue that human subjectivity is

shaped by a multiplicity of forces. Therefore, accepting, at least provisionally, that debt has the ability to assert an educative force, one that gives form to our subjectivity, and how we live our lives, we should ask, “What exactly does debt teach us; what lessons do we learn from it?”

On the Pedagogy of Debt

Williams’ (2006) central claim is that “debt is not just a mode of financing but a mode of pedagogy” (p. 162). He fleshes out this claim by highlighting six specific debt lessons. But before examining these lessons in detail, it is worth pausing for a moment to ruminate on the concept of “pedagogy.” Williams assumes that his readers have a working knowledge of what pedagogy is. By unpacking the term a bit, however, Williams’ analysis becomes even more striking. Much of course has been written on this subject, for our purposes here I would like to review the etymology of the word.

In an fascinating book written by Luis A. Castello and Claudia T. Márisco, and translated in Brazil into Portuguese by Ingrid Muller Xavier, *Oculto nas Palavras: Dicionário etimológico para ensinar e aprender (Hidden in the Words: An Etymological Dictionary for Teaching and Learning 2005, all trans. mine)* we find the following. The word “pedagogy” originates from the Greek *paidagogos* which means “one who conducts or leads a child” (p. 67). The *paidagogos* (pedagogue) of antiquity was traditionally a slave that would guide, or conduct, a child to school. He served the function of protecting the escorted child, making sure that he arrived to and from the place of his lesson. But as Castello and Márisco (2005) also note, the *paidagogos* often formed an educative bond with the student he was conducting which went well beyond his formal assigned duties. Commonly, he would serve as a type of moral guide for the student, as well as making sure that his course of education stayed on track (p. 68). Finally, it is worth

noting that the root of *paidagogos*, *pais*, belongs to other important words like *paideuein* (to educate), and *paideia* (education) (p. 67).

Even as the etymological review of pedagogy makes Williams' claim more compelling, it also provokes a series of questions. If debt is a mode of pedagogy, if it functions as a pedagogue, then how does it conduct or guide our lives, and to where is it escorting us? What type of morality does debt imbue in us? Are teachers as pedagogues today, servants to the debt economy and forced to lead students in a particular direction mandated by debt? Regarding the students being conducted along a certain path, is there any chance that they can form their own paths, ones which do not have pre-determined destinations?

Williams (2006) himself asks, "We tend to think of (debt) as a necessary evil attached to higher education, but extraneous to the aims of higher education; if we see it as central to people's actual experience of the current university, *what do they learn?*" (p. 162, emphasis mine) After offering a cursory review of some of the traditional rationales for higher learning (pp. 162-163), Williams introduces us to a debt logic at work in forming contemporary education rationales of the indebted. According to Williams, debt teaches, and students learn, six lessons which I will briefly elucidate.

Williams (2006) begins his elaboration on debt's pedagogical force by stating, "First, *debt teaches that higher education is a consumer service*" (p. 163, italics in original). Rather than being a time and space which functions outside of the marketplace, say as a type of temporary refuge from market forces and pressures, Williams argues that universities are increasingly run according to a business ethic, with their campuses saturated by commercial enterprises (Starbucks, Burger King, Barnes and Noble Bookstore, etc.). As such, they are increasingly places where consumer logic is constantly reinforced (p. 163). Within this environment, and over

time, students often adopt a consumerist attitude towards education. Most importantly, when education is treated as an investment that is meant to pay certain financial dividends in the future, particularly the ability to pay back debt, education is prone to being principally valued according to return on investment (ROI) logic. Students invest in their education, and they expect a handsome return on said investment.

“Second,” Williams (2006) argues, “*debt teaches career choices*” (p. 164, italics in original). Listing a few career choices one would *not* rationally elect to pursue if heavily indebted, mainly those in the social services, arts, or humanities, Williams makes a strong case that debt teaches a certain career rationality. Reminding us that students do not “decide on career plans tabula rasa” (p. 164), he sketches an outline of the rational decision-making process that most students, but especially those with high debt burdens, go through when choosing a profession. The long and the short of the debt induced rationalization process is not hard to deduce: students who are indebted and plan on servicing this debt realize early on in their higher education experiences that in order to service their debts they will have to find the job(s) that pay them the most amount of money in the shortest amount of time. In this sense, following a calling in the arts, social service related jobs, and other professions which do not tender a high return on education investment is an extremely risky proposition and makes little rational sense.

In light of the inquiry this dissertation is pursuing, Williams’ (2006) articulation of debt’s lessons three-five, are the most captivating. The three lessons, that “*debt teaches a worldview,*” that it “*teaches civic lessons,*” and that it “*teaches the worth of a person*” (pp. 164-165), are most directly related to the ways in which debt plays a pedagogical role in forming the neoliberal indebted subject. What Williams helps us realize is how debt makes up an essential element of

the neoliberal pedagogical apparatus that guides these processes in a particular direction, and/or keeps these processes in motion.

For instance, consider Williams' (2006) claim (lesson number three) that "*debt teaches a worldview*" (p. 164). Not only, as Williams shows, does debt conscript students into the market, it also "teaches that the primary ordering principle of the world is the capitalist market, and that the market is natural, inevitable, and implacable" (p. 164). According to Williams, this third debt lesson contributes to the belief that "there is no realm of human life anterior to the market" (p. 164), everything from knowledge, to sex, and democracy is subsumed under a market logic that is presumed good (p. 164). How debt teaches this worldview remains a bit unclear in Williams' analysis. What is important to note, however, is that for Williams, the worldview that debt promotes is one that enables it to simultaneously govern our lives while hollowing out traditional democratic institutions and civic relations.

More to the point, Williams (2006) claims that, *debt teaches*, and this is the fourth lesson of debt, *a variety of civic lessons*, which ultimately within the neoliberal regime, are market lessons. "It teaches," for instance, "that the state's role is to augment commerce, abetting consuming which spurs producing; its role is not to regulate or interfere with the market" (p. 165). In addition, Williams points out that debt redefines the meaning of the social contract while also reconfiguring social relations; we are no longer beholden to each other, instead we are individualized consumers and competitors that bear the responsibility of servicing debts alone.

"Debt teaches that the social contract is an obligation to the institutions of capital, which in turn gives you all the products on the shelves. Each citizen is a private subscriber to public services, and should pay his or her own way; social entitlements like welfare only promote laziness rather than the proper competitive spirit. Debt teaches tough love toward welfare: if you have to pay your college loan, why should you pay for someone's welfare" (p. 165).

Debt today thus plays a key role in setting in motion and sustaining a process in which market logic subsumes civic logic with an intensity never before seen. We might say in fact, that debt teaches that governance should be conceived of through market metrics rather than any other criteria, and that even the relations we hold with others must pass through a cost/benefit analysis in which debt is a determining factor of whether to nurture relations or not.

In the United States debt has long been an indicator of success or failure (Sandage, 2005). From the country's "Founding Fathers" like Benjamin Franklin and Thomas Jefferson, to the average businessman looking to improve his credit report during the birth of credit rating agencies in the early 19th century, to the thousands who lost their homes in the 2008 "Great Recession," debt has historically had the power to both influence a person's self-value and determine their economic worth in society. So Williams' (2006) fifth lesson of debt: "*debt teaches a worth of a person*" (p. 165), is not entirely novel. It does, however, take on added significance considering the intensity of the debt crisis we face today.

Williams' elaboration on this fifth lesson of debt is short, so we can reproduce it in its near entirety here. In the crudest of terms, and in accordance with a dominant market logic, debt both transfigures and reduces a person's value. More specifically, Williams (2006) writes that within a debt-human value paradigm "the worth of a person is measured not according to some grand humanistic conception, cultivation of intellect and taste, or knowledge of the liberal arts, but according to one's financial potential" (p. 165). Debt teaches that one's human value is calculable through a market formulation expressed as: "You *are* how much you can make, minus how much you owe" (Williams, 2006, p. 165 emphasis added). Complicating matters, when "debt is your problem" and not the problem of society (Williams, 2006, p. 165), one is left to decide on their own whether or not he or she will either resist evaluation according to market

values, surely a Herculean task in today's world, or will bear the burden of increasing his or her value within the logic of the market all by himself/herself.

It is easy to understand then why indebtedness is such an anxiety ridden existential state today. And by now it should be clear that debt teaches not only cognitive lessons, but also emotional ones. This fact is clarified in Williams' (2006) sixth, and final debt lesson: "*debt teaches a sensibility or feeling*" (p. 165). Situated within an economy of stagnating wages, disintegrating social safety nets, and increased competition for fewer and fewer high paying jobs, with each monthly debt payment the indebted person learns what it is like to be part of the growing precariat class. And as such, as Williams concludes, "Debt makes concrete the feeling of insecurity" (p. 165). What's worse, is that the feelings of insecurity and precarity become normalized over time; with a seemingly infinite debt hovering above us, we are left with little choice than to accept precarity as a way of life. Given the circumstances, we train ourselves on how to survive in constant precarity, and over time, what once seemed precarious, becomes banal.

As compelling as I find Williams' arguments on the pedagogy of debt to be, I would like to try and build on them by making a move which at first glance seems to oppose them. What I mean by this is that in the end, it turns out that debt is in reality a very poor pedagogue.

Williams' line of reasoning on debt and education is extremely generative in that it allows us to establish evident bonds between debt and education today. What I would like to do in the rest of this chapter is borrow a concept from John Dewey to problematize the bond between debt and education in a way which concomitantly calls on us to re-think what we mean by "education," while also demanding that we carefully consider the ways that the force of debt impoverishes educative experience. So instead of arguing that debt teaches and educates us, and resting there,

with the help of Dewey I will argue below that the formative force of debt does not principally lie in its ability to educate, but rather in its' power to *mis-educate*.

Dewey on Educative Experience

Dewey fleshes out the notion of *mis-educative* experience in greatest detail in his succinct but substantive *Experience and Education* (1938). In this text he attempts, on the one hand, to clarify his notion of experience which he believes so many “progressive” educators have misunderstood, and on the other hand, to reply to some of his fiercest critics. Two central arguments about educative experience make up the backbone of *Experience and Education*. According to Dewey (1938), education philosophy is, or should be, based on a philosophy of experience (p. 29). But importantly, he makes clear that not all “experiences are genuinely or equally educative” (p. 25). With these two assertions in mind, it is necessary to briefly touch on Dewey’s philosophy of educative experience, before unpacking his notion of *mis-educative* experience and tying it to debt.

Dewey stresses that “education is development within, by, and for experience” (1938, p. 28). But just because education develops within, by, and for experience, does not guarantee that experience is educative. For experience to be educative it must, according to Dewey, abide by two chief principles, the “principle of continuity of experience,” and the “principle of interaction.”

The principle of continuity of experience, affirms Dewey (1938), “rests upon the fact of habit, when *habit* is interpreted biologically” (p. 35, emphasis in original). Elaborating on habit, Dewey states, “The basic characteristic of habit is that every experience enacted and undergone modifies the one who acts and undergoes, while this modification affects, whether we wish it or

not, the quality of subsequent experiences” (p. 35). Building on this conception of habit Dewey is able to claim that “the principle of continuity of experience means that every experience both takes up something from those which have gone before and modifies in some way the quality of those which come after” (p. 35). While he admits that nearly all experiences have a certain continuity, Dewey clarifies that educative experience not only depends on continuity, but must also promote *growth*, growth here “understood in terms of the active participle, *growing*” (p. 36, emphasis in original).

Educative experiences are those which lead to growth, or growing. And importantly for Dewey (1938), growth is education, and education is growth, if growth in a direction promotes growth in general (p. 36). Or stated slightly differently, growth as education, and education as growth, need respond positively to two questions. The first is, “Does this form of growth create conditions for further growth, or does it set up conditions that shut off the person who has grown in this particular direction from the occasions, stimuli, and opportunities for continuing growth in new directions” (Dewey, 1938, p. 36)? And the second is, “What is the effect of growth in a special direction upon the attitudes and habits which alone open up avenues for development in other lines” (p. 36)? Stated in simple terms, educative experience needs to be able to affirm that growth occurs, and that this growth creates conditions for further growth in a multitude of directions. Summing his position on growth and education, Dewey writes, “When and *only* when development in a particular line conduces to continuing growth does it answer to the criterion of education as growing” (p. 36, emphasis in original).

Dewey’s (1938) second principle of educative experience, “interaction,” is directly related to growth/growing in that growth/growing depends on interactions with environments and other people. Dewey’s use of the word “interaction” in *Experience and Education* refers to

objective and “internal” (that which goes on inside of a person’s body and mind, pp. 38-40) factors of experience, assigning equal importance to both, while stressing the interplay between them (p. 42). In their interaction, internal and objective factors of experience form what Dewey calls a “situation” (p. 42). He argues that “the conceptions of *situation* and of *interaction* are inseparable from each other,” and that, “an experience is always what it is because of a transaction taking place between an individual and what, at the time, constitutes his environment”(p. 42, italics in original). Conceiving of an “environment” as “whatever conditions interact with personal needs, desires, purposes, and capacities to create the experience which is had” (p. 43), Dewey is able to assert that educative experience is that which does not violate the principle of interaction from one side or the other (internal/objective) (p. 42). One might say that as a person grows through interaction with her environment, she also alters that environment in substantive ways. If this interactive experience can be labeled “educative,” it is because it creates environments or situations for continued future growth through continual interaction.

What Dewey (1938) aims to show in his discussion on interaction is that “continuity and interaction in their active union with each other provide the measure of the educative significance and value of an experience” (pp. 44-45). The principle concern of the Deweyan educator is thus to create situations in which educative interactions take place. Or in other words, the educator’s task is to regulate the objective conditions in which experiences will unfold (p. 45). It is important to note for our purposes here that Dewey’s notion of “objective” conditions entails not only concrete surroundings, but also existing social realities which include historical, economic, and political conditions.

In the end then, in Dewey’s view, experience is educative when it meets both principles of educative experience. The environments and conditions in which education occurs must

remain conducive to the growth of students, and they should be open to expansion and change. Moreover, teachers must also be finely perceptive of, and richly responsive to, the internal experiences of their students so that they can guide them along in positive myriad directions. Importantly, the Deweyan teacher is capable of bringing into interaction her students' internal and external conditions of experience in such a way so that growth occurs. It will be my contention below that debt severely curtails both the teacher's ability to create educative experiences, and, cultivate students' freedom of growth through education. Debt, transfigures educational experience; it imposes a one-sided, non-reciprocal external mis-educative force on education.

Dewey on Mis-educative Experience

We must remember that even though Dewey clearly establishes the intimate relations between experience and education, he warns against conflating them with each other. It bears repeating that for Dewey not all experiences are educative. Experiences that delimit, rather than expand and cultivate potentialities, in other words, those which stultify growth, whether it be physical, emotional, or intellectual, are considered by Dewey to be mis-educative. He argues that, "Any experience is mis-educative that has the affect of arresting or distorting the growth of further experience" (Dewey, 1938, p. 25). Moreover, mis-educative experiences in the present not only hinder the potentiality of the present, but also delimit the possibility of educative experiences in the future. Or as Dewey (1938) writes, "the possibilities of having richer experience in the future are restricted" (p. 26), when one undergoes a mis-educative experience in the present. Rounding out the deleterious affects of mis-educative experience, Dewey states that they, "engender callousness," and "may produce lack of sensitivity and of responsiveness"

(pp. 25-26). He acknowledges that mis-educative experiences can indeed “increase a person’s automatic skill in a particular direction” (p. 26), but when this direction is uni-dimensional, and when the acquisition of automatic skill produces the automaton, then persons “land in a groove or rut,” the effect being that the field of further experience is narrowed rather than enlarged (p. 26).

Relying on the interrogative form, as he often does to drive his arguments home, Dewey (1938) draws our attention to the deleterious effects mis-educative experience has on education by asking: “How many students, for example, were rendered callous to ideas, and how many lost the impetus to learn because of the way in which learning was experienced by them” (p. 26)? He goes on questioning,

How many acquired skills by means of automatic drill so that their power of judgment and capacity to act intelligently in new situations was limited? How many came to associate the learning process with ennui and boredom? How many found what they did learn so foreign to the situations of life outside the school as to give them no power or control over the latter? How many came to associate books with dull drudgery, so that they were “conditioned” to all but flashy reading matter (p. 27)?

Dewey (1938) maintains that “every experience,” educative or not, “is a moving force,” and “its value can be judged only on the ground of what it moves toward and into” (p.38). My claim, which I turn to now, is that if debt can be judged to produce mis-educative experiences it is because it captures and controls the moving force of experience towards, and into, service of it. More precisely, the pedagogy of debt teaches us to conduct ourselves in accordance with the terms it places on our lived experience. In so doing, debt impoverishes our experiences in the world, with others, and limits, rather than expands, the shape our subjectivity can take. This is how the pedagogy of debt mis-educates and forms the indebted person.

Debt, Potentiality, and Impotentiality

By focusing on the ways in which debt shapes subjectivity, how it has a mis-educative force which promotes certain ways of being in the world, I am clearly centering my attention on how debt's mis-educative force shapes individuals and largely bracketing the social costs of indebted life. To be sure, research on debt's ability to mis-educate not only individuals, but also society writ large, is worthy of investigation. Recognizing that each individual is a thread in the social fabric, it is my hope that my inquiry here at least spurs thought in this direction. Admitting my focus on individuals here, it is worth spending some time, albeit brief, on fleshing out how I am conceiving of individuality before describing how debt impacts individuals.

For the sake of consistency I stick with a Deweyan interpretation of individuality here. In *Individualism Old and New* (1984), we find a notion of individuality undergirding the book, but only clearly defined at the very end of the very last chapter. Here Dewey defines individuality as pure potentiality, a capacity of development that is at first spontaneous and unshaped (p. 81). He goes on to remark that individuality "is a unique manner of acting in and with a world of objects and persons," which is of course, "not something complete in itself, like a closet in a house or a secret drawer in a desk, filled with treasures that are waiting to be bestowed on the world" (p. 81). Rather, individuality, as Dewey metaphorically puts it, "is no more complete in itself than is a painter's tube of paint without relation to a canvas," because for Dewey, individuality "develops into shape and form only through *interaction* with actual conditions" (p. 81, emphasis added).

As we saw previously, education for Dewey is a process of setting up experiences in which growth of the individual can occur through the interaction with her environment. Or put in slightly different words, education is the process of interactive experience through which potentiality is developed and given shape. We might stay with Dewey's metaphorical language

on individuality and suggest that education is the artistic coming into being of personhood that occurs through creatively guided, rather than imposed and predetermined, interactions with the world around us.

The above ruminations on individuality will be key for our understanding of debt's mis-educative force, but I would like to augment them a bit by focusing briefly on the other side of potentiality: impotentiality. One of power's most "insidious operation(s)," Giorgio Agamben (2011) writes in "On What We Can Not Do" is that it "does not immediately affect what humans can do—their potentiality—but rather their 'impotentiality,' that is, what they cannot do, or better, what they are able not to do (p. 43). According to Agamben, "potentiality is always also constitutively an impotentiality" (p. 43). Or in other words, borrowing directly from Aristotle, "every ability to do is also always already an ability to not do" (p. 43). More specifically, for Agamben, "impotentiality, does not mean only absence of potentiality, not being able to do, but also and above all, 'being able to not do,' being able to not exercise one's own potentiality" (p.43). As Agamben writes, "human beings are the living beings that, existing in the mode of potentiality, are capable just as much of one thing as its opposite, to do just as to not do" (p. 44). No other being, as far as we know, shares this trait.

Power, in Agamben's view, is not blind to this fact. Hence it operates on both potentiality and impotentiality. Agamben (2011) notes that Deleuze "once defined the operation of power as a separation of humans from what they can do, that is, from their potentiality" (p. 43), but adds that today, power separates humans from both what they can do (potentiality), and also from what they are able not to do (impotentiality) (p. 44). In so doing, power reshapes human subjectivity; it alters what it means to be human.

For example, estranged from her or his impotentiality, the subject develops a false consciousness that anyone can do or be anything; they believe themselves capable of everything (Agamben, 2011, p. 44). Of particular interest for our discussion here is a remark that Agamben makes in passing. He claims that “the market” demands a particular flexibility of potentiality, that a person be able to bend themselves into just about any shape. In Agamben’s (2011) own words: “everyone is simply bending himself or herself according to this flexibility that is today the primary quality that *the market* demands from each person” (p. 45, italics added). It is this demand that not only requires ceaseless development of faculties, but also never-ending negation through activation of impotentiality. Impotentiality cannot remain impotential. It must be activated to serve the market.

When seen through the lens of debt and the debt economy, the notion of impotentiality takes on added significance. For if it can be said that debt forms the subjectivity of the indebted person by capturing, shaping, and training potentiality, it must also be argued that debt negates impotentiality, or in Agambenian terms, it “separates” or “estranges” humans from one of the constitutive elements of being human: our ability to not do, and not be, something or another. Another way to state this is to say that the indebted person is not able to not exercise potentiality. The indebted subject has but little choice than to cultivate faculties that will allow him or her to service the debts they owe. Considering debt’s force on potentiality and impotentiality, we are left with a series of questions. How then does debt separate indebted subjects from their impotentiality? What is at stake in this separation? And can it be resisted? The first two questions we’ll take up here, the latter will be addressed in the final chapter of this dissertation.

Part of what constitutes the indebted subject is the loss of impotentiality. Indebted persons simply cannot afford (literally and metaphorically) to not pay their debts. To prefer not

to pay debts is to invite a range of punishments from both private and State actors. Not paying one's debts may not necessarily, although the risk exists, lead to Bartleby's fate (starvation), but it does expose one to possible wage garnishment, imprisonment, or possible homelessness due to poor credit reports that disqualify one from leasing opportunities and other housing options. In other words, the preservation of impotentiality in the debt economy potentially leads one into permanent precarity.

These techniques of punishment aside, the indebted person is not able to not work long hours, often at low wages, to earn money for debt repayment. They are not able to not study economics, business, or a STEM subject, if they hope to acquire a stable job after graduating college with debt. In short, the indebted person is not able to not exercise potentiality, i.e., cultivate faculties that will allow them to service their debts.

It is true, as Agamben notes, that today's "market" demands unlimited flexibility from each person, but when one correctly labels the "market" as the "debt economy" then the notion of flexibility becomes more complicated. The debt economy both demands and constrains the flexibility of each person. On the one hand, the indebted subject does indeed need to be as flexible as possible to maintain a lifestyle that permits him to service debt. But on the other hand, debt delimits the bounds of flexibility. One can never decide not to flex, nor can one flex too far. The flexibility of the indebted person is under constant pressure from the debts they owe. Stated differently, one bends oneself into the shape that their debt demands.

Within the philosophy of education field, Tyson Lewis (2011, 2013) has crafted an impressive array of scholarship that seeks to assert the argument that education is, and should be, thought of as process that not only develops potentiality, but which also preserves impotentiality. Beginning from the premise developed by Jan Masschelein and Maarten Simons (2010), who

themselves build off Michel Foucault's work on neoliberal subjectivity (see again Foucault's *The Birth of Biopolitics*, 2004) that, "potentialities within the (current) learning society are connected to self-directed, self-managing behaviors in a form of 'governmentality of the self,'" Lewis (2011, p. 586) advances Masschelein and Simons' work in some important directions. For instance, Lewis claims that "The major problem with neoliberalism is not that it views the child or the student as a lack, but rather that it views the child as an infinite potentiality that can and must be actualized through constant performance testing" (p. 587). Furthermore, and here Lewis tacks away from Foucault and moves directly towards Agamben, he provocatively argues that "what the liberal democratic learning society sacrifices is not equality or potentiality but rather our impotentiality, our ability not to be" (p. 587). The sacrificing of our impotentiality amounts to a sacrificing of our freedom, according to Lewis (2011), who recognizes that our "very potentiality *to not be* is in fact our greatest form of freedom" (p. 587, emphasis added). What deserves our attention here is that regaining, or perhaps it is better to say preserving our impotentiality (read: our freedom to not to be), involves a temporal move which occurs within educational practice and which we will return to later. In educational experiences the temporality of debt can be disrupted. Time for being other than an indebted subject can be opened up.

Lewis makes evident that individuality consists not only, as Dewey stresses, of our potentiality to be this or that, but also our impotentiality: our ability *not to be*. Moreover, Lewis' critique of neoliberalism can, and should be, augmented to include an analysis of the ways in which the heart of today's neoliberal regimes, financial debt, captures and colonizes our impotentiality. Put slightly differently, debt forces the individual to ransom an element of their individuality and freedom by demanding that she sacrifice her impotentiality in order to service her debt(s). Simply stated, the indebted person cannot ontologically, existentially, and materially,

afford to allow their impotentiality to remain impotentiality, to not be activated, without facing severe legal and economic, and hence existential, consequences.

Debt's force then, resides not only in its ability to capture and conduct potentiality, but also in the ways that it intrudes upon, and colonizes, our impotentiality. Tying this specifically to education, it is possible to argue that by demanding that our potentialities be actualized to service it, debt negates our impotentiality, and my claim is that this actualization of potentiality as a negation of impotentiality, is mis-educative because it severally delimits who we might, or might not, be and become.

With the above working notion of individuality in mind, we can dedicate the rest of this chapter to fleshing out more specifically how debt's force on individuality is mis-educative. It need be stressed, and some examples which follow will illustrate this point, that the mis-educative force of debt has different impacts on different people, at different times, and in different locales. In short, as I tried to demonstrate in Chapter Two's historical analysis, debt asymmetrically burdens the educative experience of traditionally marginalized peoples in the United States.

I need also acknowledge a counter-claim to my argument that intuitively makes sense, but that I ultimately reject on material as well as ideological grounds. One might point out that in a very concrete way, credit (not debt) is central because it enables education to function in the United States in some important ways. For example, school buildings are often built with lines of credit (bonds), and students fund their higher education through loans. In other words, if you remove credit from the education equation, you endanger the entire educational enterprise in the United States. My short response to this rebuttal is that it is built on a fatalistic axiom, one which posits that you can't have schools without having schools in debt, and that students can't go to

college without loans. There is a different axiom that I would rather affirm, one that declares education as a universal right that should be available to anyone debt-free. While this may at first glance appear rather “utopian,” and in the final chapter I will declare it so and defend it rigorously as such, consider the following. American expenditures on the military in 2015 accounted for 54% of discretionary spending (\$598.5 billion) as opposed to a meager 6% on education (\$70 billion) (NATIONAL PRIORITIES.org, 2015). Further, a 1% “tax on concentrated wealth would erase student debt over a decade and bring the cost of public higher education to zero” (Anderson, Bayard, Cavanagh, Collins, Hoxie & Pizzigati, 2016). Given this data, it is hard not to conclude that liberating education from debt is more a question of political will, rather than economic determinism. There are other ways to fund education in the United States, ways which would not burden students, teachers, parents and children, with debt.

My claim is that debt is a mis-educative unnecessary evil haunting education experience in the United States. To further warrant this claim I will reconceptualize Dewey’s notion of mis-educative experience through the interpretive lens of debt. Taking a stylistic cue from Williams, I’ll *italicize* for emphasis the ways in which debt’s force produces mis-educative experiences.

Debt’s Mis-Educative Lessons

To begin, *debt is an external control that imposes a form on the educational process*. As such, the experience of education under pressure from debt becomes a moving force that arrests potentiality, and directs it in a limited fashion. Using the Deweyan notion of growth explained above, it is plausible to claim that debt as an external control arrests and distorts growth by narrowing, rather than enlarging, experience. Dewey’s (1984) critiques of education when it is reduced to pecuniary ends and serves the formation of what he calls the “business mind” are instructive here.

Returning to the epigraph at the beginning of this chapter, debt “prevents schools from doing their work freely” because it is an external economic pressure directly tied to the “money-motif” of our neoliberal economic regime. As such, schools pressured by the forces of debt foster the creation of a certain kind of mind, what Dewey (1984) calls the “business mind,” and what we could today call the “indebted mind.” Dewey was highly critical of educational processes that served adult societies by putting an “exaggerated emphasis upon business and the results of business success” (p. 63). Such an education, according to Dewey, was mis-educative precisely because it “is at best extremely one-sided; it operates to create the specialized ‘business mind’” (p. 63). Without mixing any words, Dewey alerts us to the “mental poverty that comes from (this) one-sided distortion of mind,” reminding us that it is “ultimately more significant than poverty in material goods” (p. 63).

To fully grasp why he can make such a strong claim it is important to remember that for Dewey (1938), “problems are the stimulus to thinking” (p. 79), and is in a sense, synonymous with “problematizing.” Moreover, it is important to note that, as Dewey maintains, the problems that spur thinking arise “out of the conditions of the experience being had in the present” (p. 79). Therefore, when an economic concern, and here we can revise Dewey’s analysis to include debt, is *the* problem in which the student is mostly engaged, either implicitly or explicitly, problematizing is significantly truncated by the circumstances in which it develops, which means, if we are following Dewey, that thinking is delimited.

Another way of conceptualizing the above, and this would be the second way that debt engenders mis-educative experience, is that *the indebted person’s dominant problems, and thus thinking, are shaped by the debt they owe; the debt they owe gives birth to the problems which are generative of their thinking.* One might suggest that debt produces, and causes one to

prioritize, reactive thinking. This is to say that, on the one hand, debt is a stimulus to thinking that provokes a particular response. On the other hand, thinking that reacts to debt is thinking that is responding to a stimulus rather than creating or controlling it.

Nietzsche's (1967) comments on debt's force of shaping the "calculating animal" that we discussed in Chapter One, thus take on even greater significance when considered through the Deweyan mis-educative lens. Stated analytically, and coupling Nietzsche's claims that debt cultivates the calculative thinker with our claim inspired by Dewey, that debt is mis-educative because it delimits thinking, we can argue that the debt someone owes gives birth to problems which they then seek to resolve through calculative thinking. As such, debt shapes the thinking experience of the indebted person; the thinking experience of the indebted person under pressure from debt becomes a mis-educative experience.

It should be noted, however, that one need not even be in debt to have one's thinking shaped by it. Simply the fear of going into debt, and we saw this in Benjamin Franklin's (1748) "Advice to a Tradesman" in Chapter Two, is enough to influence calculative thinking. Take for example the case of Ashley Ayala-Perez, a first year college student featured in a recent article written by Natasha Singer in the *New York Times* titled "Got an A in Algebra? That's Worth \$120" (2016). Ms. Ayala-Perez was like many first generation college students concerned with the daunting process of figuring out how she was going to pay for college and navigate the scholarship bureaucracy process (Singer, 2016) until, at least, she was introduced by a high school counselor to the microscholarship start up "Raise.me."

According to Singer (2016), "Raise.me," a three-year-old firm in San Francisco, aims to make the admissions criteria clearer and the costs of university a bit more feasible, particularly for first-generation collegegoers. High school students may sign up on the free site to accrue

incremental scholarships from about 100 participating institutions, including Oberlin, Temple University and soon, the University of Iowa (2016). As the article details, when Ms. Ayala-Perez discovered Raise.me, “she quickly used (it) to *calculate* the amount she could amass if Pennsylvania State University, her first choice, accepted her” (Singer, 2016, emphasis added). Quickly accumulating funding, Ayala-Perez comments, “was kind of addicting. You kept adding in things and you could see how much money you kept making” (Singer, 2016).

As stated by the chief executive and co-founder of Raise.me, Preston Silverman, Raise.me “allows (students) to set immediate goals, and we give them feedback that lets them see their progress as they go” (Singer, 2016). The *Times* article goes on to note that Raise.me utilizes a combination of two economic concepts. “One is ‘nudging,’ that is designing systems to influence the choices people make, ideally for their own good. The other is microfinance — incremental loans for entrepreneurs who would not otherwise have access to funding” (Singer, 2016). Noting the potential risk of applying these types of behavioral economic schemas in education, Suzanne Garland, the dean of curriculum at Middlebury College, perceptively remarks that, “Hinging dollar amounts on individual microachievements probably creates a bunch of kids running around *thinking*, ‘How can I get the next 250 bucks?’ instead of focusing on what’s really important — which is learning” (Singer, 2016, emphasis added).

Garland’s fears are warranted, but students like Ms. Ayala-Perez, and there are many, are indeed “learning.” In fact, they seem to have internalized rather well the lesson that one must think in very particular ways to avoid the pitfalls of indebtedness. Raise.me is simply catering its services, and education funding schemas, to 21st century calculative students trying to survive, or avoid, the pitfalls of indebtedness.

Recalling what was said about the second criteria of experience for Dewey, interaction, helps us reveal the third way that debt's force influences educational experience. *Debt shapes the interactions that students have with their educational and social environments in a plethora of ways.* Consider just two examples. In 2013 the city of Chicago enacted the largest public school closing in United States history ("Chicago School Closings Vote: Board of Education Votes to Shutter 50 Public Schools," 2013). Cloaked in jargon about offering choice, school reform, and educational efficiency, was austerity logic. To save money that could be used to pay off municipal debts, the city of Chicago severely altered the learning environments of thousands of mostly Black and Latina/o public school children and teenagers. In draconian terms, to describe a draconian measure, the city simply eliminated 50 school environments of interaction.

It is worth pausing here to examine a truly remarkable contemporary debt document that helps illustrate just how much force debt has on education environments, in particular K-12 public schools. Found in a 2013 Chicago Public Schools (CPS) budget report, issued prior to the public school closings just mentioned, is a section that directly addresses the relevance of debt on all decisions educational (Chicago Public Schools Fiscal Year 2013 Amended Budget, 2012). According to the CPS report, the 2013 budget represented "three separate but interrelated budgets" (2012). Taken separately they are, "The Operating Budget," which accounts for things like teacher salaries, school bus transportation, and meals, "The Capital Budget," which accounts for major school facility investment, and "The Debt Budget," which contains revenues set aside for debt service in the upcoming year- "as required by our bond *covenants*." (CPS Report, 2012 emphasis added). Apparently these bond covenants are sacred, because these debt agreements must be served *before* any other revenues can be allocated to things like teacher pay or school repair and construction. Several lines from the CPS budget report are worth quoting in full:

“Some of these revenues are dedicated exclusively to debt or capital, and often, debt has the first claim on the revenues because specific revenues were pledged in the bond agreements. This means that the operating budget receives revenues *after* allocations are made to the debt and capital budgets” (CPS Report, 2012). In a rather surprising admission, the italics are in the original. What is unfortunately not surprising is that more and more cities across the United States are prioritizing (they have little choice) payments to creditors, rather than students and teachers (e.g., Neason, “Letter from Detroit: Battling for the fate of a school district,” 2016).

Also lamentable is that rather than offer refuge to students coming from debt-debilitated K-12 public schooling systems, universities have become the ultimate debt trap. Williams’ analysis above on the pedagogy of debt addresses this point sufficiently. But, when discussing college costs, and debt loads, it is important to remember that students are not only taking out loans to pay for their college experience, but also many, and again disproportionately students of color, have to combine loans with full or part-time employment simply to stay in college.

Research conducted by the social justice advocacy group *Demos* (Huelsman, 2015) has clearly demonstrated the existence of debt-color lines. According to *Demos*; Black and low-income students borrow more, and more often, to receive a bachelor’s degree, Latino/a and Black students are dropping out of university with debt at higher rates than white students, and Associate’s degree borrowing has spiked particularly among Black students over the past decade. Debt burdens are compounded for these students. Not only must they struggle to overcome inequalities at least in part created by debt in the past, but also, their efforts to overcome said inequalities are weighed down by the fact that they must go into further debt for an education in the present. This education may, or may not, grant them greater opportunities for social-

economic equality in the future, a future, it bears mentioning, that is already colonized by accrued education debts.

Compounding the issue is the fact that the jobs most working students have don't pay salaries high enough to relieve the need for student loans. Take the case of California. According to the "Student Protection Act," (California Assembly Bill 393), "In 1985, CSU (California State University) students had to work 199 hours at minimum wage to pay tuition and fees for an academic year at the CSU; in 2015, students had to work 682 hours at a minimum wage job to cover those costs" (Xia, 2017). This leads three out of four CSU students today to work more than 20 hours per week (Xia, 2017). Again, race and ethnicity aspects must be stressed. As a recent 2017 California Faculty Association internal report reveals ("Equity Interrupted: How California is Cheating Its Future," the CSU system educates a far more diverse student body than it did 30 years ago, but as the number of students of color has increased, public funding for the CSU has decreased (CFA "Equity Interrupted"). Such education and economic realities prompt one faculty member quoted in the report to surmise the situation rather bluntly: "As the student body of the CSU became darker, funding became lighter" ("Equity Interrupted," p. 2).

And so students are stressed on two ends: overworked and underpaid, and facing ever increasing tuition hikes, they have no choice but to take on increased debt loads. As any professor who works with these overburdened students can tell you, the work that these students have to do, and the loans they have to take on simply for the right to a college education, severally restricts the shape of their educational experience. Often exhausted from work, falling behind on assignments, and anxiety ridden, these students suffer internally from the external pressure that debt places on their educational experiences.

Is it any wonder then that many of our *indebted students often appear to be callous and unresponsive in our classrooms*, the fourth mis-educative result of debt's influence on education? I emphasize "appear" here to stress the point that students are not inherently callous or unresponsive to education. Recalling Dewey's interrogative form of pointing out the pernicious effects of mis-educative experience, it is possible to surmise that when debt exerts its force on the educational process it can produce a "callousness" towards subject matter not deemed relevant to the indebted life, and/or decrease or kill the impetus to learn anything which is not perceived to be helpful in servicing debt. The double-bind here, however, is that strictly catering education to the service of debt produces the same results though for different reasons. When education is reduced to learning about living the indebted life, or avoiding it, the education lifeworld appears rather coarse and numbing.

There has been much discussion, debate, and lamentation of late on the demise of the humanities in (principally higher) education. To my knowledge, however, there has been insufficient attention directed at analyzing the degree to which the low enrollments, lack of funding, and administrative support for the humanities can be attributed to debt. As Williams (2006) alludes to in his piece, there is a strong correlation between students' choice of study and their debt loads. Students rationally choose the course of study that will enable them to pay their debts, and this has tremendous consequences for the humanities. Put interrogatively, do students have much choice other than to become callous and unresponsive to the humanities if the humanities are perceived as useless for servicing debts?

Convincing arguments have been made concerning the necessity of the humanities for the health of a vibrant democracy. As go the humanities, so goes the democratic ethos of the people, according to this line of thinking. I allude to democracy here to introduce the fifth mis-educative

force of debt: *debt destroys a democratic impulse in education*. Among the benefits of the “progressive movement” in education, Dewey (1938) argued, was that it “seem(ed) more in accord with the democratic ideal to which our people is committed” (p. 33). Stressing the reasons rather than the causes for why we should prefer democratic and humane arrangements (p. 34) in education, Dewey cites the widely held belief that democratic social arrangements promote a better quality of humane experience than do non-democratic and anti-democratic forms of social life (p. 34). Additionally, a principle regard for individual freedom and for decency and kindness of human relations comes back in the end to the conviction that these things are tributary to a higher quality of experience on the part of a greater number than are methods of repression and coercion or force (p. 34). Finally, Dewey asks, “Is it not the reason for our preference that we believe that mutual consultation and convictions reached through persuasion, make possible a better quality of experience than can otherwise be provided on any wide scale” (p. 34)?

But let us review the impact of debt on democracy, on democratic practices. When debt is given the sovereignty it currently has, when financial banking institutions, rather than democratically elected officials determine governmental policy, to what degree can the argument honestly be made that debt and democracy make a healthy combination? If we simply recall the case of Greece in the summer of 2015, how the people of Greece democratically elected an anti-austerity government, how despite tremendous pressure and threats from their neighbors in Europe, the Greek people supported a measure to halt debt payments, and how none of this made a difference in the ultimate outcome of the Greek standoff against European and international financiers (the elected Syriza party fell apart and became a shell of itself, austerity continues,

debt payments go on) then we cannot but question the legitimacy of national sovereignty in today's debt economy.

What is important for us to ponder here is not the question of democracy's death in its original birth place, but rather to what degree debt has threatened democratic practices within education. Again, the Chicago public school closings of 2013 serve as an illustrative example. Consider the statement issued from the Chicago Teachers Union president Karen Lewis after the Chicago school board voted to close 50 public schools: The vote, stated Lewis, marked "a day of mourning for the children of Chicago. Their education has been hijacked by an *unrepresentative, unelected* corporate school board, acting at the behest of a mayor who has no vision for improving the education of our children." She goes on to remark that, "Closing schools is not an education plan. It is a scorched earth policy" ("Chicago School Closings Vote," 2013, italics in original). Lewis here correctly points out that the school closings violated basic democratic principles of mutual consultation and decision making, principles cherished by Dewey and others, but her critique of those acting in anti-democratic manners, could be expanded. The unrepresentative, unelected corporate school board, and the mayor at the center of Lewis' critique were all acting on behalf of creditors rather than children, they honored bond "covenants" rather than honoring their commitments to teachers, and rather than representing the will of the people, they represented the will of banks. Additionally, Lewis only partially hits the mark when she criticizes the mayor of Chicago (Rahm Emanuel) for having no vision for improving education in Chicago. Judging from his actions his vision appears to be very clear, and entirely in-line with what Chicago's creditors want him to see: protect their investments, guarantee profits, no matter the cost to education. In the end, however, Lewis is spot on, closing the schools was not an education plan; instead it was a mis-educative plan, one which hollowed

out sacred covenants between democracy and education, covenants that Dewey, and countless others throughout history, have struggled to forge.

I have left the sixth way that debt's mis-educative force impacts educational experience for last because it directly relates to the theme of the second half of this dissertation which this chapter transitions to. As I will argue shortly, key to suspending and rendering inoperable the mis-educative force of debt in education are questions pertaining to time and rhythm. But here I want to ask what debt does to educational temporality. If debt's educational aims are indeed mis-educative, this is because *debt distorts education temporalities*. Stated in plain terms, when someone has their education restricted to the process of learning how to serve a debt to come, debt then becomes a force which shapes the education present.

Dewey's (1938) concept of mis-educative experience has a temporal dimension which highlights the importance of the above point. He responds to his own rhetorical question, "What, then, is the true meaning of preparation in the educational scheme?" (p. 49), by emphasizing the temporality of said scheme. First and foremost, Dewey claims, a person, young or old, should get out of her *present experience* all that there is in it for her at the time in which she has it (p. 49, emphasis added). In other words, Dewey argues against education practices that sacrifice the "potentialities of the present" to a presumed future (p. 49). Moreover, when this temporal sacrifice happens, Dewey argues, education produces a temporal contradiction: "The ideal of using the present simply to get ready for the future contradicts itself," by omitting, and even shutting out, "the very conditions by which a person can be prepared for his future" (p. 49).

Profoundly relevant to our discussion here on the temporality of debt, Dewey (1938) writes: "We always live at the time we live and not at some other time, and only by extracting at each present time the full meaning of each present experience are we prepared for doing the

same thing in the future. This is the only preparation which in the long run amounts to anything” (p.49). Following this line of thought, and with Dewey in mind, it seems reasonable to claim that debt impoverishes the present of the indebted person while ill preparing her for a future that has already been colonized by debt. Ultimately, as Dewey (1938) reminds us, “Education as growth or maturity should be an ever-present process” (p. 50). Which is to say, if education experience is to remain educative, and not mis-educative, if it is to promote growth in a variety of directions, in variety of forms, both in the present, and in the future, the force of debt should not haunt the educative process at any point in a person’s educational history.

Conclusion

One of the lasting lessons we learn from Dewey is that neither the world nor individuality are fixed or static. Both the world and the individuals who live in it take shape and change as they remake each other. The same lesson can be gleaned from both education and resistance to oppression and injustice. Perhaps more eloquently, one can say that resistance is in itself educational in that through it, the persons resisting are transformed through their struggles to improve the world they live in.

Dewey offers some intriguing words on the role that philosophy might take in fomenting and sustaining this type of educative resistance. Towards the end of his *Experience and Nature* (2008), he states that philosophy contributes to social transformation when it engages in criticism (pp. 307-308). Philosophy as criticism aims at, he claims, the “liberation and expansion of the meanings of which experience is capable,” since, “nothing but the best, the richest and fullest

experience possible, is good enough for man” (pp. 307-308). Importantly for Dewey (2008), “the attainment of such an experience is not to be conceived as the specific problem of ‘reformers’ but as the common purpose of man” (p. 308). It is my hope that the critical theory offered above is a modest contribution to the efforts of all those who are struggling with others to liberate the fullness of experience to as many people as possible through education practices.

There are today, and will be even more in the future, teachers, students, and other indebted persons who refuse to allow their individuality and societies to be determined by the debt they owe. These debt resistors of today and tomorrow will seek to create themselves and the communities they live in by pushing back, in a variety of ways, against the forces of debt. Given the central arguments of this chapter, and taking stock of dominant education theory, policy, and practice today, it may seem-counter intuitive to contend that education might actually be a privileged realm in which to render inoperable debt’s influence on our subjectivity. But in the second half of this dissertation, to which I will now turn, I argue that reintroducing an ancient notion of schooling into philosophy of education discourse, what the Greeks referred to as *scholé*, allows us to re-conceptualize education as an experience which provides us not only respite from indebted life, but also the possibility of becoming something other than indebted subjects. Thought of this way, education is an experience which suspends the logic of the debt economy, creditor-debtor paradigms, and the associated techniques of forming indebted subjects. Through this suspension, a “negative” move, education can become a genuinely humane practice.

Returning to Dewey’s remarks in *Experience and Nature* (2008) on philosophy as criticism it is helpful to remember that for Dewey, critique gets a significant amount of its force not only by focusing on the ways in which human experience is impoverished and diminished,

but also, through a “heightened appreciation of the positive goods which human experience has achieved and offers” (p. 308). The richness of experience gives force to philosophy as criticism not only because “such positive goods already exist (and) their emancipation and secured extension (is) the defining aim of intelligence” (p.308), but also because when one has a taste of the fullness of experience, when one feels the rich potentiality of each moment, one becomes astutely more aware of when the fullness of experience is denied not only to ourselves, but to others as well. Or as Dewey puts it, “The more aware one is of the richness of meanings which experience possesses, the more will a generous and catholic thinker be conscious of the limits which prevent sharing in them; the more aware will he be of their accidental and arbitrary distribution” (p. 308).

For these reasons the second half of this dissertation aspires to focus more on the wonderful potentiality of education experience, rather than its limitations. As such, special emphasis will be placed on developing and illustrating a theory of education which makes possible the democratization of the fullness of experience through educational practice. Stated slightly differently, a guiding belief in the chapters to come is that to resist the pressures that debt places on education, we need a critical theory buoyed by the force that the fullness of education experience can give it.

The task ahead then is to build the conceptual tools that will allow for the conceptualization of education as what Foucault (2004) in his 1977-1978 lectures at the College de France called “counter-conduct”. Importantly, conceiving of education as a practice of counter-conduct against the formation of indebted subjectivity demands considerations not only on how to suspend the forces of debt in education, but also, on how to bring into being (a *poiesis*) educational practices that liberate educational experience and subjectivity. The theory to

be advanced in the following chapters claims that both the suspension and the poetics of which I speak can occur in and through education.

Chapter Four

Towards a Rhythmanalysis of Debt Dressage

Introduction

As noted previously, since the 2008 global financial crisis an important body of scholarship critiquing the effects of financial debt on everyday life has emerged. One of the commonalities of this body of work is that much of it, though to varying degrees, addresses the ways that debt captures, colonizes, delimits, and/or structures time. Debt, the argument goes, has a temporal force which enables it to shape the time of politics, of social relations, of institutions, and of individuals. Some critical theorists, and Maurizio Lazzarato (2012) is exemplary in this move, stress debt's ability to shape subjectivity through its ability to delimit our existential time, the time of everyday life. Stated in simple terms, debt produces what Lazzarato (2012) calls, "the indebted man" by capturing and controlling time.

The temporal analysis of debt, and indebted life, is epistemologically revelatory, and of great tactical importance for those of us seeking to ground arguments for, and direction in, developing emancipatory praxis within the contemporary debt economy. But to my knowledge, the analysis has often neglected to take rhythm, both as a phenomenon to be analyzed, and as a tool for analysis, into thorough consideration. If debt is able to shape subjectivity, it is not only because it colonizes our time, but also because it rhythmically trains us. Or in other words, there exists a debt *dressage* that produces indebted subjectivity. Thus, one of the principle aims of this chapter is to introduce rhythm into the debt analysis debates. Building on Henri Lefebvre's *Rhythmanalysis: Space, Time and Everyday Life* (2013), this chapter attempts to theoretically justify, as well as engage in, a "rhythmanalysis" of indebted life.

Though it may seem counter-intuitive considering the intricate ways in which debt and education are bound together today, I argue below that education is a realm of everyday life in which we can create experiences that disrupt the rhythms of debt dressage, or training. The creation of the experiences of which I speak involves struggle for debt liberation on at least two fronts that must be simultaneously engaged. Influenced by Monty Neill's (2001) analysis of Zapatista autonomy, I will argue in this chapter and those that follow it, that something akin to "education debt autonomy," is possible if simultaneous efforts to deconstruct the debt economy that we currently live and practice education in, *and* the creation of education zones liberated from the forces of debt are developed (pp. 132-133). Such education zones are both rhythmically produced, and produce rhythms that nurture the cultivation of social relationships not delimited by debt. Thought of this way, the struggle for education debt autonomy involves on the one hand, efforts to liberate education institutions, and more generally speaking all education processes, from the financial bonds of debt. That is, the education of individuals and groups should not be bound to, or determined by, debt financing.

On the other hand, and this is where the emphasis of the current chapter lies, education can be a process that fosters and nurtures social relations that are freed from asymmetrical power relations, exploitation, subjugation, and subjectification fostered by debt. Key to the creation and cultivation of such emancipatory education processes, I will argue for the remainder of this dissertation, is rhythm. Emancipatory education in the debt economy entails the invention of rhythms that run counter to the rhythms that contribute to the production of indebted subjectivity. When education experience creates rhythms that disrupt rhythmic debt dressage, the formative force of debt is rendered inoperative, at least momentarily. In such a rhythmic disruption, time is

opened up, and we are given a moment to imagine, and practice, being something other than indebted subjects.

Rhythmic Notes

Before engaging with Lefebvre and prior to attempting a rhythmanalysis of the debt economy, some general notes on the concept of rhythm are justified. Lefebvre's contributions to the theories of rhythm, particularly his conceptualization and execution of rhythmanalysis, are in many ways singular. But his notion of rhythm is not necessarily novel. In many ways Lefebvre's endeavor appears to be inspired by classic Greek ruminations on the topic.

According to Benveniste (1971), the term rhythm "comes to us through Latin from Greek," and the notion of rhythm "is one of the ideas that affect a large portion of human activities" (p. 281). This remarkable statement begins Benveniste's short chapter, "The Notion of 'Rhythm' in Linguistic Expression," found in his classic *Problems in General Linguistics* (1971). As we will see below, rhythm is traditionally conceived as "form," but in the line above Benveniste alludes to the fact that the term rhythm itself has given form to human activities. He elaborates on this point by writing, "Perhaps it even serves to distinguish types of human behavior, individual and collective, inasmuch as we are aware of durations and the repetitions that govern them" (p. 281). In other words, not only does rhythm as a phenomenon give shape to experience, but the concept of rhythm itself structures ways that we interpret the world, including individual, as well as collective behavior. The concept of rhythm shapes our perceptions, attuning us to movement and change.

Correcting an error in previous etymology which links "rhythm" and the verb "to flow" by the intermediary of "the regular movement of the waves", (p. 281) Benveniste (1971) declares

that a specific notion of rhythm can first be apprehended in the work of ancient Ionian philosophy (p. 282). Via Aristotle, several citations from Democritus have come down to us which transmit the exact meaning of rhythm (Benveniste, 1971, p. 282). In the *Metaphysics* (985b IV) *ῥυθμός* (rhythm) means “form” (p. 282). According to Benveniste, there is no ambiguity in the meaning that Democritus repeatedly assigns to *ῥυθμός* (p. 283). Democritus applied *ῥυθμός* to “the form of institutions,” and different verbs meaning “to form” and “transform” in the physical or moral sense proceed from this meaning of rhythm/formation (Benveniste, 1971, p. 283). Significantly, in passages of the lyric poets, Benveniste points out that rhythm defines “the individual and distinctive ‘form’ of the human character” (p. 284).

It does not seem an overgeneralization to claim that ultimately any discussion on the link between rhythm and personhood is in one way or another tied to discourses on education, i.e., processes of formation. More specifically, and importantly for our context, the concept rhythm takes on pedagogical characteristics in Democritus, when the pre-Socratic philosopher writes that *ῥυθμός* ‘instruction *transforms* man’. (Benveniste, 1971, p. 283). Benveniste remarks that, “It is Plato who determined precisely the notion of ‘rhythm’.” He does so especially in dialogues where education (broadly construed here as formation) is discussed.

In the *Phaedrus* (253b) one finds *ῥυθμός* in a phrase: “to form a young favorite,” and in *Laws* (665a) Benveniste (1971) notes that Plato “teaches that young people are impetuous and turbulent, but that a certain order, a privilege exclusively human, appears in their movements: ‘This order in movement has been given the name rhythm, while the order in the voice in which high and low combine is called harmony, and the union of the two is called the *choral art*’” (Plato in Benveniste, 1971, pp.284, 287). But it is in Plato’s *Republic*, which can of course be

read as a dialogue concerning a philosophy of education, where Plato most explicitly develops the rhythm-education connection.

In the *Republic*, the formation and care of the self is intertwined with the production and care of rhythm. Take, for example, the following remark made by Plato (1997) on rhythm: “Because rhythm and harmony permeate the inner part of the soul more than anything else, affecting it most strongly and bringing it grace, so that if someone is properly educated in music and poetry, it makes him graceful, but if not, then the opposite” (*Republic*, 401d-e). Here we see that the person properly educated in the right type of music acquires a rhythm that makes him graceful. To be mis-educated is to be exposed to rhythms that makes one brutish and disharmonious. In comments more directly related to character formation, we find Plato commenting that the person with fine rhythm is the person of fine and good character, (*Republic*, 400e), and the person with bad rhythm is graceless, disharmonious, and of bad character (*Republic*, 401a). For Plato, “grace and gracelessness follow good and bad rhythm respectively” (*Republic*, 400c). Thus, in Plato’s philosophy of education rhythm occupies a central role. One must be educated in proper rhythm(s). And rhythm is constitutive of the process of giving form to subjectivity.

It is important to note here that the form arranged through rhythm is not conceived as fixed form in the Greek tradition that Benveniste analyzes. Rather, “it is the form as improvised, momentary, changeable;” rhythm is the most proper term “for describing ‘dispositions’ or ‘configurations’ without fixity or natural necessity and arising from an arrangement which is always subject to change” (Benveniste, 1971, p. 286). According to Benveniste’s reading then, the term rhythm discloses the ancient Greek doctrines of flow and flux.

Benveniste (1971) writes that Plato's rhythmic innovation was in applying the notion of rhythm-as-distinctive-form, disposition, to the "*form of movement* which the human body makes in dancing, and the arrangement of figures into which this movement is resolved" (p. 287, italics in original). Ultimately, "in Plato, 'arrangement' (the original sense of the word) is constituted by an ordered sequence of slow and rapid movements" (p. 287). And after a thorough etymological examination, Benveniste is confident that from Plato onward, "rhythm" is conceived as "configuration of movements organized in time" (p. 287).

Lefebvre on Rhythm

The brief ruminations on rhythm offered above are important to keep in mind while interpreting Lefebvre's conceptualization of rhythm. It seems plausible to suggest that Lefebvre adapts and applies Greek concepts of rhythm to his analysis and critique of everyday life in modern capitalism.

It is possible to locate throughout Lefebvre's work a concern with, and acknowledgement of, the importance of studying rhythm. Take for example his comment in *The Critique of Everyday Life Vol. II* (2002): "Critique of everyday life studies the persistence of rhythmic time scales within the linear time of modern industrial society" (p. 49). Lefebvre's most rigorous exploration of rhythm can be found in *Rhythmanalysis* (2013). This work, compiled late in Lefebvre's life, undertakes a study of rhythm(s) that seeks to found a science, "a new field of knowledge (*savoir*): the analysis of rhythms; with practical consequences" (p. 13).

In *Rhythmanalysis* (2013) Lefebvre first seeks to develop a conceptual apparatus that will supplement his analysis and descriptions of the rhythm(s) of everyday life. He thus proceeds from a general abstract concept of rhythm, to particular descriptions of concrete rhythms of the

body, the street, and daily life. But in actuality, he contends, everywhere there is interaction of place, time, and energy, there is rhythm to be perceived and capable of description (Lefebvre, 2013, p. 25).

Lefebvre (2013) demonstrates that rhythm is both produced and produces. It gives form to daily life, but it is also created. To put this differently by way of analogy, Derek R. Ford (2015) has noted that for Lefebvre, “space serves as a product, a form of production, and a means through which realization takes place” (p. 4). The same can be said of the rhythmic couplet that Lefebvre consistently returns to when discussing rhythm: rhythm is formed, and it is a means through which form is given.

Of no less importance, Lefebvre (2013) insists that there is “no rhythm without **repetition** in time and in space, without *reprises*, without returns, in short without **measure**” (p.16, bold and italics in original). In other words, rhythm involves repetition, pauses and returns of movements in time and space. But importantly, the repetition that in part constitutes rhythm is a repetition of difference. Coming about as close to a precise definition of rhythm as he ever gets in his work, he writes, “rhythms imply repetitions and can be defined as movements and differences within repetition” (p. 96).

Lefebvre (2013) places an emphasis on two types of repetition: cyclical and linear (p. 96) which correspond to two types of rhythms. The two types intersect each other, and they are indissociable (p. 96). According to Lefebvre, “cyclical repetition is easily understood if one considers days and nights – hours and months – the seasons and years” (p. 96). It is “generally of cosmic origin,” and is not measured in linear fashion (p. 96). Moreover, cyclical rhythms have a determined period or frequency that repeats itself differentially. As such, cyclical rhythms are rhythms “of beginning again: of the ‘returning’ which does not oppose itself to the ‘becoming’”

(Lefebvre, 2013, p. 97). Cyclical rhythmic repetition never repeats itself in an identical way. As Lefebvre (2013) writes, “there is always something new and unforeseen that introduces itself into the repetitive: difference” (p. 16). Modifying a phrase of Rene Crevel to drive his point home, Lefebvre writes, “The dawn is always new” (p. 97).

By contrast, linear repetition, which is constituted by consecution and reproduction of nearly identical phenomenon, at roughly similar intervals-consider for example, a series of hammer blows (Lefebvre, 2013, p. 97)-is produced from social practices that impose a monotony of actions and movements (p. 18). In short, linear rhythm, which is often imposed by social structures like the state, originates from human and social activities, especially those of work, and is the “point of departure for all that is mechanical” (p. 97). Unlike cyclical rhythms which are open to eternal becoming, the practices that produce mechanical linear rhythms delimit becoming through the imposition of programmed rhythms. This is because they tend to aim at specific ends, particularly those of capitalist production and accumulation.

The notions of cyclical and linear rhythms make possible a markedly pertinent critique of everyday life in modern industrial societies. Lefebvre (2002) writes that “repetition of cycles and cyclic rhythms differ from repetition of mechanical gestures: the first of these types belongs to the non-accumulative processes, which have their own time scales, while the second belongs to the processes of accumulation, with their linear times scales, which are now continuous, now discontinuous” (p. 340). Furthermore, linear time scales correlate with rationalization and the processes of economic and technological growth (p. 232), and they unfold according to the logic of a program. Cyclic time scales, by contrast, correlate with vital rhythms and processes that cannot be reduced to economic production/reproduction. They are often non-rational and resist programing. Lefebvre acknowledges that linear time and mechanical rhythms are absolutely

essential to everyday life, and again, they intersect, as much as they contradict, with cyclical rhythms, but they are also insufficient both for producing and for explaining the plentitude of existence that often runs beneath the surface, and through, the everyday. Stated simply, everyday life cannot be reduced to mechanical rhythms or linear time.

Lefebvre's concern, however, is that increasingly, and largely due to alienated work, cyclical rhythms are eliminated by, or subsumed within, mechanical linear rhythms. The subjection of rhythm to exchange-value production and to processes of accumulation threatens to delimit the possibilities of human creativity and freedom. The increased flattening of cyclical time by linear time, or as Lefebvre (1991) puts it elsewhere, "the dominance of one aspect of rhythms over another," is, "highly problematic and "unsettling" (p.206).

As important as it is to be able to grasp and analytically differentiate between cyclical and linear rhythms in processes of rhythmanalysis, rhythmanalysis of everyday indebted life would be incomplete if we fail to acknowledge that to conduct rhythmanalysis it is necessary, maintains Lefebvre, to be able to grasp four fundamental concepts of rhythm. The first, polyrhythm, is loosely described by Lefebvre as a diversity of rhythms that co-exist within time and space. The body, for example, is made up of polyrhythms. Each organ, each body part has a unique rhythm. These rhythms co-exist in the body; the body is thus polyrhythmic. Social spaces, and nature also exhibit polyrhythms to those who know how to listen and look for them. i.e., the rhythmanalyst. Lefebvre's (2013) poetic language brings to light the polyrhythmic nature of the world and of being, and deserves to be quoted at length:

Each plant, each tree, has its rhythm, made up of several: the trees, the flowers, the seeds and fruits, each have their time. The plum tree? The flowers were born in the spring, before the leaves, the tree was white before turning green. But on this cherry tree, on the other hand, there are flowers that opened before the leaves, which will survive the fruits and fall late in the autumn and not all at once. Continue and you will see this garden and the objects (which are in no way things) **polyrhythmically**, or if your prefer *symphonically*. In place of a collection of fixed things, you

will follow each *being*, each *body*, as having its own time above the whole. Each one therefore having its place, its rhythm, with its recent past, a foreseeable and distant future” (p. 41, bold and italics in original)

When the polyrhythms of the body function in a so-called “normal” state, there exists an association of different rhythms (Lefebvre, 2013, p. 77). In this state polyrhythms do not just co-exist with each other, they unite with each other and produce a condition of health in the body, an ensemble in social settings or in nature (Lefebvre, 2013, p.30). Lefebvre calls this equilibrium of diverse rhythms eurhythmia, the second rhythmic concept highlighted in *Rhythmanalysis* (2013).

If synchronization of rhythms constitutes eurhythmia, then it is de-synchronization that constitutes the third rhythmic concept discussed by Lefebvre: arrhythmia. He writes that, “in arrhythmia, rhythms break apart, alter and bypass synchronization” (Lefebvre, 2013, p. 77). Arrhythmia is a discordance of rhythms that disrupts previously eurythmic configurations. This often manifests, according to Lefebvre (2013), as sickness, or “pathological situations” (p. 77). At first glance, arrhythmia might be understood solely as a cause or symptom of disease and disorder. But as we will see below, arrhythmia might best be conceived of as a type of *pharmakon*. This is to say that it can either be a poison, or a remedy. It can be curative and inventive, and perhaps, even revolutionary.

Finally, Lefebvre devotes little space to it, but the fourth concept, isorhythmia, deserves mention. Even though rarely encountered, knowledge of it sharpens rhythmanalysis. Isorhythmia is according to Lefebvre (2013), “the equality of rhythms” (p. 77). It should not be confused with eurhythmia, which abound every time there is an organism.

Taken together the concepts above make rhythmanalysis sharper. Or as Lefebvre (2013) writes, “rhythmanalysis therefore essentially consists in the forming of these concepts into a

work” (p.78). Below I will attempt to put these concepts to work in an attempt to outline a rhythmanalysis of the indebted life.

On the Identity and Work of the Rhythmanalyst

Generally speaking, rhythmanalysis takes account of the rhythmic aspects of the everyday. It is attuned to the rhythmized organization of everyday life. But perhaps it is best to think of rhythmanalysis as the art of being grasped by, and grasping, rhythms. Rhythmanalysis involves the sway between letting oneself go, abandoning oneself to rhythms, and the creation of a certain exteriority that enables the analytic intellect to function (Lefebvre, 2013, p. 37).

Understanding of what rhythmanalysis is is accomplished by tracing an outline of the identity of the rhythmanalyst, what she does, and how she educates herself to perform her work. Regarding this identity, Lefebvre (2013) unequivocally claims that she is neither mystic nor positivist (p. 35) Instead, the rhythmanalyst more closely resembles the poet. Not satisfied with merely reflecting on the everyday, the rhythmanalyst, like the poet, brings something to the everyday (Lefebvre, 2013, p. 35). Reading Lefebvre it is difficult to discern what exactly she brings, but he does suggest that the rhythmanalyst’s attunement to rhythm allows her to reinstate the sensible in consciousness and in thought, and in doing so she accomplishes a “revolutionary transformation of this world and this society in decline” (Lefebvre, 2013, p. 35). That is, like a poet, the rhythmanalyst both grasps and introduces rhythms into the world. In doing so, she transforms it.

General characteristics of the rhythmanalyst can be delineated. The rhythmanalyst is someone who is able to perceive the rhythmic aspects of the everyday. For instance, she perceives polyrhythms and is able to distinguish between eurhythmia and arrhythmia. What’s

more, the capacity to grasp rhythms grants the rhythmanalyst the ability to restore eurhythmia when needed, produce arrhythmia if necessary, and preserve polyrhythms when they are in danger of being flattened.

Importantly, the rhythmanalyst must be educated in a particular way to do the work that she/he does. This education begins with the body. Because “the body,” Lefebvre (2013) writes, “consists of a bundle of rhythms, different but in tune” (p. 30). Learning to read the polyrhythms of her body, able to note the rhythmic harmony that produces states of health, and the arrhythmia of sickness, the rhythmanalyst becomes more capable of grasping the rhythms of the world around her. But rhythmic pedagogy cannot be based on subjective experience alone, and so the rhythmanalyst in formation branches outside of herself for interdisciplinary education in rhythm. She learns to perceive rhythms not only from the arts, but also the sciences and mathematics (Lefebvre, 2013, p. 32).

Over time, and through rhythmic education, the rhythmanalyst experiences a modification of her conception of the world, and particularly of time. She comes to be “more sensitive to time than to places” (Lefebvre, 2013, p. 32). She learns to “think with (her) body, not in the abstract, but in lived temporality” (p. 31). The rhythmanalyst also becomes more sensitive to moods rather than to images (p. 94). Almost supersensible in fact, the rhythmanalyst has the ability to “listen” to a house, a street, a town, “as an audience listens to a symphony.”(p. 32) Everything is perceived as mobile: the rhythms of the wind, rain, storms, the “slowness” of stones, a wall, a trunk, and even scents: the odors of dawn and evening, sunlight and darkness, all of these phenomena leave traces of rhythms which are grasped by the rhythmanalyst (pp. 30-31). In short, the rhythmanalyst learns how to surrender to rhythms, how to step outside their

duration, and how to identify them, as she moves in and out of the rhythmic sway of being grasped by, and grasping, her/his own rhythms and those of the world around her.

Teachers can be, and often are, expert rhythmanalysts. Imagine a common classroom scene. A teacher and students are reading and discussing a piece of literature. The teacher-as-rhythmanalyst is grasped by the work of art being explored. She feels and moves with its rhythms. But she also knows when to step out of this state of being grasped so that she can grasp the rhythms of learning, or lack thereof, occurring around her. And so she moves from the rhythm of the work of art to the rhythms of those engaging in art around here. She picks up on the polyrhythms of reading, discussion, questioning, and responding. She is aware of moments of arrhythmia, giving special attention to the students who are not able to engage in the rhythms of the work before them because their own rhythms, due to tiredness, work schedules, maybe debt, are out of balance. Her work then becomes that of the rhythmanalyst trying to restore the eurhythmia of her students' study, ever cognizant of the fact that she must also attend to the rhythms of her other students, and the work of art as well. This work is exhausting, but also profoundly rewarding. It is in a sense that which makes teaching an art.

Towards a Rhythmanalysis of Everyday Life in the Debt Economy

Just as we saw in an earlier chapter how the bonds between debt and education precede the contemporary era by hundreds of years, so too have the rhythms of everyday life been shaped by the force of debt long before our period of neoliberalism. By way of a short detour, I would like to advance a hypothesis before engaging in an analysis of the rhythms of contemporary indebted life. Succinctly stated, studying the ways that debt shaped rhythms in the past, we become more attuned to the ways that it shapes rhythms today. For this reason, I would like to

spend some time with the rhythms of everyday indebted life past before attempting to grasp them today.

Art has a particularly powerful way of transmitting times past into the present (Moxey, 2013). It is indeed one of the most provocative ways in which we can re-experience the rhythms of experiences past. Posed differently, art makes past rhythm contemporary. In doing so, it performs a double function. Not only does it alter our rhythms of the present by introducing us into a different rhythmic movement and experience of time, but also, if indeed experience is the best teacher, then the rhythmic encounter with art serves as a rhythmic pedagogical tool that grants us an opportunity to sharpen our rhythmanalysis capacities.

The music and literature I introduce below highlights this fact. It also immediately demands that we acknowledge once again that debt's impact on traditionally marginalized groups has been disproportionately pernicious. Debt's rhythmic force is, and always has been, polyrhythmic. Seen through an intersectional lens, debt produces a variety of rhythms that effect different groups of people differently at different times. Thus intersectional polyrhythmic analysis makes clear that people of color and the poor have traditionally born greater debt burdens than others; the rhythms of the poor and people of color have been/are disproportionately impacted by debt's formative force. In what follows below, works of art clearly demonstrate how the lives of Blacks and the rural White poor were each, though in different ways, rhythmically effected by the force of debt in everyday life in American eras past. In one of the examples below, we also glance the ways in which rhythm is often gendered. Forced to take on a variety of roles both at home and in society writ large, women have often been subjected to rhythms that produce near constant states of exhaustiveness.

Historian Leon F. Litwack (1998) has written that in the postbellum South, “the cycle of work and debt became as routinized as the labor performed” (Litwack, pp. 130-131). He goes on to demonstrate that the phenomenon of “settlin’ time” was a key feature of everyday life, and often a much-repeated theme in blues songs (p. 131). The lyrics below are found in Litwack’s gut-wrenching *Trouble in Mind: Black Southerners in the Age of Jim Crow* (1998).

*Well, it makes no difference
How you make out your time
White man sho’ to bring a
N...er out behin’*

Chorus:

*Ain’t it hard? ain’t it hard?
Ain’t it hard to be a n...er? n...er? n...er?
Ain’t it hard? ain’t it hard?
For you cain’t get yo’ money when it’s due.*

*Lemme tell you, white man,
Lemme tell you, honey,
N...er makes de cotton,
White folks gets de money.*

*Ef you work all de week
An’ work all de time,
White man sho’ to bring a
N...er out behin’* (John A. and Alan Lomax, 1934, in Litwack, p. 131)⁹

This Blues song captures the rhythmic force of debt perhaps better than any theoretical framework or tool ever could. It performs the reality of the rhythmic exploitation of Black labor. Work all day and night, but always end up behind. Blacks do the labor, whites accumulate the profits. Sung and heard, the song above stimulates affective response to the rhythm of endless work and a cycle of precarity that persists alongside exploitative labor and lending practices.

⁹ The spelling of “N...er” is my own. Litwack writes the full word. Given my identity, I feel it inappropriate to do the same.

Literature also allows us to undergo rhythmic experiences that disrupt our habitual rhythms of everyday life. In the process, it has the potential to improve rhythm analysis. Perhaps one of the greatest tales ever told about the struggle of debt-riddled farmers during the American Great Depression, John Steinbeck's *The Grapes of Wrath* (1939) offers particularly striking rhythm analysis of the force of debt on the rural poor.

The Joad family "was farm people till the debt," and as they "watched debt creep up on them like the tide" (Steinbeck, 1939, p. 307, 348), they became poignantly aware of "the monster" (capitalism/the banks) that "has to have profits all the time," that "can't wait," or, "it'll die" (p. 32). Waiting of course often constitutes rhythms of everyday life. But because the banks couldn't wait, indebted folk living through the Great Depression not only had to work as much as possible, but also hurry to find work, sustenance, and shelter. Depression debt demanded constant hurried movement. Waiting was a sole luxury of the creditor class.

Several interludes of the novel highlight the rhythmic stresses faced by indebted poor rural Whites living through the depression. For instance, before leaving their house which had been passed down for generations, Pa Joad goes to sell off whatever valuable family items he can. But, he "(Gets) skinned on the stuff we sold. The fella knowed we couldn't wait. Got eighteen dollars only" (Steinbeck, 1939, p. 100). Never able to wait, a sense of "hurry" slowly creeps into the entire family, it gradually "infects" them (p. 106), as the novel progresses. "Skinned" of their possessions, and about to hit the road to California, the Joads get "skinned" again, this time trying to buy a used tire for their jalopy: "We got to get a tire, but, Jesus, they want a lot for an ol' tire. They look a fella over. They know he got to go on. They know he can't wait. And the price goes up" (p. 120). Over and over, the cycle repeats: the Joads can't wait, because debts can't wait, and so they get "skinned," for basic necessities, for things like a tire.

As the novel drives on, the Joads, like the other hundreds of thousands indebted folk on the road with them, become ever more sensitive to the rhythms of precarity: “Listen to the motor. Listen to the wheels. Listen with your ears and with your hands on the steering wheel; listen with the palm of your hand on the gear-shift lever; listen with your feet on the floor boards. Listen to the pounding old jalopy with all your senses; for a change of tone, a variation of *rhythm* may mean—a week here?” (p. 119, emphasis added). Notice the body being impacted here, sensibility being transformed, anxiety lived as a constant state of being. The Joads must attune to the rhythms of the jalopy because the rhythms of debt force them to pile all remaining possessions into the run down vehicle, force them to hurry along a road to California where they will be further exploited.

Debt’s rhythms eventually wear down the hardiest of folks. They particularly impact the women of the novel: “Ma settled back again and turned her face to Granma, and her face was still set and hard. ‘She’s tard,’ Ma said. ‘She’s on’y tar’d.’ Granma swung her head back and forth and muttered under her breath” (Steinbeck, 1939, p. 211). The men that take shifts driving the Joad jalopy are “too goddamn tired to care,” (p. 227) that they just crossed the great Western desert. The women passengers struggle to find minimal comfort on the journey, “Can—can I set up front? I don’ wanna go back there no more—I’m tar’d. I’m awful tar’d,” says Ma Joad (p. 229). Unable to find work that will alleviate the tiredness, provide for shelter, food, a place to rest, those like the Joads looking for work, reach moments of desperation: “There just ain’t quite enough to eat no matter what I do. I’m getting’ tired, that’s all. I’m getting tired way past where sleep rests me. An’ I jus’ don’t know what to do” (p. 256).

While the “settlin’ time” blues and *The Grapes of Wrath* both recount disheartening tales of indebtedness, what must be acknowledged, emphasized, and for now bracketed (I will

elaborate on this point in subsequent chapters), is that the music and novel also contain and perform fragments of rhythmic resistance. Lefebvre (2002) makes it a point throughout his work to stress that although cyclic time scales are more and more “increasingly subordinated to linear time, broken into pieces and scattered, they live on” (p. 48). Moreover, he notes that “social praxis cannot be confined to supporting, maintaining and reproducing;” the everyday is never strictly “confined to a mechanical and unlimited recommencement of the same gestures and operations” (p. 239).

And so despite the force of debt on the daily rhythms of the Black populations of the Jim Crow South, and on the poor dispossessed plains farmers of the Great Depression, the indebted in both places, and at both times, struggle to hold onto, and keep alive, through rhythmic praxis, cyclical non-accumulative, use-value instead of exchange-value, rhythmic patterns of daily life. The blues produces arrhythmia in the Jim Crow South, meal times to take but one example, poetically performed by the Joads and others in *The Grapes of Wrath*, are collective counter-rhythms that mark rhythmic disruptions of the force of debt, that mark rhythmic resistance. These rhythmic practices help people maintain their dignity in indebted times.

The scenes above, under the scope of rhythmanalysis, make us more attuned to the rhythms of indebted life present. Through them we are grasped by rhythms of indebted life past. Stepping out of these rhythms past and back into rhythms present, our rhythmic perception of indebted life today is heightened. As such, these scenes cultivate our own ability to conduct rhythmanalysis of the contemporary debt economy. Let us turn then to analyzing the rhythms of indebted life present.

Though the rhythm of daily life in the neoliberal debt economy is not the stated focus of his book, Lester K. Spence’s *Knocking the Hustle: Against the Neoliberal Turn in Black Politics*

(2015) when read through a rhythmic lens, uncovers debt's ability to rhythmically (re)structure daily life. Spence, a self-identified indebted professor of Political Science at a well-respected university begins his book with a painful, and I would argue tremendously courageous, anecdote about his own life of hustling to make ends meet in the contemporary debt economy. Like many indebted people, Spence (2015) feels in particularly powerful rhythmic ways, the force of debt on his everyday existence. He writes:

I would wake up at 4:30am, then write for hours. Then to go work. Then try to write some more. Then come home around 6:30pm. Eat, talk to my wife and kids for about an hour, then go to bed. When I woke up I would repeat the process. Write. Work. Come home for a bit. Eat. Sleep. Wake up. Write. Work. Come home. Eat. Sleep. Write. Work. Always feeling as if I were behind, as if there were more work to do, as if I didn't have enough hours in the day, in the week, in the month (p. xxii).

What Spence details above is the rhythm of the hustle. Hustling, which Spence (2015) contends is today synonymous with “the grind” (p. 2), is an all too common rhythmic state of being in the world today. In fact, what perhaps stands out about hustling today is that seemingly everyone is engaged in it. Spence himself recounts that mounting mortgage payments, auto bills, and credit card debt, combined with the pressures of everyday family and work life never allow him to rest. The hustle is most definitely harder on some people than on others, but it is striking that even white-collar professionals like Spence are not immune from the stresses of this type of life in the debt economy. In the debt economy, hustling is the norm, and is normalized.

The hustle easily lends itself to rhythmanalysis. The first rhythmic observation about the hustle, hustling, is that it is constituted by difference within a framework of repetition. Notice how Spence may have been involved in a variety of different activities (his work, writing, and conversations were undoubtedly not identical day after day), but these activities took place within the framework of a process, one prefigured in part by debt, that repeated itself day in and day out. Secondly, though it may appear at first glance to be chaotic and haphazard, to lack

rationality, hustling, in particular to serve debt, is a highly rationalized way of life. Movements of hustling, like Spence's above, are well coordinated and configured in time. Decisions to hustle or not are based on complex calculative thinking.

Observe also, and Spence's use of punctuation and sentence structure drives this point home, how mechanical Spence's daily existence is. He repeatedly goes through the motions: Eat. Work. Talk to wife. Sleep. Wake up. Do it all again. Not surprisingly, Spence's everyday rhythm is unsustainable over time. Eventually he breaks down. "All of it came crashing down," he writes, "and I collapsed. And I didn't get out of bed for three days straight" (Spence, 2015, pp. xxii-xxiii). With his eurhythmia completely shattered, he collapses and spends days in bed. A broken-in human and broken-down hustler suffers from the arrhythmia of neoliberal indebted life.

Extrapolating from Spence's anecdote, and generalizing the rhythmanalysis above, it is possible to make some broad claims about debt's rhythmic force. The first is that debt flattens cyclical rhythms by coercing the indebted to enter into linear rationalization of everyday life. In other words, linear rhythms that aim in the direction of compliance with the programs of debt service become the norm. As such, debt prefigures the arrangements of movements in time. Everyday indebted life takes the form of repetitive mechanical activities committed to processes of accumulation meant to serve debt. The indebted person, like Spence, has little choice but to adopt and produce rhythms that will allow them to accumulate resources. These resources include not only money, but also knowledge and skills that will enable debt repayment. Significantly, the value of accumulated resources is measured according to how much debt they allow one to service. For this reason, in indebted life, the rhythms of exchange-value must be prioritized over those of use-value.

Moreover, and this is made abundantly clear in Spence's case, the rhythms of indebted life disrupt the eurhythmia of indebted subjects. Debt produces arrhythmic "abnormalities" such as constant states of anxiety, tiredness, and physical illness. The state of debt-induced precarity, it might be suggested, is a state of radical rhythmic imbalance.

Tragically, more often than not debt breaks us in by slowly breaking us down. It imposes rhythms that often shatter our rhythmic well-being. But it also rhythmically reconstitutes us into a being that can efficiently service it. This process of shaping is best defined as a type of training, or what Lefebvre describes as dressage.

On the Rhythms of Dressage

Dressage, which translated from French means "to train," garners a very short but consequential chapter in *Rhythmanalysis* (2013). Lefebvre discloses that it is both made up of, and produces, rhythms. He writes, "Dressage therefore has its rhythms; breeders know them. Learning has its own, which educators know. Training also has its rhythms, which accompany those of dancers and *tamers (dresseurs)*" (Lefebvre, 2013, p. 49, italics in original). One could say that there exists an endless collection of dressage polyrhythms in the sense that rhythmic training unfolds differently according to the aim of the training, and the subject being trained. Knowledge of the rhythms of dressage allows for the production of certain rhythms that produce certain outcomes.

Emphasizing the point that dressage "**determines the majority of rhythms**" (p. 49, bold in original) of daily life, Lefebvre (2013) notes that by putting into place an automatism of repetition, dressage functions as a way of "breaking-in humans," to correspond to amongst other things, military regulations, rites of politeness, and business activities. Just as one breaks in a

horse, “one breaks-in another human living being by making them repeat a certain act, a certain gesture or movement,” and over time this mechanical repetition is ritualized in humans (p. 48). Dressage in short, trains humans by breaking them in through the regulation and imposition of rhythms.

The rhythmic analysis of dressage is crucial for understanding the way that debt shapes subjectivity. It seems an exaggeration to claim, following Nietzsche, that today debt trains domesticated human animals. But given what has been written above, it is possible to delineate some of the ways that debt rhythmically trains indebted subjects, and in the process gives shape to indebted subjectivity. The first point to make is that debts, and here I am referring principally to debts between creditors and workers, have their own linear rhythms. These debts have very specific terms for repayment. Payments are repeatedly due by certain dates over a specific period of time, and to disrupt the rhythm of repayment is to risk a host of fines and punishments. The second point is that debts produce everyday rhythms that condition indebted subjects. To meet debt demands indebted subjects repeatedly perform actions, which are delimited or pre-figured according to debts owed (type/quantity), in a certain amount of time. What’s more, like a trained equestrian horse competing in competition, indebted subjects are given a (credit) score, meant to evaluate how well they perform certain maneuvers within a determined timeframe. They are ranked by credit rating institutions on how well their lifestyle and work habits allow them to meet debt terms.

Though his own analysis is muddled on this point, and from time to time, he conflates dressage and education and learning, Lefebvre does at one point make an emphatic claim regarding the need to distinguish education from dressage. He writes that, “One can and one must distinguish between education, learning, and dressage or training” (Lefebvre, 2013, p. 48).

Reading Lefebvre carefully, it is possible to uphold the distinction he wishes to maintain. For Lefebvre, dressage consists of linear rhythms that correspond with the logic of set programs which aim to ready humans for very specific tasks or projects. In this way it delimits the shape of subjectivity. Negatively speaking, it makes use of rhythm to delimit spontaneity, invention, and creativity. Education, on the other hand, appears to hold out for Lefebvre the promise and possibility of invention, and cannot be reduced to mechanical linear rhythms. Or in other words, to reduce education to mechanical linear rhythms that delimit spontaneity and creativity is to transform it into dressage/training.

What is important in the context of this dissertation is that the distinction that Lefebvre wishes to make between dressage and education can be upheld and extended. Doing so allows us to not only analytically distinguish education from dressage, but also situate the former as a process that can disrupt the latter. Most significantly, conceptualized rhythmically, education is a process which has the potential to suspend and render debt dressage inoperable.

Education as Rhythmic Resistance to Debt Dressage

Throughout his work, Lefebvre (2002) makes it a point to stress that although cyclic time scales are more and more “increasingly subordinated to linear time, broken into pieces and scattered, they live on” (p. 48). But perhaps more vital than pointing to the fact that a variety of cyclical rhythms continue to persist in everyday life, Lefebvre helps us realize that counter-hegemonic struggles must take rhythm into consideration. That is, not only must these struggles be able to identify rhythmic forces to resist and disrupt, but also, they must produce rhythms that give shape to new forms of living everyday life. Just as rhythm can be used to impose ways of life on individuals and societies, it can also be used to resist said impositions. And one of Lefebvre’s most important contributions to theories of rhythm is his recognition of the fact that

resistance to hegemonic rhythms is composed of, and produces, counter-rhythms. Resistance itself is often an arrhythmic intervention that causes ruptures in normalized rhythmic flows of power.

As alluded to above, in much of *Rhythmanalysis* (2013) Lefebvre spells out the negative effects of arrhythmia. For instance, he writes that arrhythmia produces “deregulations” of rhythms, and irregularities that produce antagonistic effects that lead to illness. Such disruptions, or “all becoming irregular throws out of order and disrupts” (p. 52). Arrhythmia is “symptomatic of a disruption that is generally profound, lesional and no longer functional” (p. 53). In the chapter on dressage, however, he expands his analysis to include arrhythmia’s emancipatory possibilities.

Lefebvre (2013) ends his chapter on dressage with a short rumination on the ways in which rhythm is a component of resistance to dressage, or imposed ways of being in the world. Referring to male dominated efforts to train girls and women, “The dressage of girls and women was always harsh” (p. 50), as well as colonial efforts to “break-in” the peoples of Asia and Africa, Lefebvre remarks that “through rhythms women would have resisted the virile model, the veritable code of existence promoted and propagated by force” (pp. 50-51), and decolonial movements of the mid-20th century caused an utter “failure of this occidental dressage” (p. 51). For Lefebvre, the resistance to dressage is always “equal to its pressure” (p. 50), and this resistance takes the form of, and produces, rhythms that counter dressage.

Arrhythmic interventions in dressage are inventive disruptions for Lefebvre. They create lacunae or holes in hegemonic temporalities that are potentially “filled by invention, a creation” (2013, p. 53). More specifically, arrhythmic interventions in capitalist economies play a vital role in disrupting the reduction of everyday life to processes of exchange-value production and

accumulation. They bring into being openings for “creative activity as distinct from productive activity” (p. 53) by suspending processes of exchange-value production. Disrupting dressage, arrhythmic interventions thus open up possibilities for something new to come into being, something spontaneous, something which has not been programmed, or that can be planned for.

The above considered, the claim I would like to end this chapter with, and which the next chapter takes up, is that an arrhythmic disruption of the dressage of debt can produce a “hole in time,” or a rupture of debt’s temporality, that might allow for the creation of styles of life and the invention of ways of being liberated from the subjectification force of debt. Stated differently, if debt dressage gives shape to a particular type of subjectivity, that of the indebted person, then the disruption of debt’s dressage opens up the possibility for subjectivities to take a variety of forms. In this respect, education conceived as arrhythmic experience is of great interest, precisely because education experience can be/and is often made up of rhythms that run counter to debt’s dressage. Educational experiences can/and often do produce arrhythmia that disrupts the training of the indebted subject. Lefebvre writes that (2013) “liberty is born in a reserved space and time” (p. 51). This time-space, I want to argue, can be the space and time of education.

Conclusion

Education practiced as arrhythmic resistance against debt re-appropriates time from debt for the indebted. In a sense, we can say that it gifts time to those living the rhythms of indebted life. Lefebvre (2013) has some salient remarks on (re) appropriated gifts of time:

It (appropriated time) arrives or emerges when an activity brings plentitude, whether this activity be banal (an occupation, a piece of work), subtle (meditation, contemplation), spontaneous (a child’s game, or even one for adults) or sophisticated. This activity is in harmony with itself and with the world. It has several traits of self-creation or of **a gift rather than of an obligation** or an imposition come from without.” (p. 85, emphasis added, italics in original).

Education thought of as a gift of time that disrupts debt's dressage is a moment in time that allows us to cultivate "an art of living" and a "kind of happiness" (Lefebvre, 1991b, p. 42). The next chapter seeks to further justify this claim.

Chapter 5

Rendering Debt's Subjectification Force Inoperable: On Creative Rhythmic Disruption in and through Education

I would like to begin this chapter with a personal education anecdote. From 2006-2011 I had the fortuitous opportunity to work as a Researcher within The Center for the Philosophical Studies of Childhood (NEFI) under the direction of Walter Omar Kohan at The State University of Rio de Janeiro (UERJ). During my time there, NEFI established an agreement with various public schools in the municipality of Duque de Caxias, a mid-sized city located on the periphery of Rio de Janeiro. A great deal of writing has been dedicated to this project (Kohan and Wozniak, 2010, Kohan and Olarieta, 2012, and Ribero Martins, Vargas Netto and Kohan, 2014), most of this work is only available in Portuguese and Spanish.

As part of the project “Em Caxias, a filosofia en-caixa?” (“Does Philosophy have a Place in Caxias?”) I worked with two teachers offering night classes to adults returning to school to complete their elementary and/or secondary school diplomas. Many of the students had migrated to Caxias from different regions of Brazil. Most had very limited writing and reading skills. Hence, nearly all of the classes offered to these students were dedicated to improving literacy. The students ranged in ages, some as young as 20 years old, others as old as 64 years old. All of the students lived in varying degrees of precarity. Some extreme, others a little less so.

A good number of students lived in zones of the city controlled by drug traffickers. Others had dire health problems. A majority of the students were working for the minimum wage, which at the time was the equivalent of around \$350US a month. Occupations of the students were mainly in the service or construction/manual labor sectors. Many of the students

worked without a legal *carteira de trabalho* (workers card) which guarantees workers certain basic rights in Brazil (vacation, pension, etc.), and protects them from a variety of exploitative conditions (mandated 8hr work days, protection for women who are pregnant, etc.). Employers who employ workers without signing their work cards hold a disparate amount of power over their labor force.

The school in which adult night classes took place was small, underfunded, and sometimes closed during heavy rains, conflicts between warring drug factions, and/or battles between the police and drug gangs. Classrooms were typically overcrowded, filled with metallic and plastic moveable chairs, old blackboards, and minimal, if any, technology. Windows were gated, walls in need of fresh paint, the summer heat of Rio often suffocating.

Deniz and Fabiana (pseudonyms), the two teachers who had consented to work with NEFI, had agreed to alter their curriculums so that once a week I could visit their classes (two total each night) for what we called “*experiências com a filosofia*” (philosophy experiences). During the first year of this agreement we decided to try and synthesize the work of the legendary Brazilian educator, Paulo Freire, with the work of French historian/philosopher Pierre Hadot, in efforts to cultivate philosophical ways of reading the world, and the word, that might induce philosophical ways of living (Wozniak in Kohan and Olarieta, 2012). To our surprise, the experiences we created were wildly successful. So much so that the school decided to invite NEFI back for another year, expanding the adult philosophy/literacy courses.

It was during this second year that Deniz, Fabiana and I decided to practice what we came to call “*Exercícios para Tornar o Mundo Estranho*” (Exercises in Making the World Strange). Hastily surmising this work, what we tried to do was problematize the ways that all of us, teachers and students alike, perceived reality. The main thrust of our work involved

questioning dominant utilitarian, economic, and scientific modes of perception, privileging instead aesthetic-political ways of looking at daily life, objects, ourselves, each other, and the world that we all were living in.

Students loved the experiences. And over time it became clear that “making the world strange” every Thursday night from 7-10pm was causing profound political and existential questioning for everyone involved in the class, especially us teachers. With the help of oral poetry, story-telling, film, photos taken by students, and regular objects used in daily life, together we wondered why our ability to *flaneur* in the school neighborhood was limited by the police and drug lords. We questioned the images constantly imposed on us by the right-wing media conglomerate *O Globo*. And we pondered why it felt so good to eat a meal, take a shower, and water plants with an aesthetic disposition.

So it was then that every Thursday night for more than a year we would gather in Joaquim da Silva Peçanha School in Duque Caxias to philosophize. Because students regularly brought their personal stories to share with others in school, our classes were both connected to, and separate from, the everyday life of students and teachers. Over time these Thursday nights began to acquire their own rhythms. The rhythms of our classes often consisted of the following: arrive to class, exchange greetings, introduce a text, here conceived as anything that could be problematized (a photo, line of poetry, story told, etc..) collectively question the text, dialogue, more questions, dialogue, questions...always the rhythmic sway between text-question-dialogue. Each session ended with a reflective exercise. Each Thursday we repeated the process; each Thursday an invention of difference. Thursdays came to be marked by the rhythms of philosophizing, the rhythms of individual and collective thinking.

Exploring a text, questioning together, and dialoguing, created rhythms that began to impact all of us in particular ways. Our rhythms of philosophizing brought into being a disrupting arrhythmia, one which deformed our habitual ways of perceiving, thinking, feeling, and imagining the world, ourselves, and our relations with others. The experience of philosophical thinking on Thursday nights was producing a rhythmic rupture, a break. It was providing a *rhythmic refuge* from the daily grind, and the rhythms associated with it. The hustle, hustling, for these precariat workers was put on hold, suspended, every Thursday night.

Further, within this suspension other rhythms, a plethora of polyrhythms in fact, were able to emerge. Different manners of thinking and perceiving were given time to unfold. Spirits of wonder more and more took shape. Laughter, tears, and a therapeutic affect emerged; eurhythmia slowly being reconstituted. Philosophy on Thursday nights became a place of invention, and a time of *rhythmic regeneration*.

But it wasn't till late in the second semester of our class that it became apparent that a *rhythmic resistance* was also emerging in our encounters. That is, Thursday night philosophy was not only slowly becoming a rhythmic rupture that provided a time-space of *refuge*, as well as a time-space for *regeneration*. Significantly, it was also becoming a time-space in which certain identities were being deformed, and new political-historical subjectivities taking shape. Given time to dis-identify ourselves with our traditional roles and identities in everyday life, new identities were coming into being; identities that were highly politicized, as well as finely tuned to the aesthetic marvels of everyday life.

The presence of the transfiguration of which I speak became abundantly clear on a certain Thursday night. One particular late spring evening a small group of students had started to question the realities of common exploitative labor practices, centering their critiques on being

forced to work without signed worker's cards. The conversation that night, like the suffocating summer heat in the room, was exceptionally hot. Emotions ran high. Voices were repeatedly raised, a particular sense of urgency filled the room. The conversation, however, slowly started to lose its energy as the students started to ask that classic question, "What is to be done?" Until, during a pause, with a voice of grand dignity, complete composure, and utter certainty, Wilson, a man in his late 50s, who had conspicuously been silent most of the night, offered the following words: "Let me tell you something," he said. "I've been working now for the same boss for over six years. And for six years I've been mistreated and taken advantage of." All attention centered on him, he continued. "But the other day during a break, I met with my fellow workers, and you know what I told them?" His voice now rising, "I told them, 'I'm not going to take this abuse anymore! I'm not just any old worker that can be mistreated! I'm a philosopher Goddamit!'" By now, everyone was deeply focused on Wilson, and as the class came to an end, he offered these words: "None of us have to take this! All of us are philosophers! And as philosophers it is time we took a stand!"

The bell rang, but no one moved. Gradually students got out of their seats and visibly shaken, started to exit the room. I myself just sat there. My teaching colleagues were also seemingly stunned. There we were, left alone, sitting in silence, wondering what had happened, wondering what would come next. After what seemed to be an eternity of suspended time, without uttering a word, each of us left the room, only nodding good night. Last I heard, some of the students from this class are fighting for justice by day, and still philosophizing at night.

Throughout this dissertation I have focused on debt's ability to shape indebted subjectivity. I have argued that debt produces mis-educative experiences, experiences which

more resemble training rather than education. Or, as I put it in the last chapter, there exists a debt dressage. This debt dressage is constituted by, and produces, rhythms of everyday indebted life.

Towards the end of the last chapter I began to flesh out an argument which I will elaborate on and develop here. As discussed in the first chapter of this dissertation, many critical theorists of debt have argued that debt is a time-disciplining, temporal colonizing device, and it is debt's ability to capture and delimit the indebted person's time that gives it a particularly strong subjectification force. This is certainly true, but as I argued in the last chapter, greater emphasis ought to be placed on debt's rhythmic force. Debt's ability to produce rhythms proper to it allows it to shape individual and collective subjectivity. Be that as it may, I also put forth the claim in the last chapter that debt's rhythmic dressage could be disrupted, and within this disruption holes in time could be created in which the invention of other rhythms might take place. In particular, I proposed that education is, and can be, a time-space for this disruptive creation to happen.

Education can be an experience in everyday life in which we dis-identify ourselves from our habitual ways of being, thinking, and relating to others. The above anecdote, which I come back to below, illustrates this point. Consequently, the potential of education to be an experience that counters mis-educative debt dressage is promising. The main claim that I aim to flesh out in this chapter is that debt dressage can be disrupted and suspended if education is conceived of, and practiced as, an inventive process that creates and nourishes rhythmic *refuge*, *regeneration*, and *resistance* from, within, and to indebted life. Importantly, if education is to be conceived of as an emancipatory practice in the debt economy, it must be conceptualized temporally. Education temporality can counter and disrupt the temporality of debt. When it does so, it liberates indebted subjectivity, not necessarily from material debt itself, but for a time, often

brief, that expands political and existential imagination. It grants us a moment to dis-identify from indebted life. And it gives us an opportunity to become someone other than the indebted subject.

If education is able to disrupt and suspend debt dressage, and if it is in the process of this suspension able to open up different ways of imagining and cultivating subjectivities not bound by financial debt, then it is because education consists of, and creates, rhythms that provide *refuge* from the rhythms of indebted life. It consists of, and generates, rhythms that allow us to *regenerate* and (re)invent ourselves in the debt economy. By providing rhythmic refuge, and cultivating rhythmic (re)generation and invention, education acts as a form of rhythmic *resistance* to/within everyday indebted life.

A Brief Overview of Theories on Education Temporality

A great deal of work on education temporality has recently emerged within the broadly construed philosophy of education discipline. This literature is important to review because it highlights the ways in which education temporality can be emancipatory. That is, the literature clearly demonstrates how education temporality can free us from oppressive forces, and free us to cultivate a myriad ways of being.

While I will not attempt an exhaustive review of this literature here, I will highlight the work of certain authors for reasons which will become clearer below. Reviewing some of the more recent philosophy of education research on time, one encounters at the very least two general temporal concerns for education theorists, particularly those influenced by Continental philosophy. On the one hand, they seek to challenge the “clock time” paradigm that standardizes time, and flattens the radical heterochrony of the world. On the other hand, they also conceive of

education temporality as exterior to, or a rupture within (the emphasis shifts depending on which author is being read), time paradigms shaped by neoliberalism, or time-disciplining structures meant to shape neoliberal subjectivity. I will address the former theoretical trend, then the latter, before introducing rhythm more firmly into the education temporality debates.

The advent of modernity provoked great change in the way that education time is conceptualized and structured. Two dominant temporal theories or time paradigms emerged, and serve as the foundation for time reckoning, and consequently most time research, in education (Duncheon and Tierney, 2013 p. 237). These are the “clock time” theory/paradigm, which states that time is universal and measurable through clocks and the Western calendar, is linear, objective, and aligns with positivist assumptions and scientific inquiry (Duncheon and Tierney, 2013, p. 237). The other is what Julia C. Duncheon and William G. Tierney (2013) call “socially constructed time.” This theory of time asserts that “people may not interpret time in uniform ways,” and that perceptions of time are not static because what time is and how it is experienced depends on the “basic sociocultural processes through which temporality is constructed.” (Munn, 1992, p, 92 in Duncheon & Tierney, p. 237). Generally speaking, philosophers of education have critiqued the ways that the former plays a role in delimiting education experience, while arguing that the latter should have more influence on the ways in which education experience is conceived and organized. Given the ways in which the indebted subject must reckon their time according to the clock time that debt sets for him, my focus below principally deals with the clock time paradigm.

Clock time went through two, often concurrent, phases of evolution influenced by “the introduction of modern scientific thought and the growth of capitalism” (Duncheon and Tierney, 2013, p. 240). In short, time became secularized and standardized in modernity under the

influences of science and capitalism. Building on the work of the anthropologist Johannes Fabian (1983), Duncheon and Tierney (2013) hold that “the roots of clock time theory can be traced to the 18th century and the birth of modern science” (p. 240). In combination with the emergence of a secularized view of time based off of developments in science, “the growth of industry and capitalism in the 19th century ingrained clock time into mainstream life in Western societies” (Duncheon and Tierney, 2013, p. 240). Within the era of industrial capital, time was increasingly commodified and synchronized. This concomitant processes of commodification and synchronization were greatly influenced by the invention and distribution of clocks, and the rise of the factory system (Duncheon and Tierney, 2013). One very important result of these developments was that temporal awareness was greatly modified for both the owners of capital and the laboring classes; punctuality, precision and production measured by quantifying output within units of time were emphasized in ways like it had never been before. The changes in temporal awareness also impacted concepts of “free-time.” Notions of “leisure-time” were re-invented during this period of capitalist transition. Looking back on this period of history, E.P. Thompson has claimed that, “In mature capitalist societies all time must be consumed, marketed, put to use; it is offensive for the labour force merely to ‘pass the time’” (Thompson, 1965, in Duncheon and Tierney, 2013, p. 241).

Taken together, modern secular notions of time and the commodification of time within the rise of industrial capitalism had tremendous impacts on the way that time was reckoned, structured and experienced in institutionalized education, particularly schools. Generally speaking, schools became the places in which students would go to learn to keep time according to the standards of modern science, while also valuing time as a commodity, as a resource not to be wasted, to be used efficiently, so as to be productive. Through a variety of time-disciplining

techniques (bells, rigid schedules, deadlines for work, etc...) schools “reinforced new conceptions of time by inculcating students with time thrift and time discipline” (Duncheon and Tierney, 2013, p. 241).

Time paradigms which came to dominate school systems in the 18th-19th century are still very much with us. Today modern clock time hegemonically prevails as the dominant time paradigm in education institutions of the West. Duncheon & Tierney (2013) claim: “Rooted in scientific theory and reinforced by industrial capitalism, clock time is commonly applied today” in education institutions “through the lens of economic scarcity” (p. 241). Consequently, time in schools is commonly reified as it is treated as a resource to be allocated, saved, and used efficiently. Considering what we can glean from Duncheon and Tierney, we can surmise that linear secular clock time paradigms which are directly influenced by capitalism influence the manners in which education is thought and practiced today.

In the neoliberal era in which we find ourselves institutionalized time-disciplining techniques regularly applied in schools still abide by the modern clock-time paradigm. This despite the fact that increasingly, at least in the United States, students are no longer trained for industrial labor but rather are formed to take part in the service sectors or the immaterial labor force constituted by amongst other occupations, technology and financial capital labor. Moreover, the modern clock time paradigm has proven to be remarkably flexible in that it has been quite easily adapted for the purposes of shaping neoliberal subjects. Put differently, education institutions that once were in the service of forming industrial laborers, now shape human capital and students as micro-enterprises capable of participating in the competitive neoliberal society. Neoliberal rationality and the modern clock time paradigm share logics (those of science and capitalism) that produce minimal antagonisms. If anything, neoliberalism has only

intensified the force of the modern clock time paradigm within education. It has deepened its saturation, and spread its breadth to levels unheard of in different capitalist eras. Part of the reason for the intensification of the clock time paradigm in education can be attributed to the force of debt. Debt has intensified this saturation. Equally important is the fact that the modern clock time paradigm has proven to be a very proficient disciplining technology for training future indebted subjects how to manage their time so as to service their debts.

Philosophers of education have consistently problematized the modern clock time paradigm, grappling with the ways in which science, technology, and capitalism give form to it. They have theorized ways in which education time can be conceived outside of dominant time paradigms in circulation both in everyday life, and common education realities. For the authors reviewed below, there is an ontological, existential, and/or political necessity to imagine ways to produce theories that might lead to education practices which disrupt the dominance of modern education time in contemporary education. These authors hope to “open up” education time, and manners of experiencing it, to different temporalities. Such temporal suspensions, or ruptures, create opportunities, according to some of the authors under review, for becoming-persons to take form, and be cared for, in educational experience in a myriad, rather than truncated, number of ways.

But while all the texts reviewed problematize education time’s reduction to modern clock time, there is great divergence about what education time outside of modern clock time is, how it can or cannot be produced, and who or what might produce or experience it. To emphasize this point on the heterogeneity of views on time in the field, we can say with a fair level of confidence that while the authors reviewed can clearly argue what education time *is not only* (modern clock time), they do not all concur about what education time *might be*. The lack of a

homogenous view on education time, what it is, how to produce it, etc., in the field should not be seen as a theoretical or practical deficiency or problem. It constitutes, instead, an emancipatory element of the reviewed authors' work because it frees both education theorists and practitioners alike to articulate theories about education time and practices that (re) structure it, in liberatory ways.

The recent work on education temporality bears directly on the current inquiry into indebtedness. It is a strong, informing line of research. It can, however, be expanded, deepened, and ultimately transformed by incorporating rhythm both as a concept to use in the analysis of indebted life, and as a tool with emancipatory promise. I review some of the more prominent work on education emancipatory education temporality below before extending this work to include a more thorough treatment of rhythm. If education temporality theory is to prove capable of fostering education practices that disrupt debt's formative force, they must place a greater emphasis on rhythm.

Towards Emancipatory Education Temporalities: A Short Review of Select Philosophy of Education Literature

A commonality of the pieces to be reviewed below is that the authors attempt to theorize ways of opening up and living educational temporalities which run counter to the dominant clock time paradigm already described. In addition, several of the reviewed authors make anachronic moves by drawing distant education times past back into the present. Paradoxically, in doing so, they help us imagine education times to come, and offer us some initial theories on how to preserve already existing education temporalities which have not been colonized by modern clock time. They also direct us towards educational practices which rupture the existing dominant school time paradigms.

If there is one tension between these authors worth noting before we begin our review it is that there seems to be a healthy lack of consensus as to who, or what, can and/or should preserve and/or invent education times different from the dominant modern clock time paradigm of education today. Further, there is, it should be noted, a tinge of nostalgia in some of the work discussed here. One almost gets the sense from reading these texts that some of the authors are, borrowing from the poetics of Proust (1913), “in search of lost time,” a time which pre-dates modernity. Or at the very least, they desire to rekindle forms of inhabiting and experiencing time (and place) which seemingly belong to different eras.

It is important, therefore, to acknowledge some of the questions which certain anachronistic moves in education theory, motivated at least in part by nostalgia for “lost times,” compel us to ask. For instance, we might ask that if being and time are intricately intertwined, then by theorizing education time present under the lens of education time past, do we run the risk of forming students not suited to live in the times in which they dwell? Related to this question, would students educated in temporalities inspired by times past quite literally fall behind the times? Or, we could question just how different education temporalities, especially those seemingly belonging to times past, might be invented? Though the authors here rarely explicitly address these questions, and when they do they do not come to firm conclusions about them, most of them do seem to have in common a belief that in order to re-imagine how we live our times today, we need to re-imagine the time of education, and concepts of education time past can help us do this.

Just as there are tensions between the authors’ education time theories to be discussed below, there are commonalities. In critiquing the influence of modern clock-time theories on education philosophy, policy, and practice, our group of education theorists either explicitly or

implicitly make the case that education experiences are radically *heterochronic*. That is, the time of teaching and learning cannot, and normatively should not, be standardized; to impose standardized times for teaching a subject, or learning a lesson, is to impose external forces on individual and collective teaching and learning experiences that transfigure education in detrimental ways. Instead, education theorists like those below often make the claim that there are multiple education times which simultaneously co-exist, though they are often incompatible with each other, and can be juxtaposed with, one single dominant time paradigm.

Representative of this line of education temporality theorizing is the work of Claudia Ruitenberg (In Press). In her “May I Have your Divided Attention: On the Emancipatory Potential of Educational Heterotopia and Heterochrony” (In press), Ruitenberg follows up on a research agenda on the “temporality of emancipation” proposed by French philosopher Jacques Rancière (2012). Emancipation happens, contends Ruitenberg, when equality is created in a multiplicity of times which exist within one single dominant time of inequality. Or as Rancière, quoted in Ruitenberg, states: “This is what emancipation means: the practice of *dissensus*, constructing another time in the time of domination, the time of equality within the time of inequality (Rancière, 2012, p. 27 in Ruitenberg, In press).

For Ruitenberg, education, and more specifically education that happens in schools, is a process and/or site in which the time(s) of equality can be constructed within the time of inequality. She argues that schools can, and in fact always already do, host emancipatory temporalities. This is due to the fact that schools are both heterotopic (she takes this term from Foucault) and heterochronic. Ruitenberg’s key move is to point out and elaborate on how schools are the sites where a multiplicity of times are constructed within a dominant time paradigm. Notably, she argues that emancipatory temporality is not created only by teachers, but,

and this is where she places her emphasis, by students. Though cautioning that “emancipatory possibilities are not emancipatory guarantees,” and that, “heterotopias and heterochronies are not inherently emancipatory, so classrooms or schools are not emancipatory by virtue of being heterotopic or heterochronic,” (Ruitenberg, In press), Ruitenberg suggests that emancipation can be enacted in the non-emancipatory space and time of schooling when students break with time-disciplining techniques, and in the process re-appropriate their own control over temporality (In Press).

Hinting at a variety of possible ways in which students might inhabit a variety of times, she also highlights and describes how *distraction* can be an inventive heterochronic moment (Ruitenberg, In press, emphasis mine). Ruitenberg (In press) contends that “students who divide their attention demonstrate not a lack of motivation or a refusal to be educated, but a decision to educate themselves in the midst of a system that promotes efficiency of the school day to optimize the achievement of predetermined learning outcomes.” Thought of this way, students who are “distracted” are in actuality out of sync with the dominant school temporality, often by their own choosing, but at the same time re-appropriating a temporality of their own. Such students Ruitenberg points out, thus free themselves to study on their own terms, on their own time (In press). The challenge, Ruitenberg astutely notes, is to learn to see these enactments of distraction not as unproductive moments to be arrested and prohibited but as emancipatory moments (In press).

Though Ruitenberg does not name it as such, and the authors who develop the education temporal concept to be discussed below do not refer to it as one of the “heterochronic” characteristics of education, of the many times made possible in and through education is the time of *scholé*. The nuances of the definition of *scholé* are fleshed out slightly differently, and to

different degrees by different authors, but in general *scholé* is theorized by the philosophers of education below as free-time, or leisure time; a time of suspension from the utilitarian concerns of the everyday, and hence a suspension from the temporalities which accompany utilitarian necessities. Education theories of *scholé*, offer, I believe, significant promise for helping us conceive of ways to disrupt debt's hold on the time of our lives, and our subjectivity. Or stated differently, the efforts of a handful of contemporary philosophers of education to reconceptualize the temporality of education and schooling by anachronistically reintroducing into contemporary education discourse the ancient Greek concept of *scholé*, might offer us a manner to disrupt the mis-educative formative power of debt dressage.

Education as *Scholé*

We begin the review of authors working with the concept of *scholé* with an analysis of two articles from Eduardo Duarte (2009, 2010). Beginning from Hannah Arendt's belief, most clearly articulated in her "Crisis in Education" (1993), that the school is the place where the child transitions from home to society, and is therefore a transitional space, a space "in-between" the private and public, Duarte (2010, p. 492) demonstrates that school is not only a *place* of transition, but also a *time* of transition, one best characterized by the concept *scholé*. For Duarte (2010) *scholé* is a *topos* of "conservation," a space and time for the thinking of the revolutionary "new" understanding of the world (p. 505). Clarifying the temporal nature of *scholé*, he writes that, "In other words, this place is a gap between the past and future that protects the child from the world and the world from the child, and the child from overbearing adult" (p. 505).

Augmenting Arendt's "Crisis," by asking "What is to be done?," Duarte (2010) argues that if the central task of the educator involves the introduction of a student qua newcomer into a world that is always already growing old, then it is the responsibility of the educator to create a

space, what he calls a “conservatory,” where students are able to be students, that is, to engage the world from a distance, a location where they are able to think about this old world that, ultimately, they will be asked to renew and repair (p. 496). Importantly, Duarte’s “conservatory” not only distances students from the everyday world by providing them a location, thought in spatial terms, separate from the family home, workplace, etc., it also temporally distances students from the pressures of society, and in particular political-economic pressures, giving them time to think about a world which they will one day, but not yet, be responsible for. Duarte (2010) clarifies the ties between *scholé* and his notion of the conservatory, which seems at first glance more a spatial rather than temporal metaphor, as follows: “*Scholé* might be held out as that ideal time of educational thinking. One assigns thinking to that point in time when the love of child and world is expressed in a letting-be of both that allows the former to creatively and safely interact with the latter. That is, the ‘conservatory’ remains outside the flow of ordinary activities, everyday life” (p. 501).

For Duarte (2010) then, the school thought of as a conservatory is a school which assumes the responsibility of offering students the opportunity to experience *scholé*: a deliberate withdrawal from the social and political realms and their typical temporalities (p. 505). If the education which happens in *scholé* can be considered emancipatory, it is because it provides persons freedom from temporalities, including the modern clock time paradigm, of the everyday world. Or as Duarte claims, “Dwelling in the time of education we are liberated from other times, the continuity of everyday life,” and we are given, “a time of deep reflection and critic-creative imagination” (p. 508). Paradoxically then, a form of conservatism-as-preservation, becomes a radical gesture. For it is in conserving student-life qua student-life for students in

scholé, that possibly (there are no guarantees) some new thought, feeling, perception, and ultimately subjectivity, is given time to come into an old world.

The radicality of this conservatism-as-preservation is further fleshed out by Duarte when he links *scholé* to *kairos*, which Duarte (2010) defines as “the qualitative time of opportunity, the moment of radical change, breakthrough, and precisely when the new can be initiated” (p. 502). More precisely, “if *scholé* designates education as the time of detachment, of holding back from everyday life and from politics, that is the deliberate abstention from the social and political spheres, then *kairos* qualifies it temporally as the revolutionary moment when natality is enacted through the initiation of a wholly new understanding of the world” (p. 502). What is important to note, is that for Duarte, it is the educator who must bring this paradoxical conservative-revolutionary moment into being. Reading Arendt against Arendt, he writes in his “In the Time of Thinking Differently” (2009) “that the truly radical educator is also the most conservative: a silent guide who emancipates the student into the time and place of thinking” (Duarte, p. 251).

Though Duarte is one of the first contemporary philosophers of education to significantly develop the concept of *scholé*, his work has been overshadowed of late by the work of Jan Masschelein and Maarten Simons. Though they have written extensively on the topic, it is important to note from the start that Masschelein and Simons have not aimed to strictly define the concept *scholé*. Their work on *scholé* should rather be considered as a thought exercise which tries “to articulate the event or happening that the word (*scholé*) names, the experiences in which this happening manifests itself and the (material) forms that constitute it or make it find/take (its) place” (Masschelein, 2011, p. 530).

In articulating the event of *scholé*, Masschelein and Simons have produced a generous amount of scholarship which both diagnoses, and offers a way of destabilizing, a temporal

problem of contemporary education. For these authors the most pressing temporal problem in education today originates from educational efforts to produce students as human capital and/or entrepreneurs of the self. It should be emphasized that Masschelein and Simons do not offer a solution or cure to this problem. To offer a solution or cure would replace one teleological framework with another. Both solutions and cures can be programmed, their effectiveness measured temporally, whereas *scholé* as I understand it according to Masschelein and Simons, opens up a future that is non-calculable and full of risk, and because of this, is radically open to that which presences within it. The best manner to review the work of Masschelein and Simons, therefore, is to briefly highlight the ways in which they have linked education to the production of human capital and the entrepreneur of the self, before turning to an examination of how they think that *scholé* helps us (re)imagine education as a process in which ways of becoming a person are radically opened up. As we will see, time is at the heart of both the problem, and reason for hope, in education for these two authors.

Throughout their work on *scholé*, Masschelein and Simons convincingly demonstrate how school evolved in modernity, particularly in conjuncture with the rise of industrialization, into a site in which modern clock time characteristics (time is linear, the notion of *telos*, can be quantified and measured, etc.) were employed in education to give shape to school days as well as the students who studied within school walls. Their work rehashes in abbreviated form the central arguments made by Foucault (*Discipline and Punish* 1977) where the latter showed “how disciplinary practices from the 18th century onwards produced a specific experience of space and time, which was also related to the establishment of scientific disciplines and practices in the human sciences” (Simons and Masschelein, 2008b, p. 690). Education, conceived of here, falls within the “human sciences”. Foucault, according to Simons and Masschelein (2008b), made it

possible to see how “the spatial and temporal organization of schools divided duration into successive or parallel segments, where they add up in a cumulative series of temporal stages, towards a terminable stable point. This organization allowed for the discovery of time as an ‘evolutive’, linear process that is characterized as ‘progress’” (p. 690). As a result of this temporal organization, Simons and Masschelein claim, education took on a certain form under the influence of the shape of modern clock time. For example, according to the authors, pedagogy began to establish educative procedures which divide the process of learning into several levels, and places in hierarchical order, each step of development into small cumulative steps (Simons and Masschelein, 2008b, p. 690). As such, “questions related to ‘goals’ or ‘ends’ (that is, the terminal state) and ‘means’ appear as elements of the general concern to organize ‘development’” (Simons and Masschelein, 2008b, p. 690). In sum, Simons and Masschelein argue that education was transformed into a practice of “bending behaviors towards a terminal state (a fixed norm)” (Simons and Masschelein, 2008b, p. 690). Schools thus became, and for the most part remain, places in which external work on students, and the internal work that students do on themselves, has a particular teleology.

Within the current neoliberal political economy this education teleology produces students as human capital and/or entrepreneurs of the self. Unpacking a self-coined term, “capitalization of learning,” Simons and Masschelein (2008a) demonstrate how “At the end of the 1960s there was an interest in the development of a so-called “knowledge society” and “knowledge economy.” In this economy, knowledge functions as a “central capital,” and as “the crucial means of production,” and the “energy of a modern society.”(p. 396). It is around this time period, the authors claim, that learning comes to be thought of as “as the ability to renew one’s knowledge base or human capital,” and “is regarded as a condition for economic

development and productivity” (Simons and Masschelein, 2008a, p. 396). In addition, learning comes to be viewed as “a condition for individual freedom, and people are addressed as being responsible for their own learning and for regulating their learning” (Simons and Masschelein, 2008a, p. 399). Learning thought of this way demands that learners become the “managers” of their own learning, for example, by developing their own learning strategy, monitoring the process, and evaluating the results of their learning experience (Simons and Masschelein, 2008a, p. 400). Ultimately, Simons and Masschelein (2008a) argue, these conceptions of learning came to shape discourses, and teaching practices, which “regard learning as a kind of capital, as something for which the learner him- or herself is responsible, as something that can and should be managed (and is an object of expertise), and as something that is employable” (p. 402).

It should be fairly obvious that this shift in the conceptualization in learning is accompanied by shifts in the conceptualization of the mission of schools (Simons and Masschelein, 2008a, p. 397). Simons and Masschelein (2008a) point out that “for the entrepreneurial self it could be necessary to accredit human capital or competencies through assessment or through proof of accreditation from the learning environment in which one has acquired one’s human capital (p. 411). The learning environment which offers students both the opportunity to accumulate human capital, and receive feedback via assessment on the progress of this accumulation, is provided by the State in the form of schools. And it is here were Simons and Masschelein, through an anachronic rupture, suggest that by thinking of school-as-*scholé*, or in other words by re-thinking the form of school by thinking school temporally, we might re-conceptualize education.

Masschelein and Simons (2011) remind us that there exists not only an etymological, but also historical and philosophical conceptualization of school-as-*scholé*. For these two authors the

school can be thought of not principally as a place of preparation, but of separation, as *scholé* (Masschelein and Simons, 2011, p. 156). The Greek *scholé*, the authors remind us, has traditionally resisted one definitive definition. Instead it has been simultaneously and separately defined as: free time, rest, delay, study, discussion, lecture, school, school building (Masschelein and Simons, 2011, p. 156). Despite the variance in definition, what all of these descriptions of *scholé* have in common is a connection to time; they all mark a break in one way or another, or suspension, with dominant time economies at work in whichever society *scholé* is produced. Masschelein and Simons articulate the event of the production of *scholé* in a variety of ways which I will briefly summarize now.

Reintroducing us to an ancient way of thinking school, by thinking time, Masschelein and Simons (2011) tell us that in ancient Greece *scholé* was not “a place and time organized to reproduce social order, or way of life. Separated from both *oikos* and *polis*, and hence free from daily occupations, the school was a real space with a real inner place and time where people were exposed to real matter” (p. 158). It was, the authors go on to state, a time and place where those in it were separated from their daily lives, the labor associated with the production of goods for everyday needs, the norms of civil society, and their normal identities. Or in other words, while in *scholé*, students were given time to dis-identify with identities normally attached to them outside of *scholé*. More to the point, Masschelein and Simons argue that in *scholé* “economic, social, cultural, political, or private time is suspended, as are tasks and roles connected to specific places. Suspension here could be regarded as an act of de-privatization, de-socialization, de-appropriation; it sets something free” (p. 158). What is set free is time. Within a suspension the future is opened up because as Masschelein (2011) argues in a separate piece, “what appears, happens or is done within *scholé* is not determined by a defined result, outcome or product. In

this sense it is time which is freed from a defined end and therefore from the usual economy of time” (p. 531). The suspension of dominant time economies is the essential characteristic of *scholé*. Masschelein describes the suspension that *scholé* creates in the following manner: “Free time as un-destined time is time where the act of appropriating or intending for a purpose or end is delayed or suspended. It therefore is also the time of rest (of being inoperative or not taking the regular effect) but also the time which rests or remains when purpose or end is delayed” (p. 531). Drawing on the work of Agamben, Masschelein and Simons (2011) link this suspension of dominant time economies to emancipation and to the production of “profane time,” which is a condition in which time, space and things are disconnected from their regular use (in family, society, etc...)” (p. 158).

But importantly for Masschelein and Simons (2011), the invention of *scholé* does not just produce a negative freedom (freedom from something), but also a positive freedom (freedom to be able to do something) because it is an offering of egalitarian and democratic time-space. Concurring with *Rancière* that “school is the “place of equality pre-eminently” (*Rancière*, 1988, p. 82, cited in Masschelein and Simons, p.150), and augmenting his work, Masschelein and Simons (2011) describe school-as-*scholé*, “as an invention of a site of equality and as primordially a public space, which therefore has to be defended as a mark of democracy in itself” (p. 151). For Masschelein and Simons “the school is the democratization of free time” (p. 156). Within *scholé* all students are given equal access to free time. But just as importantly, according to the authors, students are not only given, and have equal access to free time, but free time is communally created and shared in *scholé*.

There is a profoundly collective characteristic to Masschelein and Simons’ description of *scholé*. They stress throughout their work the coeval element of *scholé*; *free time, they argue, is*

created and shared in a variety of ways. Scholé is for the authors “a public time and place of play that brings knowledge into play in a radical way. At school everything can always be put under discussion or be questioned” (Masschelein and Simmons, 2011, p. 160). What is put under discussion, or is placed “on the table,” as Masschelein and Simons like to say, is made common. This is to say that in school students encounter each other and the world and have the time to collectively attend to something in common. *Scholé* is thus a public time, I quote at length from Masschelein (2011):

A condition of profane time is not a place of emptiness, therefore, but a condition in which things (practices, words) are disconnected from their regular use (in the family and in society) and hence it refers to a condition in which something of the world is open for common use. In that sense these things (practices, words) remain without end: means without an end, or un-finished.... The form of suspension and profanation is what makes *scholé* a public time; it is a time where words are not part (no longer, not yet) of a shared language, where things are not (no longer, not yet) a property and to be used according to familiar guidelines, where acts and movements are not (no longer, not yet) habits of a culture, where thinking is not (no longer, not yet) a system of thought. Things are ‘put on the table’, transforming them into common things, things that are at everyone’s disposal for free use. What has been suspended is their ‘economy’, the reasons and objectives that define them during work or social, regular time (p. 531).

But who creates these collective coeval conditions? Who regulates them? Masschelein and Simons do not hesitate in assigning a great amount of responsibility to the teacher as the creator and regulator of *scholé*. They maintain that it is the teacher who can invent *scholé*, that is, create time (Masschelein and Simons, 2011, p. 163), by bringing students into contact with matter, making them touch and be touched by it, and in doing so making students “forget (modern clock) time” (Masschelein and Simons, p. 162). The teacher does this, according to Masschelein and Simons (and again here they augment the work of *Rancière* (see *The Ignorant Schoolmaster*, 1991), by assuming an equality of intelligence, that is, the teacher who invents *scholé* assumes the axiom that all students are intellectually capable of examining what’s on the table. The teacher’s work does not end there, however. She must also, according to Masschelein and Simons, make it her task to make what is on the table free for common thought and use,

rather than determine how what is on the table should be thought of and used (Masschelein and Simmons, 2011, p. 163). Thus, in assuming both the equality of intelligence of her students, and by allowing what is on the table to be thought of and used in a myriad of ways, the teacher, according to the authors, and under the influence of Daniel Pennac's *Chagrin d'école* (2007), draws students into the present; she detaches her students from the past which labels them, and opens up a no longer delimited present and a future to all of them (Masschelein and Simmons, 2011, p. 163).

In a sense then, the art of education is, as Masschelein (2011) pronounces, the art of making *scholé* happen: "Starting from the articulation of the event and experience of *scholé*, we could start to think of education as the art (the doing) and technology that (help) make it happen, i.e. spatializes, materializes and temporalizes this *scholé*" (p. 534). But even so, it remains unclear in the work of Masschelein and Simons how *scholé* happens. Masschelein can tell us that, "Education as practice, then, entails the tracing of spaces, the arranging and addressing of matter and the editing of time that make *scholé* (study, exercise, thought) happen" (p. 534), but both he and Simons leave a gap in their work. Masschelein, for his own part, admits that forms and practices of producing *scholé* which "would include particular architectures, particular pedagogic disciplines (intellectual and material technologies of mind and body, gestures) and pedagogical figures (persona characterized by a particular ethos, i.e. an attitude, disposition or 'stance' e.g. the figure of the teacher, professor, student), that constitute the happening of 'free time'" (p. 534), remain to be researched and elaborated upon. It is this work of producing the research, and elaborating on the practices which produce *scholé*, which David Kennedy and Walter Kohan have recently embarked on, and it is to their work that we now turn before concluding our review.

Kennedy and Kohan (2008, 2014) draw from the work of Masschelein and Simons in inventive manners, particularly the Rancièrian elements of their theory of *scholé*, and enhance the dialogue on *scholé* by linking the concept to the temporality of *aion*, which they associate with the temporality of childhood. The two authors also try to do what the above authors on *scholé* generally shy away from, which is suggest a means of creating *scholé* through educational practice. For Kennedy and Kohan, *scholé* is linked to a type of thinking, a thinking which as others have mentioned, simultaneously has, and creates, temporalities different from modern clock time. This thinking, Kennedy and Kohan hypothesize, can be found in philosophy, or better stated, philosophizing.

Kennedy and Kohan have written two texts, in dialogue form, which are relevant to the literature review underway. Both discussions center on the temporality of philosophizing, and how philosophizing, because it pertains to, and creates, different temporalities from those dominant in schools today, might radically alter schools from within. When read together, these two pieces allow one to imagine what an *aionic* education temporality might look like, and this education temporality has some of the traits of *scholé* as described by Duarte, Masschelein, and Simons above.

Drawing on Jacques Rancière's "Ecole, production, égalité" (1998), Kennedy and Kohan (2014) conceive of *scholé*/school (they use the words interchangeably on purpose, therefore when I use the word *scholé* one should also hear school, and vice-versa) as a time-space of equality in which all students have a similar experience of time: they have equal opportunities to be students qua students (p. 201). Instead of meeting external demands placed on them by society, families, politics, etc., in school students are at leisure to study as students without the pressures of predetermined ends or demands on what their study is for, and how it should shape

them. We should note here that Kennedy and Kohan's interpretation of *scholé* bears a strong semblance to Duarte's interpretation of Arendt, as well as Masschelein and Simons' reading of Rancière. Nevertheless, adding a new twist to the conversations on *scholé*, Kennedy (2014) insightfully connects *scholé* at one point in his dialogue with Kohan to Winneco's (1971) notion of "transitional space" (p. 202) and later to Dewey's concept of school as an "embryonic community life" (p. 213). He suggests that, "school and *scholé* emerge from the same evolutionary impulse, which is to establish a zone in the culture which is set apart for purposes of transformation" (p. 208).

But for the two authors a key question haunts their dialogues: if school and *scholé* emerge out the same evolutionary impulse, how does one make school-as-*scholé* emerge? Kennedy and Kohan suggest that one response to this question could be that the emergence of *scholé* is inseparable from the emergence of a temporality different from chronological time; the emergence of what the ancient Greeks called *aionic* time. They interpret *aionic* time as a time which differs from *chronos*, which is a linear time that is measurable and quantifiable. *Aionic* time is instead, that which designates the intensity of time in human life (Kennedy and Kohan, 2008, p. 1). Working with Heraclitus' fragment number 52 the authors come to the conclusion that *aion* is an incalculable qualitative experience of time resembling that of childhood. Or, put slightly differently, childhood is marked by the experience of *aionic* time; *aionic* time constitutes childhood experience. Importantly, childhood is not here thought according to theories of psychological developmentalism, but rather is conceived as a state of being, and relation with time, that can be experienced throughout the duration of life. One can have the experience of childhood at any age, and this experience is marked by a temporality which is characterized by *aionic* time.

If school has the potential to become *scholé*, it is because within school, Kennedy and Kohan believe, *aionic* time can be created and inhabited. Or as the two authors claim, *scholé* is, as *aion* or childhood, a further emergence, a radicalization of school as an experimental zone of subjectivity and of collectivity (Kennedy and Kohan, 2014). But the question remains, how is an experience of *aionic* time, and hence the emergence of *scholé*, brought into being? Laying out the groundwork for the possibility that philosophy might be able to restore *scholé* to school (p. 201), Kohan (2014) argues that “philosophy is a waste of productive time and a saving of free or *aionic* time, affirming another kind of life than a producer-consumer life” (p. 206). For Kennedy and Kohan, philosophy practiced within schools might be the way to produce the *aionic* time of intense collective and self-formation. If this be the case, then perhaps by philosophizing, students (and teachers) might create *scholé*- the free time to become persons in experimental ways.

Separate from Kennedy, Kohan has developed a theory of *scholé* in a singular manner. We might say that Kohan has taken a decolonial approach to *scholé* by drawing on a figure whom many consider to be one of Latin America’s first “popular educators,” Simón Rodríguez. Rodríguez is most widely recognized as the teacher and comrade of the “liberator” of the Americas, Simon Bolivar. But in an investigation of Rodríguez’s philosophy of education, Kohan (2015) reveals that Rodríguez dedicated his life to democratizing, or if one prefers, popularizing, *scholé*. That is, long before Rancière, and around the same time of Joseph Jacotot, Rodríguez sought to transform education in the newly liberated Americas by assuming not only the axiom of equality of intelligence, but also the temporal axiom that all students, no matter their race, gender, or ethnicity are deserving of free-time for study.

Kohan (2015) through Rodriguez emphasizes a key aspect of *scholé* theories that often is ignored or brushed aside too quickly. He argues that school maybe one of the oldest human

institutions, but school is not ontologically given. For a school to be a school, and here Kohan echoes the work of Masschelein and Simons, it must be *scholé*: a timespace in which students are free to be nothing other than students, where they are given time to study, and are freed from temporal obligations which are inherent in modes of producing subjectivities destined to serve the commercialized world of productivity which typically permeates school walls (Wozniak, 2015, pp. xiv-xv). Decisively for Kohan, however, school-as-*scholé* is something that must be invented. Inspired by a phrase that appears frequently in the work of Rodríguez, “Inventamos o erramos,” (We invent or we err) Kohan contends that the “work of every teacher, all teachers, of everyone who is concerned with education, is to invent school, inside (and outside) of schools” (p. 81).

Rhythmic Resistance in Education to Debt’s Subjectification Force

While a rich body of work that problematizes clock time paradigms, particularly those that lead to the production of neoliberal subjectivities exists, little to no work, at least to my knowledge, has tried to explore how the creation of certain education temporalities like those discussed above might disrupt the production of indebted subjectivity. This is not all that surprising given the relative lack of attention given to debt by the Continental theorists that many philosophers of education rely on, best exemplified perhaps by Foucault’s blind spot regarding debt (Peebles, 2013),¹⁰ and the fact that until recently most critiques of neoliberalism did not place debt at the center of either the neoliberal dilemma, or the critique of it. But as we have seen throughout this inquiry, indebtedness has been ubiquitous for quite a long time. The 2008 financial crisis only made it clearer that debt is at the heart of neoliberal governance and

¹⁰ Lazzarato is not the first person to make this observation. Anthropologist Gustav Peebles has noted that despite Foucault’s extensive treatment of prisons, he never once examined debtors’ prisons. See Peebles (2013).

dominance. In Chapter One I raised the question as to whether or not we could theorize and practice education so that it does not become another technology that supplements the debt apparatus, and instead plays a central role in an emancipatory process that liberates indebted subjectivity.

While the authors discussed in this chapter theorize education time's emancipatory possibilities, I want to stress rhythm's. Given the intimate relationship between time and rhythm it should be affirmed that we are not dealing with an either/or proposition, but more likely, a both/and one. That said, I do think that it matters where critical theory emphasis is placed. And I place it on rhythm for reasons that I will now explain.

The way that education time is structured, and what happens in time dedicated to education has an enormous influence on education experiences that are formative. Debt, as I have tried to show, influences both the structure and content of education time. But when we discuss the structure of education time, as well as the organization of its content, it seems more accurate to say that we should be paying closer attention to rhythm rather than time. This is because everyday education life not only unfolds in time, but is both made up of, and produces, rhythms. The education experience, and this is especially the case for experiences within institutionalized schooling, is structured rhythmically. Moreover, if we remember one of the definitions of rhythm, that it is the arrangement of movement in time, then it becomes clear that philosophers of education like those above who place their emphasis on time, need also take into consideration how movements in education experience are arranged. Doing so, would cause a theoretical shift towards an education rhythmanalysis.

I also question the claims made above about the invention of time. It just might be that it is not necessarily time that can be invented, but rather, rhythms. Or in other words, one can

certainly create concepts of time, a variety of time reckoning paradigms, and devices to measure time, but can time itself be created *ex-nihilo*? Rhythm, on the other hand, is most certainly something that is produced. Even more so, if we follow certain notions of rhythm like those of Giorgio Agamben (1999), then we can perhaps conclude that the invention of rhythms creates an experience of time, but doesn't necessarily create time itself.

According to Agamben (1999), rhythm introduces a split and a stop into the eternal flow of chronological time (p. 99). For example, before a work of art, whether this be a musical piece, a painting, or a landscape, the perception of rhythm, here marked by an "escape" from the "incessant flight of instants," a pause if you will, throws us back into a more "original time," or what Agamben contends is an "*ek-stasis* in a more original dimension" (p. 99). What is important to note here is that rhythm "reveals a more original dimension of time and at the same time conceals it in the one dimensional flight of instants" (p. 100). Conceived of this way, rhythm paradoxically creates a gifting of an experience of time that occurs within a reserve, or pause. Or as Agamben puts it, "rhythm holds, that is it gives and holds back" (p. 100). In doing so, "rhythm grants men both the ecstatic dwelling in a more original dimension and the fall into the flight of measurable time," and in doing so, it gives us the "the gift both of being and nothingness" (p. 100).

What the education theorists above seem to be appealing to, is the possibility of education being an experience that grants us a moment in a "more original time," to use Agamben's phrase, even though some authors above, like Kohan would resist appeals to anything deemed "original." Education conceived of this way is comparable to a work of art that opens to us a more "authentic temporal dimension," as a well as a space in which we realize our belonging to the world (Agamben, 1999, p. 101). Such an experience is, if we continue with

Agamben (1999), that which allows the poetic status of man on earth to find its proper meaning. Education thought of this way, like art, is a gift in the sense that it gives us, by creating a pause in *chronos*, a temporal experience (*kairotic*) that ruptures the continuum of linear time and returns us to an experience of time that cannot be measured, and which escapes appropriation. Yet, the education theorists who make claims on the educational emancipatory temporalities seem to skip over the vital role of rhythm that Agamben, and also Lefebvre, helps flesh out. In other words, for education to do what these theorists claim it can, a deeper engagement with rhythm is needed. One cannot simply invent time in/through education, instead, one must create the rhythms that make an experience with temporalities not delimited by linear modern clock time possible.

Rhythmic Precedence in Education

If philosophers of education seek inspiration for thinking education and rhythm together there is plenty of precedence to follow. Rhythm has been given significant attention in education theory. We have already noted Plato's concerns with the rhythms of education. Much more recently, Tyson Lewis (2013) has sought to place rhythm at the center of what he describes as the "aesthetics of study" (p. 53). More than an entire chapter would be needed to complete a just exegesis of Lewis' complex treatment of the role of rhythm in education. Here I only want to make note of some of the central arguments made by Lewis as they pertain to some of the main claims made in this chapter and throughout the dissertation.

In a chapter of his *On Study: Giorgio Agamben and educational potentiality* (2013), Lewis attempts to define a poetics of learning and the "structure of human potentiality conserved through the rhythmic temporality of learning" (p. 53). He does this by reading the literary theories of Agamben sometimes with, sometimes against, the educational theories of Alfred

North Whitehead (*The Aims of Education* 1967). The dialectic between the two, Lewis believes, has the dual effect of enriching each author's theories while also unfolding a philosophy of studying.

Summarizing Whitehead's (1967) belief that learning is composed of cycles of freedom and discipline nested within cycles of romance, precision, and generalization, and that education should consist of the repetition of said cycles (Lewis, 2013, pp. 53-54), Lewis points out that "key to Whitehead's theory of mental development are the rhythms that exist both across stages (leading from romance to precision to generalization) and within stages (nesting the wonder and freedom of romance within the wisdom and precision of generalization)" (p. 54). In short, as Lewis notes, for Whitehead, the rhythmic nature of learning is "the conveyance of difference within a framework of repetition" (Whitehead, 1967, in Lewis, 2013, p. 17).

Building on Agamben's claim that rhythm, as Lewis (2013) puts it, is "best exemplified in the structure of the poem, (and) negates any notion of linear, chronological unfolding" (p. 55), Lewis pushes Whitehead's theory of rhythmic education further and suggests through an enhanced notion of the "poetics of study" that the cycles of which Whitehead speaks, "can emerge as a kind of rhythm that is neither simply educational stasis/paralysis nor teleological self-mastery and self-actualization" (Lewis, 2013, p. 55). Instead, Lewis claims that "what can be glimpsed from within the indistinction of cyclic folding is a form of education that makes explicit one's im-potentiality, leashed from the command and capture of determinant measurement and quantification" (p. 55).

The key conclusion that Lewis (2013) arrives at is that the rhythmic sway that makes up studying both preserves and "returns us to the more primordial experience of im-potentiality, that is the ability to be or not to be, the experience of "I can, I cannot" (pp. 58-59). Or put differently,

“the studier properly resides in the most improper of locations: the space and time between subjectification and desubjectification, oscillating between poles to the point of indistinction” (Lewis, 2013, p. 58). Studying, therefore, is an education activity “that resists subordinating potentiality to actuality, possibility to necessity, impotentiality to will, or contingency to necessity” (p. 59). Most importantly then, the rhythmic sway of study allows the studier to be neither x, nor y, nor z, but instead simply a studier, someone not already predetermined to be one thing or another. Or as Lewis puts it, “the studier is not not a craftsman, guardian, or philosopher king. Within the state of study all occupations remain possibilities without these possibilities actualizing themselves” (p. 72).

Lewis’ work on rhythm is, with no pun intended, full of potentiality for debt resistance. Through a rhythmanalysis he points to the possibility that studying is an educational activity that actually suspends forces of subjectification (his target here is neoliberal human capital), by preserving im-potentiality. The rhythms of studying carve out a preserve of freedom. Debt, as I mentioned in Chapter 3 constantly demands that we actualize our impotentiality in order to service it. Here, Lewis demonstrates that education rhythms make it possible that the studier, at least momentarily, be not human capital, an entrepreneur of the self, or an indebted subject.

Both Plato and Lewis are just two of many other education theorists who demonstrate that rhythm lies at the heart of educative projects. Partly inspired by their work, here I would like to read rhythm into education theories that posit education as an experience capable of creating liberatory temporalities, particularly those that rupture debt dressage. This move will lead me to re-read Ruitenberg on heterochrony through a rhythmic lens, and take up Kennedy and Kohan’s work on *aionic* time by highlighting the rhythmic elements of philosophizing, before devoting greater attention to the relation between *scholé* and rhythm.

My emphasis below, as well as in the next chapter, falls on the emancipatory potential of *scholé*. If *scholé* is to prove a theory capable of inspiring education practices that suspend the formative forces of debt, which I believe it can do, it must be understood rhythmically. The invention of *scholé* is an invention that happens through a rhythmic intervention, one that creates possibilities for rhythmic refuge from debt, rhythmic regeneration within the debt economy, and rhythmic resistance that plays a role in establishing autonomy from indebted subjectivity.

Reading Rhythm into Education Temporality Theories

Ruitenbergh, as we saw above, wants to argue in favor of the emancipatory potentiality of heterochrony, but her argument might be strengthened by considering the liberatory potential of polyrhythm as well. While her contention that education is inherently a heterochronic process, and that schools in particular are always already heterochronic sites, seems spot-on, it seems just as important to keep in mind that education experiences are radically polyrhythmic, and that schools are always already sites where a myriad of rhythms circulate despite the best efforts to delimit rhythmic possibilities. Moreover, while Ruitenbergh following Rancière, seeks to establish education as a practice capable of creating “temporalities of emancipation,” and thus conceptualizing education as a practice of *dissensus*, it might be more generative to make a rhythmic move by arguing that education is typically a site par excellence in which rhythm(s) is imposed, and what needs to be considered is how to construct another rhythm, or rhythms, that disrupt rhythmic domination. Education would not necessarily then only be conceived as temporal *dissensus*, but also as a process that can instigate and nourish arrhythmia: a rhythmic disruption that creates the possibilities for other rhythms to come into being.

Ruitenbergh’s appeal to students’ ability to re-appropriate control over temporality is also ripe for rhythmic re-interpretation. In fact, *distraction* should be read not only as a creation of

heterochrony, but also as an act, or occurrence, of rhythmic disruption. Distraction provides us with a perfect example of how education rhythms meant to produce efficient education outcomes can be ruptured rhythmically. “Distracted” students are those students that are out of sync with dominant school rhythms. As such, distraction opens up the possibilities for the creation of polyrhythms, and hence it holds out the possibility of being an emancipatory moment.

Ruitenbergh’s theories, read through the lens of rhythm, or if you like as a rhythm analyst would read them, deserve further consideration in discussions about how to re-appropriate subjectivity from debt through education practice. Her work helps us conceive of ways in which education is a rhythmic process that *distracts* indebted subjects from the forces and realities that give shape to indebted subjectivity long enough for new rhythms, those not associated with indebted life, to come into being. Or if you like, if debt imposes a dominant rhythm on everyday life, and everyday education activities, then it is education which creates rhythms of emancipatory distraction when education is conceived as an arrhythmic intervention in the debt economy.

Kennedy and Kohan’s work on the *aionic* time of philosophizing also provides intriguing food for rhythmic thought. With their work in mind, one might wonder what a rhythm analysis of philosophizing might reveal. Because it seems, and I think that anyone that has had the experience of philosophizing would have to take this claim seriously, that philosophizing is often both rhythmically created and creates its own rhythms. With that said, it might be more accurate to argue that philosophy doesn’t necessarily create *aionic* time, but rather that it can, and again there are no guarantees here, create rhythms that give one the sense of living *aionic* time. Or in other words, philosophizing opens up the possibilities of re-experiencing certain rhythms of being that are commonly associated with childhood.

To flesh out the above point I would like to return to the anecdote with which this chapter began. Philosophy, or better, the rhythms of philosophizing in Caxias, would every so often bring into being an experience, sometimes individual, sometimes shared, of living in another temporality. A temporality best described as *aionic*. As I reflect on these experiences that happened years ago what has become abundantly clear to me now is that our invention of *aionic* time through the creation of philosophical rhythms gave some of us an experience that resembled childhood. Philosophizing helped us see the world, ourselves, and others, as if we were seeing it for the first time. These moments made us more cognizant of both the wonders and the cruelties surrounding us. They made the ordinary extraordinary, and they helped us better see the exploitative society and system that subjugated so many people in the room. In trying to “make the world strange” through collective philosophizing we created a break in time to dis-identify ourselves with our habituated forms of perceiving and living in the world. And it was in this break that desires for resistance were born.

What the above anecdote from Brazil coupled with the theories on education temporalities under discussion reveal is how educative practices can rhythmically disrupt rhythms of exploitation, while simultaneously creating rhythms of resistance and hope. Education has long been posited as a vital element in any effort to overcome subjugation. This being the case, I see no reason to shy away from claiming that education experiences, of which philosophizing would be one amongst many others, are one aspect of debt resistance today. What is important to stress here, is that if education can indeed lead to experiences of refuge from indebted life, regeneration within, and resistance to, pressures imposed by the debt economy, it is not only because of critical pedagogy efforts that focus on content and that lead to critical consciousness about debt subjugation, but also because of the re-appropriation and invention of

rhythms that decolonize indebted temporality. Building on Kohan's description of philosophy as a "waste" of time, we might conclude that philosophy wastes time because it consists of non-productive (in capitalist terms) rhythms. Moreover, it preserves some of the time that debt robs. Within this time conserved a new kind of life can be imagined and affirmed.

On the Rhythmic Invention of, and the Emergence of Rhythms within, *Scholé*

A rhythmic understanding of *scholé* strengthens the theorization of the concept. Strengthened through rhythmanalysis, theories of *scholé* become vital features of education efforts dedicated to the desubjectification of indebted subjectivity.

Lazzarato (2015) has written that, "The need to discover, produce, and reconstitute temporalities, heterogeneous subjectivities and their institutions, requires that we continually seek to elude the techniques of subjection and enslavement deployed by governmentality" (p. 255). What we need, he argues, is "a time of rupture, a time that arrests the 'general mobilization' (of capital), a time that suspends apparatuses of exploitation and domination—an 'idle time'" (p. 246). My contention is that these temporalities can either be discovered in education, and/or invented through education praxis. This is especially possible when education is conceptualized as *scholé*. The work of Masschelein, Simons, Duarte, and Kennedy and Kohan on *scholé* described above provokes us to consider education as an experience which potentially brings into being the temporalities of which Lazzarato speaks; those that elude and/or suspend debt governmentality.

Masschelein and Simons (2013) call for a "defense of school/*scholé*." Kohan (2015) asks teachers everywhere to *hacer escuela* (invent school/*scholé*). Lazzarato (2015) argues on behalf of refusal: "Like the strike, refusal operates a suspension of the generalized mobilization decreed

by capital; it steers chronological time off track and reveals other movements, speeds, and rhythms” (p. 250). It can be said that these authors, along with Duarte, Kennedy and Ruitenberg, share the conviction that there is a contemporary need for temporal exteriority from dominant time economies and temporal disciplining regimes. Whether temporalities exterior to those produced by power, especially capital, are produced through refusal or invention, and it certainly is the case that some refusals can lead to inventions and vice-versa, or preserved through defense and/or conservation, what remains a common theme within these authors’ work is that they either explicitly state or imply that there need be some historical intervention which opens up time. If we are to be, as Maria Lugones (2010) has written, someone other than what the hegemon demands of us, then there exists according to the above authors, a need for praxis that either invents, or allows for the preservation of, democratically structured temporalities that are fecund with possibility. In other words, for the reviewed philosophers of education and Lazzarato a temporal negation, invention and/or preservation engenders the potentiality for the liberation of subjectivity.

Again the turn to education rhythm is instructive and necessary here. *Scholé* is rhythmically created. The delay, suspension, or experience of free-time as described above, is produced rhythmically. The invention of *scholé* creates a lacunae in time, one which opens up the possibilities for a plethora of rhythms (polyrhythms) to emerge. Or if one prefers, *scholé* is not necessarily “free-time,” but rather a puncture in dominant time economies produced by rhythmic interventions that permit the creation of new rhythms of education and consequentially new ways of becoming in the world.

Lefebvre helps us extend this analysis even further, revealing in the process the radicality of *scholé*. At the end of the dressage chapter in *Rhythmanalysis* (2013), he writes, “Disruptions

and crises always have origins in and effects on rhythms: those of institutions, of growth, of the population, of exchanges, of work....” (p. 53). *Scholé* originates through rhythm, and it effects rhythms in everyday life and education. It is both a rhythmic disruption, an arrhythmia of dominant time economies, and an event that inaugurates a crises in time-disciplining regimes. One which has the effect of opening up rhythmic possibilities of living and being otherwise.

More specific to debt, *scholé* is an educative disruption of debt dressage (training). Suspending debt dressage rhythmically, it throws said dressage into crisis. If debt demands constant work to service it; in *scholé* this *telos* is suspended. Debt does not wait; *scholé* is characterized by delay. Debt produces the hustler; *scholé* provides rest from debt’s force. In short, *scholé* renders debt dressage inoperable. In doing so, it creates the possibilities of invention characterized by the coming of the other; a being other than an indebted subject.

To close this rhythmanalysis of *scholé* it should be said that there are a plethora of ways to rhythmically produce *scholé*, and with it, the autonomy from debt of which I speak above. One might argue that Ruitenberg’s distraction, and Kennedy and Kohan’s notion of philosophizing can both be considered educative practices that bring into being rhythms that allow for the emergence of *scholé*. The reading of poetry, the creation of art, deep engagement with the study of math, science, and other disciplines can all potentially rhythmically create the conditions for the emergence of *scholé* and its associated autonomy as well. The listing of a taxonomy of practices that might do this is not as important, however, as stressing the point that the education exercises that might invent *scholé* should be collectively negotiated. Moreover, what must be resisted in said negotiation is the imposition of any formulaic program to follow in order to bring *scholé* into being.

That said, if *scholé* is to be considered a rhythmic invention in education that suspends debt dressage, if it can be said to render the subjectification force of debt inoperable, certain rhythmic elements must constitute it and should be kept in mind. These would include, referring back once again to Lefebvre, the creation of non-linear and non-mechanical rhythmic education practices. Such practices would have to prioritize the cultivation of use, over exchange-value rhythms of study. Finally, they would have to nurture practices that run counter to the logic that views education solely as a process that enables future accumulation of capital.

Conclusion: Towards a Politicized Reading of *Scholé*

The invention of *scholé* occurs within political history. This means that a political interpretation and theorization of the concept is required. At first glance, such a claim may seem to contradict some of the arguments made above. For instance, we saw that Duarte contends that *scholé* is a deliberate withdrawal from political realms and their associated temporalities; the creation of *scholé* is the creation of a purposeful abstention from the political sphere. Masschelein and Simons for their part argue that *scholé* is a suspension of political time. In not making explicit political appeals to *scholé*, the authors above seem to want to avoid replacing one ideological education framework for another. More specifically, they are cognizant of the fact that educational theories and practices born out of allegiance to a political ideology tend to impose a *telos* on education processes.

Be that as it may, while Duarte, Kohan, Masschelein and Simons to my knowledge never make explicit political appeals for the need for *scholé*, they are well aware of the fact that the *scholé*-form that they advocate for in part gets its form from the political-historical times that it emerges within. *Scholé* is not a fixed form. At one point it might have been time freed from manual industrial labor, 20th century fascism, or as we have seen, it liberates us from

contemporary neoliberal human capital rationality. As the rhythms of the times change, *scholé* changes with them. Thus, I would like to end this chapter by highlighting the necessity for an amplified politicized interpretation of *scholé*.

Scholé may indeed provide us with refuge from the tumults of history, it may grant us time to regenerate ourselves, but it still remains deeply connected to the times it is created in. By way of analogy we might compare the political stance of *scholé* to the ways that Robert Pogue Harrison (2008) describes the political role of gardens. Pogue has written that however self-enclosed gardens may be, “they invariably take their stand in history” (p. x). Gardens, he points out, “have their proper locus in the polis,” which doesn’t necessarily mean that gardens/gardening “are a form of political action, or that they perforce serve the political interests of those who created them” (p. 46). But it does mean that, “however private or secluded they may be, they never exist independently of the world shaped by human action, even if they cannot be wholly contained or circumscribed by that world” (p. 46). Gardens in other words, may be removed from, but are not completely detached from the world (p. 81).

We could say the same of *scholé*. By disrupting the flow of history *scholé* takes a stand in history. The locus of *scholé* may not be limited to the school, but it is certainly located in the polis. To be sure, though *scholé* is the creation of an experience of time that disrupts, and is exterior to, dominant time economies, it is never completely detached from the world. It provides, as Duarte astutely notes, a temporal break and *topos* in which to examine the world that is, and re-imagine the type of world that is still to come.

The above said, for *scholé* to be a haven in these times of debt crisis, for it to be a place where other educations, and other subjectivities are to be given shape by rhythms not bound by indebted life, it must be something that is struggled for. To emerge out of our current history, and

to possibly be a force in the transformation of our history, *scholé* must, as Kohan alludes to via Rodríguez, be invented. But not only that. It must be demanded.

To close this dissertation I want to outline an argument for education debt autonomy. Central to this argument is the performative status of political demands. As we will see, the demand for *scholé*, in conjunction with demands for alternative (non-debt funded) funding sources for education, are integral elements of the struggle for education debt autonomy.

Chapter 6

Towards Collective Demands for Education Debt Autonomy

“Utopia is not a dream. It is what we are missing in the world.”

Édouard Glissant (2005, p. 16)

Introduction

I want to start this chapter where I left off the other: with gardens. Another education anecdote highlights the very real possibility of the creation of rhythms in and through education that disrupt debt dressage. Gardens, Robert Pogue Harrison (2008) has written, “have a way of slowing time down” (p. 39). For example, in Kingscote garden, “time has a different rhythm, a different quality of duration, a different confluence, than it does just beyond the confines” (p. 54). In this way gardens provide sanctuary and repose. Or as Pogue Harrison puts it, gardens are the creations of pockets “of repose in the midst of turbulence” (p. 2).

As a site of repose in a turbulent world, a place that consists of a plethora of rhythms that create a sensation of temporality unique to it, and as both a place for an individual to linger alone with her thoughts and feelings, but also as a place that gathers many individuals to share in collectivity, or what Pogue calls “communalization” (p. 45), the garden is a place of “rehumanization,” (p. 71), but also, transfiguration of individual and collective subjectivity. If gardens simultaneously possess regenerative and transformative qualities it is because they are sites for education, teaching and learning (see for example Plato’s *Academy*, or the school of the Epicureans) to happen. The act of gardening, of cultivating, nurturing, and harvesting is formative. Taking lessons from the Czech writer/patient gardener Karel Čapek, Pogue notes that

“gardening is a form of education,” it is an activity that allows us “to come to understand the efforts by which life forced a foothold for itself in a hostile and resistant clay” (p. 32). Or as the Epicureans practiced it, gardening activity was a “form of education in the ways of nature: its cycles of growth and decay, its general equanimity, its balanced interplay of earth, water, air, and sunlight” (p. 73).

In light of the arguments this dissertation is pursuing the above ruminations on gardens perhaps acquire greater meaning by examining an actual garden in an actual school. The notes I share below come from my experience as a Research-Assistant on the project provisionally titled “Being a Person in the World,” headed by David T. Hansen of Teachers College, Columbia University. From 2011-2014 we visited eight schools, met with teachers on a bi-monthly basis at Teachers College, and conducted countless interviews (formal and informal) with sixteen teachers participating in the project (Hansen, Wozniak, Galindo Diego, 2014). Most importantly, we spent countless hours in classrooms observing teachers and students do what teachers and students do.

My research notes below come from one particular school where there was one singular teacher, who had one special window in her classroom that opened onto a most marvelous place: a garden. This was the garden of Ms. Gloria (pseudonym) and her grammar-school students. It was cultivated and cared for by Gloria and the many First-Fifth grade students that were in her classes. Like something out of *Alice in Wonderland*, Ms. Gloria’s school garden was only accessible by climbing through the window of her biology classroom. Passing from the classroom to the garden (which I did numerous times) was like entering a different world. It was still connected to the school, but it contained host of rhythms and a temporality of its own. Ms.

Gloria's garden was a sanctuary marked off from the rhythms and temporalities of the school day which was only one open window away.

Overtime, watching students and Gloria climb through the window and stepping into the garden sanctuary myself, observing the ways that students and teacher were actively cultivating a singular place, and in the process transforming themselves, I began to realize that schools might indeed be places where time for refuge, regeneration, and dis-identification could take place, if within schools students and teachers were able to carve out and create rhythms and spaces unique from everyday education life. The garden at this public school was a conservatory that at once allowed children to be nothing but children, but also that allowed them to assume as many identities as they possibly desired.

My research notes from one particular visit to the garden better than any reflective analytical prose, serve to illustrate and support some of my reflections above.

Field Notes from Gloria's Class: 5/7/13

....As we step out of the class-world and into garden-world there is a palpable shift in student energy as well as Gloria's. Gloria seems to immediately relax her demeanor; she shifts from being a rather strict rule enforcer to a tranquil cultivator of plants, vegetables, and children. I notice Gloria tending to ripening tomatoes, running fresh basil between her finger tips, sharing the scent with a young boy next to her without saying a word. The boy's eyes light up. He too rubs basil between his fingers. Gloria has become a gardener. Her lessons take another form in this space.

Students also almost immediately come to life in expansive manners as they step into the garden air, time and place. Students' time in the garden is referred to by Gloria as "choice-time."

This term seems to designate several things: that children have the ability to decide what to do with their time, but also that they have time to choose (i.e., there is no rush to get down to work), and finally, that time here is not chronologically measured. Instead, children from the looks of the many drawings, charts, and tables measuring plant growth and illustrating changes over time, have attuned themselves to the rhythms of growth (and decay) of garden life. The rhythms of the school day do not, and cannot, strictly govern the growth of the plants present here. Gloria or her students cannot dedicate the pace of growth. Instead students and Gloria adapt their rhythms to those of the garden life that abounds.

I myself often need a moment or two to rhythmically adjust to the rhythms not only of the garden, but also to the changes of rhythm that Gloria and her students manifest. On this particular day, once I settle in, that is, once I enter into the flow of movement all around me, I decide to concentrate my observations on a small group of students engaged in the most serious activities done at a leisurely pace....

The sweepers:

A team of two girls and one boy have taken it upon themselves to clear a small space located in the far northwest corner of the garden. Here lies a veranda. The girls and boy seem intent on leaving the veranda spotless, free of any garden debris. Whether they realize it or not their sweeping has taken on a certain synchronicity, a eurhythmic flow. One girl provides a first sweep on the first veranda panel, she moves up the veranda, another girl follows her, sweeping the space just swept, she follows in the first girls' footsteps, the boy repeats this process. Upon reaching the far edge of the veranda, the team returns to start the process again. This goes on for several rotations. The sweepers are totally engrossed in their sweeping. The veranda spot must be

spotless...because in the midst of the sweeping team another girl reads on her own on a small bench which she places on the veranda planks carefully cleared....

The reader:

The girl reading is in reverie. She is completely engrossed in her book on plants. Besides her book, I'm not sure that she is aware of anything around here. And yet, these surroundings seem to offer her a sanctuary for engaging with the book in a way that would not be possible outside of the garden. I do not know what the reader is, or isn't, learning here, but I am fairly certain that the place in which she reads allows for a unique reading to occur. The pages do not have many words on them, they are mainly filled with drawings done in color pencil. They would not take long to read, but the reader lingers on each page. And when she turns the page she does so lightly, watching each page turn towards the other.

After a short while the sweepers move on to sweep another space. The reader, barely looking up from her book, follows in their steps. Where they sweep, the reader reads. The sweepers clear the ground for reverie to take place.

This type of collective work is present throughout the garden. Numerous little teams of students are busy at "work." But should we call this garden activity work? Pogue Harrison (2008) once had this to say about the efforts of caring for a garden:

The gardener, in short, is not committed to work, and even less to 'productivity.' He is committed to the welfare of what he nourishes to life in his garden. (p. 170)

Amongst the many things being nourished to life here are not just plant and vegetable life, but rather collectivity, or better, collective ways of being together. It is astonishing the ways in which students here cultivate together; they are together fostering a place and manners of being together. But what is also striking is the fact that a type of invention through dis-

identification also seems to unfold in this garden space. Students are no longer students in the traditional sense here. The rhythms of the garden do not allow for it. But they do allow for *studenthood*, if I may use the neologism, to be both inhabited and transcended. Students here take on a variety of identities, shifting from one to another as they please. Importantly, Gloria lets this process be; she lets it unfold on its own.

The reader turns teacher:

The reader picks up another book and returns to the veranda space cleared by her peers. She then takes on the role of teacher. To an imaginary class she reads and shows pictures from her book on plants. She is careful to make sure that all of her imaginary students can see the pictures. She carefully points out details and reads in a soft tone befitting the place she inhabits. After about five minutes (but we should not keep time here, the rhythms dictating action are plant like) the teacher goes to collect drawing materials. She returns, sits on the bench under the veranda, and becomes an artist.

The teacher turns artist:

The girl then begins to draw plants. She carefully selects colors, traces lines, and colors in flowers. Her models pose before her, staying still except when a breeze pushes them to one side. The girl gazes for long periods of time before she makes any marks on her paper. Then she looks again, fills in a color. Looks again, fills in a color. The illustration slowly comes to life. After completing her drawings she places her work on the veranda bench, and she just sits there observing, feeling, all that is around her....END OF NOTES.

It must be noted that Ms. Gloria has struggled for years to make her garden a reality. She has nurtured through thick and thin school budgets, resistance from administration, and harsh

New York winters as well as sweltering summers, to foster and cultivate a place for her students to experience a type of *scholé*, a garden *scholé* in the midst of school.

Her efforts in part inspire some of the arguments that I want to close this dissertation with. Ms. Gloria and her students, her garden, just like the students and teachers I have worked with in Brazil, Chicago, California and New York, the teachers and students that I have philosophized with, read poetry with, and learned with, and the countless activists that I have encountered on the streets, in meetings, in anyplace that we could find, all motivate me to end this work by appealing for, and making, some demands that education in the debt economy be and become something different than what debt demands that it be delimited to.

A Cautionary Tale

History is made up of cautionary tales for those who try to make it in the future. The biography of Thomas Jefferson is a case in point. Jefferson's debt problem has received significant attention over the years, most relevantly by historian Herbert F. Sloan (1995). For much of his life Jefferson struggled with debt. It consumed his thoughts and drastically shaped his lifestyle as well as the lives of those close to him. Especially his slaves. Whether or not we should take his words of lamentation seriously can be debated, but what seems beyond doubt is the moral condemnation appropriate to the calculative indebted thinking that Jefferson employed to rationalize forced bondage. Till the day he died, slaves were both collateral that allowed Jefferson access to credit, and commodities that, as Sloan notes, Jefferson hoped would fetch top dollar on the market thus enabling him to satisfy his creditors (Sloan, 1995, p. 221).

Sloan (1995) writes that the last years of Jefferson's life were practically consumed by concerns over debt (p. 220). What is striking in light of the path this dissertation has taken, is that

as his difficulties with indebtedness increased, Jefferson increasingly sought solace from his debt burden through education. More specifically, Jefferson poured his heart and soul into the creation of the University of Virginia (UVA) as way to distract himself from debt realities. If Sloan is to be trusted, and I see no reason why to doubt him, the planning of curricula, hiring of professors, and establishment of the UVA library, combined to help Jefferson “escape the full gravity of his (debt) situation” (p. 221). At UVA, both physically, and in his mind’s eye, Jefferson was in a world of his own making, temporarily building one reality while forgetting the other. As Sloan points out, however, in the end, “not even the university would prove a *refuge* from his creditors” (p. 221, emphasis added). By some measures Jefferson died haunted by what in today’s terms would be between one to two million dollars of debt (Nilsson, 2015).

Why begin the last chapter of this dissertation with this tale of debt woe? Especially after a chapter and education anecdote that seemed to suggest that education might be a realm of life in which we can seek refuge from indebted life, regenerate ourselves, and form capacities for resistance? Jefferson’s tale makes clear that the specters of his debt, and most indebted people can relate to this spectral phenomenon no matter the time or place, haunted him nearly everywhere he went and at all times. Including, while he was at his beloved university. Apparently, if we concur with the historical record, no amount of study, or time in school, could free Jefferson of his economic, moral and psychological debt burden.

I believe there is a lesson to be learned here. Temporary refuge from debt, be it in the form of festival, art, therapy, or education, must be accompanied with demands for complete material debt jubilee. Moreover, it should go without saying that education alone cannot liberate

indebted subjects from debt burdens. Nor can it completely desubjectify indebted subjectivity. Jefferson's case only highlights this fact.

Even so, education has a vital role to play in efforts aimed towards individual and collective emancipation within the debt economy. As I have tried to demonstrate, it can produce education temporalities that allow us to re-appropriate our time from the force of debt. And it can provide a rhythmic rupture in indebted life that opens up the possibility for living otherwise. Be that as it may, the creation of education rhythms and temporalities free from the force of debt is ultimately necessary but insufficient. For education to assume its role as one part of a larger struggle for debt jubilee, we must put forth collective demands for what I want to call "education debt autonomy."

Education debt autonomy would involve on the one hand, efforts to cultivate and spread education practices that initiate processes of desubjectification of indebted subjectivity. Through these efforts subjects with the capacity and volition to struggle for debt resistance might be formed. On the other hand, it would include public education debt jubilee, that is, the cancellation of all debts (both individual and institutional) related to education. Education debt autonomy will not arrive on its own, nor will it come about due to the efforts of isolated individuals, no matter their public stature, struggling to make it a reality. The struggle for education debt autonomy begins with collective demands for its realization, advances through collective struggle, and hopefully, ends in collective liberation from debt.

Without professing to represent any collective voice, and while keeping the logic of intensification elaborated upon in Chapter Two in mind, I want to suggest two initial and fragmentary (more on the importance of keeping these demands transitory and fragmented

below) demands for education debt autonomy. The two demands focus on two different ways in which the intensity of debt's force on education is most impactful. They also seek to relieve the burden of debt first and foremost for those who currently, and in the past, have felt debt's force in education in the fiercest ways. The demands call for:

1) The re-structuring of education experience by means of the modification of the structure of the school day, the creation of curricula, and the cultivation of education praxis that makes possible non-accumulative, non-mechanical, non-exchange value polyrhythms. This involves, but is not limited to, the abolishment of letter and number grades, and the end of all university ranking systems currently in place.

2) A moratorium on all public education debt payments. During this moratorium negotiations should begin on the terms in which public education institutions (K-12 schools and universities) will be freed from debt burdens. Schools and universities serving traditionally marginalized populations should be the first to receive debt jubilee. Additionally, all individual education debt must be *abolished*, not forgiven. No student did anything wrong in taking out student loans. Therefore, there is no need to frame debt abolishment in the moral terms of forgiveness. Future funding for education funding should be voted on at federal, state, and local levels by plebiscite. To pay for free universal K-16 (and graduate) education taxes on the 1%, and/or as we saw in Chapter Three those making over \$250K a year, can be increased. Military spending must also be substantially decreased. We can return to the indebted Jefferson for some inspiration here. As Sloan (1995) reminds us, Jefferson believed that laws and constitutions were not the only binding agreements that should last no longer than nineteen years. He also argued that debts too should be abolished after the same time-period (p. 235).

The engagement in struggle to see these demands through would significantly alter education and the broader political-historical landscapes. They might, for example, establish education as a realm of everyday life autonomous from the debt economy. This does not mean that education would happen outside of the current debt economy. That is simply impossible right now. But what it does mean is that the debt apparatus, and debt economy relations would be kept outside of education communities, and in this way education might maintain a semblance of autonomy from the force of debt (Esteva, 2001).

The above demands are interconnected in important ways. One does not necessarily lead to the other, but they do support one another, hence the need to demand each simultaneously. For example, an education temporality autonomous from the forces of debt makes possible the desubjectification of indebted subjectivity. With the force of debt removed, or kept at bay, a different type of political-historical actor not bound by debt is nurtured. This actor might be more prone to both advance the struggle to preserve an education temporality free from debt apparatuses, and contribute to struggles for the second demand: debt jubilee and the creation of alternative financial means for supporting education initiatives. Again, it should be noted that the causality here need not be linear. That is, it very well could be that the creation of education institutions not bound by the force of debt have greater freedom and time to educate, rather than mis-educate students willing to struggle for debt autonomy.

For the rest of this chapter I would like to support my demands for education debt autonomy by briefly discussing the performative force of collective demands. To do this, I will draw from the work of Marxist feminist scholar, Kathi Weeks (2011). Furthermore, for one last time I will introduce rhythm into the discussion via Lefebvre by conducting a concise

rhythmanalysis of demands/demanding. Before concluding the chapter I will highlight one revolutionary movement that illustrates that the utopian demands I am suggesting are perhaps not so “utopian,” utopian here understood as idealistic fantasy of a place that does not actually, nor could actually ever, exist. The EZLN liberation movement, or Zapatistas, in the Southern state of Chiapas, Mexico, have actually constructed schools not dependent on the global debt economy. They have concomitantly rhythmically re-structured schooling according to the desires of local communities.

Since it seems to me that every theoretical research and writing project is forever incomplete, I will end this dissertation with suggestions for future research projects. There are notable gaps in my work. There are other theoretical frameworks that could significantly augment my analysis. Both the gaps and frameworks merit mention before signing off on this dissertation.

On the Need for Collective Utopian Demands for Education Debt Autonomy

This dissertation ends with an abbreviated rumination on the classic question: “What is to be done?” My concern here is not with specific policy agendas or well-planned teaching methods that challenge and disrupt the dressage of debt. To be sure, these abound, even if they are relegated to marginal pockets of resistance. Instead, I would like to briefly discuss the potential of collective utopian demands for education debt autonomy. Given the focus of this dissertation, and the fact that my field of expertise is in education theory, rather than education policy, economics, or legislative politics, I am more capable of and concerned with fleshing out some of the intricacies of the utopian demand for education time and rhythm autonomous from the force of debt. Here I want to briefly emphasize the need for collective demands for education time and

rhythm that runs counter to, and counters, debt dressage. Such demands are purposefully utopian in nature for very specific reasons which will become clearer below. Building on recent work by the feminist Marxist scholar, Kathi Weeks (2011), I will highlight the performative force of demands, before making a case for utopian demanding in the debt economy.

It should be clear that I cast no doubt on the claims that individual and collective defenses or inventions of *scholé* are necessary. Nor do I deny the need for refusal(s). But I want to ask if whether or not it is sufficient that these defenses or inventions of *scholé* are implied, rather than explicit, demands? Further, should defenses or inventions of *scholé* be explicitly articulated and practiced as demands if they are to wield the force that will inspire collective resistance against the force of debt in education? In a similar fashion, I want to ask whether or not a general call for refusal, (where debt's temporality can/should be negated remains ambiguous, for instance, in Lazzarato's work) need be situated in particular contexts? Borrowing from Weeks (2011), I want to suggest that appeals to education temporalities that disrupt debt dressage better facilitate contestation in and through education against the force(s) of debt if they are articulated as, and produced through, a demand. Demands (making demands) add important performative dimensions to the struggle for education debt autonomy in the debt economy.

On the Performative Force of Demands

Inspired by late 20th century calls by Marxists feminists like Mariarosa Dalla Costa, Selma James, and Silvia Federici for women to simultaneously refuse free domestic labor while demanding wages for housework, Weeks (2011) illustrates the epistemological and ontological stakes in making demands. She argues that, "The collective practice of demanding has its own epistemological and ontological productivity" (p. 131). On the one hand, demands conceived of as "perspectives," make visible and encourage critical reflection on capitalist exploitation. They

can function epistemologically, according to Weeks, “as a force of demystification, an instrument of denaturalization, and a tool of cognitive mapping” (p. 129). Demands emerge from, inform, and change perspectives (pp. 128, 130). They produce knowledge and consciousness (p. 131).

On the other hand, when conceived as “provocations,” the ontological status of demands becomes apparent. Demands, Weeks (2011) argues, serve to “elicit the subversive commitments, collective formations, and political hopes that they appear only to reflect” (p. 131). As provocations to collective action, demands are conceptualized by Weeks as means rather than ends (p. 133). They simultaneously constitute movements, put/keep people in movement, and encourage a consistent flux of individual and collective becoming. Demands give rhythm and form to movements, which give shape to horizons of collective and individual becoming.

Demands we might add here, and Weeks (2011) does indeed allude to this on occasion, can also be said to have performative dimensions that are educative. They are pedagogical in that they create moments for collective teaching and learning in which critical analysis of the present is heightened, and different imaginaries of the future are engendered (p. 147). They are educative in that they play a crucial role in influencing the shape(s) of individual and collective subjectivity.

The types of demands that Weeks describes in her work, those that she defends, and proposes that we make, are utopian demands. Rather than shy away from the audacity of utopianism, Weeks argues that we ought to recognize the central role that utopian thinking has in helping us cultivate new political-social imaginations, and the realities that such imagination might engender. Weeks’ call for utopian demands is an unabashedly unapologetic one.

Inspired by Ernest Bloch's (1970, 1995) philosophy of *hope*, which Weeks contends is a central element to utopianism in that it highlights both a cognitive (by establishing a horizon that allows for analysis of the present and past) and affective (an emotional will to turn utopianism into a political force), and Nietzsche's critiques of *ressentiment* (a debilitating attachment to the past), Weeks (2011) makes the case that utopianism is a distinct mode of thought and practice, one she claims is an asset rather than a liability (p. 176). For instance, borrowing from Bloch, Weeks astutely notes that "if reality encompasses not only what has come to be but also its potential to become other, then utopian thinking, a mode of thought in which reason is allied with the imagination, can count as a particular realism" (p. 187). Reality conceived of in utopian terms is a process "that not only extends backwards but also stretches forward" (p. 189). It is, in other words, always something yet to come, or in Bloch's terms, the "not-yet" that is actively always being made and remade. As such, reality is a process in which we can intervene (p. 189). Utopianism, as a mode of thought that has effective force, inspires the interventions in reality that we make.

Ever cognizant of traditional liberal critiques of utopianism, Weeks is careful to point out that liberal thought has its own utopian origins, but has spurned these since attaining its dominant ideological status. It does this in Weeks' (2011) view in part to conserve its hierarchical position within "leftist" thought (p. 177). Moreover, and this is a crucial point, "liberalism," Weeks contends, "endorses piecemeal reformism as the only acceptable political course" (p. 177). She singles out Karl Popper's (1947-48) efforts to critique utopianism as an irrational and dangerous form of thinking, and Francis Fukuyama's (1989) attempts to declare the end of history, as representative of certain liberal strains of thought that declare liberalism as the winner of centuries old ideological battles. Typical of these liberal positions is a negation of the need for

any type of thinking that might go beyond liberal reformism. In short, Weeks correctly points out that liberal critiques of utopianism have a tendency towards fatalism (pp. 178-180).

Or in other words, the critiques commonly try to negate the fact, and hope, that another reality is possible. Succinctly stated, Weeks (2011) claims that liberalism's case against utopianism revolves around a fairly stable set of indictments, those that include well-known rationalist and realist rebukes, and those that claim "that there should be no alternative and the assurance that there is no alternative" (p. 181). In the end, anti-utopian liberalism "continues to consider small-scale reformism the only rational and realistic political action," it considers speculation on alternative futures at best naïve, at worst dangerous (p. 181).

Rather than concede then to liberal conservatism, Weeks argues in favor of a politics of demanding that takes utopianism seriously. But just what are utopian demands, or, what makes a demand utopian? And what is it that utopian demands do that warrants labeling them as such?

Utopian demands have some specific characteristics. They alter individual, collective socio-political landscapes in some striking ways. It is important to note with Weeks the difference between "abstract" and "concrete" utopian demands. At first glance, one might assume that any thought properly labeled "utopian" is by necessity "abstract." This isn't necessarily a false conclusion to draw, but it assumes that utopian thought is not grounded, or does not arise out of, any concrete realities. Nothing could be further from the truth.

Drawing on Bloch's (1995) distinction between abstract and concrete utopias, Weeks (2011) clarifies that, "Abstract utopias are conjured up without sufficient regard to present trends and conditions that could render them possible, as opposed to impossible, futures" (p. 195). By contrast, "concrete utopias" are "developed in relation to what Bloch calls the 'Real-Possible',"

and according to Bloch, are “concerned to deliver the forms and contents which have already developed in the womb of present society” (Bloch, Vol.2, p. 623 in Weeks, 2011, p. 195). Significantly, “concrete utopianism does not ignore the present as it has come to be; it is not inattentive to history. On the contrary, it must be cognizant of the historical forces and present potentials that might or might not produce different futures; the present is a fulcrum of latencies and tendencies” (Weeks, 2011, p. 196). Weeks’ appeal for utopian demanding is thus an appeal for “concrete” rather than “abstract” utopian demands.

According to Weeks (2011), there exist two generally conceived functions of utopian demands. On the one hand they are a “force of negation,” in that they “promote critical perspectives on and disinvestment in the status quo” (p. 204). On the other hand, “they are a mode of affirmation” in that “they function as provocations towards alternatives” (p. 205). The former paradoxically connects us to the present by creating a critical distance from it. Or, the utopian demand produces an “estrangement” effect which renders the familiar unfamiliar, thus suspending habitual ways of perceiving and making sense of realities (p. 206). Of particular importance within the context of this dissertation, Weeks argues that in addition to creating a critical distance with current realities, utopian demands also create moments of desubjectification and dis-identification which allow us to make ourselves strange as well (p. 205).

The latter function of utopian demands by comparison, is to redirect attention and energies towards an open future (Weeks, 2011, p. 206). Buoyed by hope, the provocative function of utopian demands animates political desire, stirs political imagination, and in doing so, utopian demands “serve as inspirational models; they can help to activate political will, to mobilize and organize movements for social change” (p. 206). It should be noted that Weeks stresses that the two separate functions of utopian demands do not necessarily lead to either/or

dualisms, nor do they maintain a clear cause and effect relationship where the estrangement function would proceed the provocative function, or vice-versa. Rather, the two functions exist simultaneously, and hence they transform one another (p. 207). For example, “The ‘no’ to the present not only opens up the possibility of a ‘yes’ to a different future, it is altered by its relationship to that ‘yes’” (p. 207). This is because, “the affective distancing from the status quo that might be enabled is different when it is paired with an affective attachment either to a potential alternative or to the potential of an alternative” (p. 207).

Stressing the relationality between the two general utopian functions, Weeks (2011) states that “it is the combination of estrangement and provocation, critique and vision, negation and affirmation that packs the punch” (p. 208). The movement that occurs between the two functions of utopian demands can be described rhythmically. During the lifetime of the utopian demand, that is the period of time in which the demand still circulates with performative force, repetitive movement between estrangement and provocation, critique of the present and hopeful vision of the future, negation and affirmation, gives form to the demand and provides it with energy that keeps it in flux. This rhythmic sway takes on different forms as new voices attracted to the demand(s) alter original demands. It speeds up or slows down depending on historical contexts, the contributions, or lack thereof, of historical actors.

Summing what utopian demands should do, Weeks (2011) writes that “to function effectively as a utopia, the demand must constitute a radical and potentially far-reaching change, generate critical distance, and stimulate the political imagination” (p. 221). Moreover, “to function optimally as a demand, a utopian demand should be recognizable as a possibility grounded in actually existing tendencies” (p. 221). The latter disqualifies political rants, escapism, or mere wishful thinking (p. 221). It should be stressed here that to be effective the

utopian demand must also be formative of individual and collective political-historical actors, or as Weeks writes, “what is crucial here is the degree to which the subjects (those making demands) are transformed,” and that said transformation should constitute a new subject who “has the desire for and power to make further demands” (p. 223).

Educative Utopian Demanding for Debt Autonomy

With Weeks’ exegesis of utopian demands, and the above remarks on the rhythmic relationality between utopian estrangement and provocation in mind, I want to discuss how utopian demands/demanding for education debt autonomy are educative. Perhaps first and foremost we should stress along with Weeks (2011), that hope is teachable (p. 194). Or as Weeks makes the point quoting E.P. Thompson (1976), utopianism educates the desire to desire, to “desire better, to desire more, and above all to desire in a different way” (Thompson, p.97 in Weeks, p. 207). Utopian demands both incite and educate political will.

The utopian demands for education debt autonomy made above are educative in some unmistakable ways. First, they create critical estrangement from indebted life. As such, a distance from normalized education debt realities allows us to see said realities in a new light. Second, they serve as a provocation and affirm the possibility that the future of education, of educative experience, is open rather than *a priori* delimited. It need be stressed, however, that the education demands for debt autonomy, and this could be said of any utopian demand, only exerts its performative force with efficacy if it is a collective demand. By bringing together different interested agents, the utopian demands for education debt autonomy lead to the formation of alliances that facilitate collective learning opportunities.

The rhythmanalysis of demanding is also revelatory and relevant. Again the rhythmic couplet discussed previously: rhythm is produced, it produces, is crucial. Alliances of actors and groups are created by collective demanding. Additionally, the alliances formed around shared demands produce rhythms related to the demands being made. Lefebvre (2013) puts forth a striking hypothesis that we must consider here: “Our hypothesis is that every social, which is to say, collective, rhythm is determined by the forms of alliances that human groups give themselves” (p. 100). Moreover, the alliances “intervene in the production of social time” (p. 100). That is, “They take place and unfold in the inside of this social time that they contribute to producing (or reproducing) by impressing rhythm upon it” (p. 100). Through rhythmic resistance social time is withdrawn from the linear, unirhythmic, and measuring/measured hegemonic time imposed by power (p. 102), and is produced otherwise.

Collective demands for education debt autonomy have a dual function. They play a constitutive part in the bringing together and formation of alliances that are willing to struggle for the demands. But they also play a role in shaping the rhythms that these alliances, and their associated struggle creates. The demand initiates processes of withdrawal from dominant debt time regimes, and inspires efforts to open up social time. When the force of demands/demanding is characterized in ways that we have done so above, demands begin to resemble in some undeniable ways the descriptions of *scholé* that were highlighted in a previous chapter.

Education utopian demands are interventions in dominant time economies that create a rhythmic rupture which creates *scholé*. In the *scholé* invented by utopian demanding, the rhythmic sway between estrangement and provocation finds a place to unfold. It is this combination of rhythmic swaying that contributes to the formation of new political-historical subjectivities.

Of course one could contend that utopian demands potentially negate constitutive elements of *scholé*, or better, they include that which *scholé* seeks to exclude: strict teleological and prescriptive aims. This concern is not without warrant. But Weeks (2011) makes it a point to stress that concrete utopian demands allow for unexpected developments and unimaginable possibilities to emerge as different parties contribute to the demand-form over time and place (213). As she states, “utopian demands do not present a systematic program or vision—they are not a means to some preconfigured end,” instead, “broader political visions can be enabled as different constituencies find points of common interest” (pp. 223-224). For Weeks, demands differ from comprehensive, pre-determined visions and their associated blue-prints for realizing them. As she puts it, “rather than comprehensive visions, they suggest a direction rather than a destination” (pp. 220-21). This direction remains open to change, and often does shift, as further alliances come together and broader coalitions broaden the socio-political vision (p. 224).

Moreover as always remaining open to undetermined futures and subjectivities yet to come, the demand allows “its advocates to emerge in the collective process of demanding” (Weeks, 2011, p. 223). Rather than naming and restricting the agents responsible for making demands, utopian demands are hospitable to the fact that one can never predetermine with certainty who will coalesce around demands being made, and “what kind of political subject might emerge in relation to (their) advocacy” (p. 223). In sum, Weeks makes it clear that the incompleteness of the utopian demand may make it seem fragmentary, but this preserves its status as a process rather than a project, and does little to take away from its force (pp. 224-225). Its fragmentary nature and emphasis of process over prefigured project, make utopian demands radically open to the critiques and visions of others, and hence they remain, like *scholé*, forever open to change.

A World in Which Other Education Realities are Possible (Already Exist)

I would like to close this discussion on education utopian demands by pointing to some examples not only of the type of demanding that I think carries the utopian force described above, but also to actual education praxis that has brought different education realities into being. The education debt demands made by The Movement for Black Lives and The Debt Collective, and the autonomous education models of the Zapatista's of Mexico, serve as concrete examples of utopian demands for, and practices that create, education debt autonomy.

The Movement for Black Lives (MBL) is a collective of more than 50 organizations that represents thousands of Black people from across the country ("About Us," n.d.). At a massive gathering of over 2,000 people in Cleveland, Ohio in 2015, the MBL "received a mandate" that it was time to articulate "a shared vision of the world we want to live in" ("About Us," n.d.). With the aim of articulating a common vision and agenda, the collective seeks to establish a platform and demands that will lead to liberation from state violence, which takes numerous forms, including but not limited to underinvestment in Black communities, "the caging of" Black people, and "failing schools that criminalize rather than educate our children" ("About Us," n.d.). As well as demanding freedom from oppression and subjugation, the MBL Platform, which was developed collectively and includes the feedback received not only from MBL activists and allies, but also community members, also articulates aspirations that lead to freedoms for a variety of individual and collective initiatives.

The platform developed by the MBL is "both a visionary agenda for our people and a resource for us" ("Platform," n.d.). The document provides tangible resources that provide a plethora of data, case studies, policy briefs, arguments, and other general organizing resources to draw on. The "heart" of the document, however, might be the demands that are articulated in it.

These demands fit squarely within the utopian framework described above. The MBL itself recognizes “that some of the demands in this document will not happen today. But we also recognize that they are necessary for our liberation” (“Platform,” n.d.). The demands are meant to lead to transformation not reform: “we seek not reform but transformation” (“Demands,” n.d.). Unapologetically, the MBL declares that, “We are dreamers and doers knowing that our work draws on the best of our history but must go beyond it to forge a fierce, free and beautiful future together that we can only imagine into reality” (“Demands,” n.d.).

Consisting of six broad demands listed as “End the War on Black People,” “Reparations,” “Invest-Divest,” “Economic Justice,” “Community Control,” and “Political Power” (“Demands,” n.d.), each one described in detail, the platform expresses desires for a different future, but also concerns and steps to redress injustices against the Black community today. Of particular interest in the context of this dissertation is the fact that education and debt figure prominently in the demands made by the MBL. More specifically, of the six demands, five explicitly involve either education or debt, and in some cases the MBL ties the two together. The platform should be essential reading for anyone involved or interested in social justice today. Below I will briefly highlight one demand in particular, that of reparations. My aim is not to analyze in full this demand, but rather simply denote it as both a model to follow, and as proof, that the utopian demand for education debt autonomy I am advancing is indeed grounded in contemporary concrete social justice realities.

The most explicit call for free public education and debt abolishment appears in the MBL demand for reparations. This demand is for “reparations for past and continuing harms” (“Reparations,” n.d.). Included in this demand is the call for:

Reparations for the systemic denial of access to high quality educational opportunities in the form of full and free access for all Black people (including undocumented and currently and formerly incarcerated people) to lifetime education including: free access and open admissions to public community colleges and universities, technical education (technology, trade and agricultural), educational support programs, retroactive forgiveness of student loans, and support for lifetime learning programs (“Reparations,” n.d., emphasis in original).

Backed by voluminous research reports and data, and strengthened by explicit policy proposals, the MBL reparations demand is a clear call to make quality education accessible to all members of society while relieving overburdened indebted populations from debts unjustly accrued. In this sense, the demand addresses current needs while looking both backwards and forwards. By demanding not only free tuition and debt abolishment, but also that students attending colleges and universities be provided funding to sustain themselves comfortably, the education debt demands made by the MBL also free up time for students to study as students. Moreover, stated as such, the demand for education places the quality of education experience front and center. Students with time to study, a stable roof over their heads, and access to a nutritious diet, are students that can more fully concentrate on the work of being a student. Conceived of rhythmically, rather than adopt the rhythms of precarious work, daily missed meals, and endless wandering in search of shelter, students under the MBL demands would be able to create and sustain rhythms of study.

In more ways than one a creation of the Occupy Wall Street movement, The Debt Collective has since 2012 been slowly building a nation-wide collective made up of debtors. In their own words, The Debt Collective is “a membership organization that leverages our collective power as debtors by offering a shared platform for organization, advocacy, and direct action” (Wiki link, The Debt Collective). Aware of the fact that no individual can resist debt alone, but also cognizant of the shame and guilt often carried by debtors, The Debt Collective at once attempts to unify debtors while opening up ontological perspectives. Their line, “You are

not a *loan*,” which can be read as a rebuke of the reduction of personhood to indebted subjectivity, should also be read as, “You are not *alone*.” The Debt Collective is well aware of the need for collective demanding and resistance: “Alone, our debts are a burden; together, they make us powerful” (Wiki link, The Debt Collective).

Since its inception, The Debt Collective has been making utopian demands and in some cases making astonishing gains in debt resistance struggle. Two of their past campaigns, “The Rolling Jubilee,” which sought to relieve, and was successful in doing so, millions of people from health care debt (Mejia, 2014), and the Corinthian College collective strike which defended students defrauded by Corinthian Colleges, and was successful in forcing the Federal Department of Education to abolish millions of dollars in federal debt that former and past students had accrued ([Federal Student Aid, n.d.](#)), are two examples of Debt Collective successes.

In their own version of a platform that puts forth a host of utopian demands titled “Take, Remake, Liberate: A Higher Education Platform” (2017), The Debt Collective (from here on out, TDC) renounces in plain language 40 some-years of neoliberal ideology by proclaiming that, “Higher education should be funded as a public good, and everyone should be able to access a quality, tuition-free college education” (p. 3). Cutting into one of the provincial false-wisdoms, that skyrocketing higher ed. costs are the “natural” result of market factors, TDC states that, “A higher education system that is based on individuals and families paying ever-higher prices is not normal or natural,” but is instead the result of austerity regimes and collusion over the last thirty-fourty years between finance and the policies of state and federal governments meant to transfer wealth from the poor to the rich (p. 3). TDC’s platform is based on two basic premises: 1) “Our current education system reinforces inequality and undermines democracy; 2) Together, we can

create tuition free colleges and universities that promote democracy by encouraging all students to develop the capacities to think creatively and critically about the world and how to change it” (p. 3).

Being that the collective TDC seeks to build is one that is forever incomplete, and always growing as new indebted members join it, TDC platform does not offer a clearly pre-prescribed blueprint, but instead provides signposts that point towards debt liberation. Further, written in colloquial but often critically biting language, TDC platform produces the estrangement and affirmation functions of utopian demanding discussed above. Divided into three main sections, “Take,” “Remake,” and “Liberate,” each attached to specific demands backed by research, data, and policy proposals, TDC platform lays out a utopian path towards education debt autonomy.

Hastily summarized, the “Take” demands that debt be “evicted” from our lives (Debt Collective, 2017, p. 4). More specifically, it calls for 1) The discharge of all outstanding student loans—federal and private and 2) The refunding of all amounts paid by students who attended subprime colleges, as well as a second chance for education funding (renewed Pell Grants, and other scholarships normally offered on a one time basis) (pp. 4-5). The “Remake” demands unequivocally call for the changing of the structures of our higher education system through 1) Making public colleges 100% free; 2) Making living expenses affordable; 3) The shuttering of for-profit colleges; 4) The reduction of inequality-reproducing admission practices; 5) Equal per-student funding (pp. 6-8). Finally, the “Liberate” demands envision a reimagining of the role of higher education in social life (p. 9). Here TDC imagines new roles for private colleges and they note the import of Historically Black Colleges and Universities (HBCU’s), and hence the need for their preservation (though with modifications). They also call on readers to question the

enormous endowments held by some of our nation's most prestigious universities. Furthermore, in this section the platform outlines ways in which admissions may be made more egalitarian, and education policies and practices that lead us toward a more democratic society surrounding higher education may be nurtured (pp. 9-11).

Quite cleverly, TDC leaves the first question on many people's lips for last: "How will you pay for this?" Citing Iraq and Afghanistan war figures (more than twice the cost of the current 1.4trillion student debt load), TDC asks rhetorically whether or not anyone ever sincerely questions the price of warfare before initiating the destruction. They make the point that Congress and the President simply, without asking the American public, determined that these wars were a priority. Not content with rhetorical games, like the MBL, TDC also provides a range of ways and a plethora of policy proposals (including but not limited to military cuts and new taxes on the 1%) that could provide all Americans with debt relief and free public university education. TDC stresses a point that deserves repetition: the current debt crisis we face, the skyrocketing costs of higher education, and the underfunding of K-12 public schooling, are not principally economic problems, but rather questions of political will (pp. 12-13). It is this political will that TDC through collective mobilization seeks to educate, transform, and re-direct with the utopian demands that initiate these changes.

A World in Which Other Education Worlds Fit

In their "Fourth Declaration of the Lacandón Jungle" written in 1996, the Zapatista's declared, "The world we want is one where many worlds fit" (Womack, 1999, p. 303). Volumes upon volumes have been written about the Zapatista resistance, much of it by the Zapatistas themselves (e.g., *Enlace Zapatista*, n.d.). Much of this writing centers on the Zapatistas' struggle

to create other worlds that fit within this world; worlds based on dignity, collectivity, and respect for the earth and all that it offers. Since their 1994 uprising against 500+ years of colonial abuse and contemporary neoliberal capitalism, the Zapatistas have struggled for, and won, autonomy from both the Mexican state, and the capitalist system that prevails today.

Education has always played a major role in the Zapatista resistance. It has served to shape political-historical actors willing and able to carve out autonomy, but also, the movement itself has been educative in the sense that lessons emerge out of the movement's struggles. Moreover, it is within and through struggle that subjectivities (individual and collective) have come into being through participation in the movement. There are two aspects of Zapatista schooling that I would like to briefly mention here. The first is that Zapatista schools are debt free. That is, schools in the autonomous zones do not owe banks, nor the Mexican government debts. Nor do they depend on either for credits. Secondly, and I would argue related to the last point, Zapatista schools are rhythmically autonomous. That is, the rhythms of Zapatista schools have been (re)appropriated by the communities in which they are located.

In an amazingly rich book on Zapatista schooling (*Autonomía y Educación Indígena*, 2012), sociologist Bruno Baronnet, writes the following: "The social appropriation of schools does not only coincide with strategies to control school infrastructure, it also involves the redefinition of the temporality of school activities" (p. 132, all trans. mine). The rhythms of most, though not all, Zapatista schools are tied to the everyday life of Zapatista communities. Or as Baronnet (2012) states, "The appropriation of the school, is therefore, accomplished through the appropriation of school time that corresponds to the rhythms of social life" (p. 132). There are in other words, Zapatista schools serving Zapatista communities that adapt their hours and

school calendars in accordance with the priorities of the agriculture calendar, and political, economic, and cultural-religious life (p. 132) in which they reside.

Zapatista communities democratically decide on all decisions related to community schooling. This includes, but is not limited to, the hiring of teachers, curricula, the maintenance and building of school buildings, and school rhythms. The schools that have decided to (re)appropriate school rhythms from the State, that is, structure the school day in a way that does not match the traditional Mexican public school system's time structure, typically base the rhythmic organization of their schools on the harvesting and care of *milpa*, as well as the availability of community resources, chief of which is teacher availability (Baronnet, 2012, pp. 134-135). In short, situated education within this context means that education is inscribed in the social time and rhythms of the communities in which it takes place (p. 137).

This radical rhythmic rupture that contributes to school autonomy is not without its complications. As Baronnet (2012) points out, when the rhythms of schooling are tied to the rhythms of daily political-economic and cultural life there are moments, such as during harvest, when schooling is made difficult as daily *campesino* (peasant) life takes precedence (pp. 136-138). There are moments when teachers are not available to teach, or children, teens, and/or adults are needed to fulfill other community obligations, such as harvesting crops.

One interpretation of the above stated challenges might be to consider the rhythmic (re)appropriation enacted within Zapatista communities as a problematic practice, or more extreme, as a failure of the Zapatista schooling model. There is, however a different way to look at this, and it depends on to what degree one is willing to question their views on the concept of debt. What I mean by this is that Zapatista schools that have altered their school day/year

rhythms have done so, so that teachers, students, and school administrators can fulfill their community *cargos*. *Cargo*, is an extremely difficult word/concept to translate within the Zapatista and Indigenous context, but one might best consider it as both a responsibility and/or obligation. In other words, as a Zapatista community member one has to respond to collective needs; there is an individual and collective obligation to maintain the health and vibrancy of the community. Part of this *cargo*, of course involves the education of community members.

But this education as *cargo*, is perhaps best thought of in the following ways. On the one hand, education responds to the maintenance of the collective good. On the other hand, the community has an obligation to provide its members an education. Naturally, the tensions created by the pull of community on one side, and education on the other, sometimes create conflicts that are detrimental to education. It is important to point out, however, that these tensions, rather than be resolved through an individual authority figure or the state, are negotiated between community members. Moreover, rather than negotiate the terms of debt repayment, or demands placed on schools by creditors, Zapatista community members negotiate with each other on the best ways to cultivate an education process that responds to the community. Such negotiation on such concerns cannot of course ever be precisely quantified, or given an exact dollar value, nor does it operate within strict coercive time-frames. In other words, rather than negotiate debts, Zapatista community members discuss and negotiate the ways in which education will respond to the needs of the communities, and the individuals that comprise them.

Some Closing Words

At a point in history characterized by enormous social change, uncertainty, and possibility, Simón Rodríguez, the “Socrates of Caracas,” and teacher of the great “Liberator,” Simón Bolívar, wrote that “Inventamos o erramos” (We invent or we error). Rodríguez, who traveled all his life across the Americas and Europe, opening schools for marginalized populations everywhere he went, was referring to the fact that as long as we continue to reproduce education systems that have for time immemorial reproduced social inequalities, we will have failed the promise of democracy, and squandered our opportunity to develop ourselves and our societies to their maximum potential (Briggs, 2010, Kohan, 2015). The error of our ways consists of, according to Rodríguez, our stubborn propensity to continuously reproduce, rather than invent, new education models. He calls on us, therefore, to invent, to bring into being an education process and institutions that allow for the fostering of new ways of being. His call, is a demand worth replicating today.

While there was, and this always seems to be the case with demands, a certain urgency to Rodríguez’s demand, we do well to remember that Rodríguez made the commitment to dedicate his entire life to the process of educative invention. He had no illusions about the need for a revolutionary patience; the will to urgently provoke change that can only come into being with careful and slow cultivation over time. Demanding a new education system responds to an immediate need to initiate transformation. Inventing a new education system is a different matter. It has its own set of demands that call on those engaged in the work to slowly endure an often painful struggle and process.

The Zapatistas, though not to my knowledge directly influenced by Rodríguez, exemplify the dedication to slow revolutionary struggle of which I speak. Spread throughout Chiapas, or

anywhere really where the spirit of Zapatismo lives, is a line that often appears directly below the image of a snail: “Lento, pero avanzamos” (Slowly, but we advance). The Zapatistas have realized that one of the most revolutionary of acts is to slow down, to operate at rhythms not dictated by the state, or by capital, but rather to cultivate rhythms that lend themselves to the nurturing of democratic and horizontal collective struggle. Their demands for autonomy call for immediate action, but the Zapatistas are well aware of the fact that in order to not produce hierarchical and unequal societies of the future, their horizontal and democratic practices must be given time to take root and blossom.

And so I end this dissertation by appealing for the demand for education debt autonomy. Let us invent new education possibilities rather than error on the side of caution, on the side of reproduction of that which is clearly not working for so many millions of people. But let us engage in our struggle with the patience that we find in the Zapatista struggle. We will advance, it will be slowly, perhaps as slow as a snail moving through a garden where plants, but also children, grow and play. But once the demand is made, we will advance, slowly we will advance...

Future Research Directions

One of the underlying themes of my dissertation has been that the field of philosophy of education is uniquely situated to augment critical debt theory literature which up to now has focused primarily on debt's ability to shape us, rather than our ability to shape ourselves through our resistance to it. As this dissertation comes to a close I hope that I have made the case that part of the work of philosophy of education in the contemporary debt economy is to develop the

theory and vocabulary of debt which helps us better understand debt's formative force so that it may be resisted, in, and through, education.

But if the field of philosophy of education is to have an influence on the discourse on debt, it will have to first re-shape itself. To begin with, the field will have to acknowledge the importance of theorizing debt. Financial debt, to a degree, will force the issue, and in doing so, it will once again demonstrate its formative force. Every day the machinations of the debt economy, and debt's ability to impact our daily lives on an existential level, become clearer. People living in the so called "developing countries" have known this for some time, but more recently those of us living in the self-titled "developed world," feel more acutely the burden of debt on our everyday lives. In other words, it is becoming impossible not to pay attention to debt, not to theorize it.

Put simply then, philosophy of education will have no choice but to deal with debt on a variety of levels. The results of this engagement are impossible to predict, but one can hypothesize that when addressing the contemporary debt crisis the field will go through radical transformations. Concomitantly, such transformations might provide disciplines external to philosophy of education with new means for theorizing debt, thus transforming these fields as well. While I hope that this dissertation may play at least a small role in the direction that philosophy of education research might take if it happens to focus more seriously on debt studies, I would like to offer here one other direction that it might go if debt studies becomes a priority in the field. At the very least, I myself plan on pursuing future research on the below.

Every theorist must make choices at one point or another about which theoretical framework(s) to work with, which to exclude. By way of commenting on one framework which is largely absent from my work, I would like to suggest a future theoretical pathway particularly

well suited to analyzing debt's formative force as well as its relation with education. Decolonial theorists, particularly those with roots in Latin America (of whom I am most familiar) have long concerned themselves with studying the ways in which colonialism coupled with capitalism gives shape to subjectivity. Alejandro Vallega (2014), for example, provides a concise representation of this line of critique when he writes that Latin American decolonial theory seeks to describe what he calls "Western instrumental rationalism," by which he means, "to point to the kind of thinking that accompanies the unfolding of capitalism, colonialism, globalization, and the reduction of all rational means and ends to the production of wealth, which means the ultimate commodification of senses of existence and of intersubjectivity" (p. 3).

One of the aims of decolonial theory is to undue the remnants of coloniality like those mentioned by Vallega above. Decolonial theory has as an explicit aim, a commitment to decolonizing subjectivity. There is a vast and growing amount of literature on this topic. What I would like to hastily note here is that questions of temporality lie at the center of a good number of decolonial theory constructs. Walter D. Mignolo's seminal work *The Darker Side of Western Modernity* (2011) is a case in point. Mignolo argues convincingly that for decolonial work to get off the ground, and for decolonized subjectivity to take shape, efforts to "delink" from colonial representations and impositions of time, and the rhythms of capital, must be initiated and sustained (2011). Other theorists who have taken up the question of time and decoloniality include Fanon (1968), who makes a specific appeal to rhythm when he writes:

Decolonization never takes place unnoticed, for it influences individuals and modifies them fundamentally....It brings a natural rhythm into existence, introduced by new men, and with it a new language and a new humanity. Decolonization is the veritable creation of new men. (p. 36)

In philosophy of education, Walter Kohan's (2015) work on Simón Rodríguez cited above, is one example out of many in decolonial circles emanating from Latin America that also places a special emphasis on temporal "delinking."

Perhaps of greater significance, across Latin America there is a tradition of debt activism and struggle that has a long history. There is a great amount to be learned from the movements like El Barzon in Mexico, Mujeres Creando Comunidad in Bolivia, the Landless Movement in Brazil, and as noted above, the Zapatistas. Each of the movements listed above has engaged in, or continues to advance, debt struggle that has led to many victories, and many defeats, along the path to debt liberation. These movements deserve greater study. But what is perhaps most intriguing about each of these movements is that each one has both created specific pedagogies of debt resistance, and the movements themselves, as Roseli Saleté Caldart (2004) and Raúl Zibechi (2012) have noted, are pedagogical experiences that shape the actors that participate in them.

It is my hope then that in the not too distant future I will be able to commence a study of both decolonial theory suitable to advancing theoretical critiques of debt, as well as the social movements in Latin America that engage in debt liberation struggle. Combining decolonial theory that places the decolonization of time at its center, with empirical research into the social justice movements that seek debt liberation across the Americas, seems a promising research agenda to pursue as I widen my critical debt theory research agenda. Given my interests and expertise, my inquiry will center on fleshing out the pedagogical lessons that decolonial theory, and debt resistance struggle offers us. It is my hope that scholarship of this kind can augment badly needed intersectional critical debt theory.

Of equal importance is the need to expand my research so as to include a more thorough examination of the ways that debt influences the subjectivity of teachers and professors. Except for brief mention at select moments in my dissertation, my work largely explores how debt influences the learning experiences, and subjectification processes, of students. What is urgently needed is an analysis of how debt is both shaping the teaching experience in radical ways, as well as shaping teacher subjectivity.

Growing empirical as well as anecdotal evidence unequivocally demonstrates that debt is taking a huge toll on the teaching population (Flannery, 2014). People are more and more being discouraged to enter the profession due to concerns on meeting debt obligations. Teachers/professors in the field are more and more being forced to decide whether or not they can remain in a profession which they love, but which is causing them to live a life of permanent debt precarity. The impacts that these teaching debt realities are having on teachers must be studied. But in addition, what must be investigated is how these debt realities are shaping the ways that teachers are teaching, how they are forming their curricula, how they are influencing their interactions with their colleagues, students, and power, i.e., administration and school boards. My hypothesis is that under examination it would once again be possible to trace the effects of debt on teachers themselves, the teaching process, and the philosophies and policies that give shape to the teaching body. It is my hope that I, or someone more qualified than me, will have the opportunity to investigate how debt trains and produces an indebted teacher, and in the process, radically deforms and delimits the promise of education. It goes without saying that this research would also involve an exploration of how teachers can liberate themselves from the debts that bind them.

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