The Making of the Indebted Student

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Abstract

The goals of this paper are two-fold: 1) map the subjectivation of students as they emerge from the entanglements of higher education policy and research, particularly related to higher education costs, affordability, and value, and 2) cultivate a counter-posture for social justice workers in the academy to work toward assembling. I situate these goals within the contemporary context of neoliberal higher education. I pursue these goals by drawing extensively from philosophers engaging in new materialist (DeLanda, 2006; Barad, 2007) and posthumanist (Braidotti, 2012; Esposito, 2008) thought. I borrow liberally from the work of Maurizio Lazzarato, specifically his books, The Making of the Indebted Man (2012) and Governing by Debt (2015). Effectively, I read Lazzarato's work into and through the contemporary scholarship on higher education, in order to theorize the genealogy of a new subjectivity emergent from American higher education: the indebted student.

Keywords: *debt, college student, immaterial labor*

Introduction

The American college student in the twenty-first century is a student of debt. Rather, today's college student is a debtor. Even further, students in American higher education today are only made known as they are indebted. They exist as the indebted student.

Such dramatic statements might find their basis of truth in the record-levels of student loan debt circulating through the American economy (Gartner & Schiltz, 2005). Or, perhaps, such bold largess could stem from exaggerated interpretations of the credit card industry's presence on college campuses (Norvilitis & Santa Maria, 2002). Either approach could easily make fodder for a populist op-ed in one of America's leading magazines or newspapers (see Lambert, 2015). My point in this essay is quite different. I mean to outline how the American college student—as a subjective onto-epistemological possibility (e.g., identity)—should best be understood as "the indebted student" for all intents and purposes pertaining to political, social, and cultural analyses thereof.

Most research in the study of higher education treats students as autonomous agents contending with social pressures and discourses of race/ethnicity, sexuality, gender, class, and educational attainment/achievement, amongst others. Researchers and practitioners alike generally refer to such difference as *social identities* (Garvey, 2014; Abes, Jones, & McEwen, 2007). Such a conceptualization of students and identity stems from a decidedly liberal humanist philosophical foundation (Bloom, 1998; Lather, 1995) in which an autonomous, stable, and cohesive identity (or self) can be made knowable. Such a foundation expects the ontological expression of the human to be centered as the sole proprietor of agency and the epistemological expression of the self to be

grounded in discursive productions of a verifiable and reliable truth, albeit perhaps partial or incomplete in some critical paradigms. Further, the human-centered, truth-knowing subject (e.g., a first-generation college student), might encounter intersecting differences from a centered norm (Abes, et al, 2007). For example, the first-generation college student might also be of mixed ethnic/racial heritage and lesbian. The layering of these experiences constructs somewhat discrete, yet overlapping social identities.

I depart from this tradition in two significant ways. First, I examine students from a flattened, object-oriented ontology (Connolly, 2013; Lewis, 1995), wherein notions of agency are not exclusively found within the human species, but rather a more environmental co-constitution of any given object (including humankind and other things) is assumed. Second, I excavate student subjectivity as unstable and dynamic epistemological expressions (i.e., poststructural)—rather than fixed or developing identities. That is to say that students are in a constant state of *becoming* and are never finished, complete, or true/real in the (post)positivist sense of the terms. There is no essence of experience reified as identity. Rather, students in American higher education today are entangled as *assemblages* of socio-political and economic conditions (discursive *and* material) that produce a subjective positioning, as an object, in relation to other objects. The subject-object dichotomy disintegrates. Further, I aim to explain how these assemblages might best become recognizable positionings through the creditor-debtor relationship of late capitalism and the global economy.

To be clear, I contend the subjectivation of students is made possible only via the debt economy, as the radically neoliberal version of late capitalism has become the ubiquitous epistemic technology of contemporary academe. That is to say, one cannot be "known" outside of neoliberal ideology in contemporary American higher education. Such a socio-political-economic regime has overtaken the epistemic possibility for crafting and producing selves as subjects and subjects as selves. This unwavering (even if unwanted) commitment to the neoliberal regime produces *the indebted student*.

Debt, in this regard, includes but also expands beyond the common association with money. Debt, as I will discuss further, works as a governmentality that produces subjectivities at the level of the population. Debt is the relationship through which bodies become known and recognizable. Debt is the power relation that produces people, especially students.

The goals of this project are two-fold: 1) map the subjectivation of students as they emerge from the entanglements of higher education practice, policy, and research, particularly related to neoliberal higher education, and 2) outline potential consequences and ramifications for such a subjective positioning. I situate these goals within the contemporary context of neoliberal higher education (see Canella and Koro-Ljungberg, 2017). I pursue these goals by drawing from philosophers engaging in the object-oriented ontologies of new materialism (Barad, 2007; Connolly, 2013; DeLanda, 2006). My primary mode of inquiry is that of post-qualitative *critique* (Lather & St. Pierre, 2015; St. Pierre, 2016; Ulmer, 2015). I borrow liberally from the work of Maurizio Lazzarato, specifically his books, *The Making of the Indebted Man* (2012) and *Governing by Debt* (2015). Effectively, I read Lazzarato's work into and through the contemporary scholarship on neoliberal higher education, in order to theorize an emergent subjectivity: *the indebted student.*

Neoliberal Higher Education, Forms of Life, and the American College Student

The contemporary condition of US higher education cannot be understood divorced from the neoliberal condition of late capitalist globalization. Neoliberalism, in brief, can be understood as a particularized governmentality of things focused on rendering reality using technologies of hyper-surveillance, hyper-individualism, economic determinations of productivity, and competitive entrepreneurialism (Foucault, 2008). Put more simply, neoliberalism is the application of market-based economics to the broader social realm, including social institutions like colleges and universities. The technologies of neoliberalism work collectively to sustain the prominence of the market as the regulative principle of society. The gross affective consequence of neoliberalism on higher education is the subordination of higher education to the market – and more specifically, to capital.

Numerous researchers have demonstrated the neoliberal regime's stranglehold on higher education (Koro-Ljungberg & Loytonen, 2016; Saunders & Blanco Ramirez, 2016; Bunds & Giardina, 2017; Gildersleeve, 2016). Their critiques range from the ways it has changed the organization of faculty work, to the weakening of academic freedom, to the commodification of knowledge, each of which contribute to the dehumanization of the faculty and students by reducing these roles to economic subjectivation. That is, faculty and students can only be known as subjects in economic terms, largely based on their value in capitalist enterprise, but also based on their personal engagement with enterprise-as-subjects. In Foucauldian (2008) terms we would call this subjectivation, *homo economicus*—the self-enterprising individual.

In new materialist terms, faculty and students are produced as economic-becomings and/or becoming-economies (Gildersleeve, *forthcoming*; Gildersleeve & Sifuentez, *forthcoming*). The faculty and the student body become mutable via the technologies of neoliberalism to serve the interests of the neoliberal academy, rather than to express the freedom of the knowledge imperative of higher education (Gildersleeve, 2016). Such becomings can take form and shape along various contours of economic activity, each assembling along different lines of flight, many of which might never actually materialize into recognizable practices. For example, a faculty member might work diligently toward technology transfer initiatives, and a student might make a donation to the student philanthropy fund. These are two obvious examples of capitalist practice in academia. The student, in donating to her university philanthropy fund expresses herself as an economic-becoming—an object *of* the economy. She makes a monetary donation in exchange for the experience of her education. Her donation marks her economic vitality as a member of the consumer class—those who purchase and pay for their experiences. In that same action, the student expresses herself as a becoming-economy—an object *for* the economy. Her donation positions her as a valued alumnus, one who begets certain privileges and opportunities. She herself becomes an economic unit for the university to count, build interest from, and beget more capital.

But the point of this essay is to elucidate how neoliberal capitalist practice emplaces the student as a becoming-economy and an economic-becoming *in a debtor relationship* to the institution, indeed to recognition in the broader environment. In order to make sense of this shift from *homo economicus* to the economic-becoming and becoming-economy, particularly along the lines of flight that lead to the materialization of the indebted student, I briefly discuss how new materialist and posthuman philosophy helps configure robust notions of life—forms of life, to be exact—and how these forms of life make the indebted student possible.

In the mainstream higher education literature, scholars fixate on social identities that ontologically assume a liberal human subject—an authoritative, autonomous, knowable being that exerts influence over while also being influenced by its environment. Such a subject is a human-centered ontology that separates the human out from the environment and reifies dichotomies of subject/object, self/other, human/nature, human/machine, etc. New materialist and posthumanist philosophies adopt a non-anthropocentric ontology, wherein the human subject becomes known symbolically, materially, discursively, through the entanglement of the body as being *of* its environment, rather than merely part of the environmental context. Human beings might be conceived as less-autonomous, less-authoritative over a "self" and "other." Rather, the human emerges as an entangled *becoming* (or being), in assemblage with myriad other potentialities. This notion of the assemblage will be discussed at greater length later in the essay.

In relation to my current interest, the non-anthropocentric ontologies of new materialism and posthumanism afford the conceptualization of differential forms of life, forms of existence, outside of the monolithic liberal human subject. Roberto Esposito (2008) and Rosi Braidotti (2013) provide a useful heuristic breakdown of the forms of life that materialize in such an object-oriented ontology. They outline life across three planes of existence:

1. Zoe, which is life itself—the forces we identify as the living acting forces of any given life form.
2. Bios, which is the biologized type of life (e.g., homo sapien).
3. Anthropos, which is the social concept that operationalized the homo sapien into "the human."

At stake in thinking the American college student differently, perhaps as the indebted student, is the third plane of existence. In new materialism and posthumanism, *Anthropos*, is an ontological impossibility, because it requires the autonomy and subject-object dichotomy that simply does not empirically exist. The humankind cannot valorize itself apart from the environment. Yet, innumerable other forms of life might *become* from the *homo sapien* bios. Each entangled and emergent *of* their environment. These are processes of subjectivation that lead to the becoming-economies and economic-becomings referenced earlier.

Such subjectivation is what Lazzarato (2012) claims the economy, under neoliberal capitalism, has subsumed. In fact, in his analysis, the two are inextricably linked: "what one defines as 'economy' would be quite simply impossible without the production and control of subjectivity and its forms of life" (p. 33). We cannot have neoliberal capitalism, the ubiquitous modus operandus of American higher education in the twenty-first century, without its power to subject the human into the economic-becoming and becoming-economy. As Lazzarato shared, "The production of subjectivity, of forms of life, of forms of existence, is not part of a superstructure, but rather of an 'economic' infrastructure" (p. 34). The *homo sapien bios* emerges as an economic-becoming when the debt economy of neoliberalism is valorized into the social relationship generated by debt; in which case, the human is made real and plausible insomuch as it contributes to the economy via production/consumption. Simultaneously, the *homo sapien bios* emerges as a becoming-economy, made real and plausible insomuch as it can be the site of economic activity itself—an enterprising, competitive economy of the self—emergent from the entanglements of the debtor-creditor relationship. "Moreover, in the current economy, the production of subjectivity reveals itself to be the

primary and most important form of production, the 'commodity' that goes into the production of all other commodities" (Lazzarato, 2012, p. 34).

Debt (and how to understand it)

In a most basic understanding, debt is a relationship. Someone takes thing A, something they need but do not yet have, in order to get thing B, something else they need but cannot have without first securing thing A. Most commonly today, we associate this relationship with money, banks, and individuals—loans. Home loans, car loans, payday advance loans, and of course, student loans, are all examples of instruments that operationalize the debt relationship. A kindergarten teacher wants a newly constructed house (thing A) but does not have the skills, tools, and equipment to build it himself nor the capital to buy it outright (thing B); he can take out a mortgage from his credit union. A landscaper wants a truck of her own to haul equipment from job site to job site (thing A), but does not have the liquid cash (thing B) on hand to purchase one on her own; she can take on an auto loan from her local bank. A teenage daughter wants to go to college (thing A), but her family cannot afford tuition (thing B); she can take out a student loan from the federal government. Loans such as these are typical examples of how debt relationships are reified today. The loan is the artifact that brings the debt and the debt relationship into existence.

However, *debt*, is more than just an agreement between the credit union and the kindergarten teacher, the bank and the landscaper, or the federal government and the student. Debt is more than just a relationship between a creditor and a debtor. Debt is how we control ourselves, and others. Debt is how we know ourselves, and others. Debt is how we become someone, or someone else. Debt is everywhere. Debt is power. In less abstract terms, debt is the basis for the forms of life we know as human subjects—in college, we call some of these people, "students."

Maurizio Lazzarato is an Italian philosopher and sociologist working in Paris who studies labor and post-socialist movements. Among other achievements, Lazzarato coined the term *immaterial labor* (1997), understood broadly as affective and cognitive commodities—labor outside the traditional understanding of commodity-producing activity (e.g., manufacturing). Examples of immaterial labor might include crowdsourcing, the production of online avatars, or completing electronic surveys.

Students everyday practices might fit nicely into a category of immaterial labor. Students, particularly at U.S. universities, perform immaterial labor on a daily basis; labor that gets commodified by the institution in ways that set-up a debt exchange between the student and the university. For example, students regularly complete satisfaction, climate, and program assessment surveys generated by administrators at colleges and universities. Filling out surveys produces data that might later be used by the institution for a host of purposes, means, and outcomes. Without these data, programs can be threatened and services might be cut. Or, changes might never be made (e.g., changes to make the campus more inclusive). *If* students want to have a say in constructing the college or university in ways that meets their needs, they *must* perform such labor. They are indebted to the institution to complete these surveys.

In the following sections, I situate debt and immaterial labor into new materialist and post-qualitative frameworks. Afterward, I offer a new materialist and post-qualitative discussion (i.e., critique) in which I read Lazzarato's work on debt into the generalized knowledge about students in US higher education.

Debt and New Materialism

A growing number of scholars have eschewed the traditional (post)positivist stance of educational research and begun to engage in what has broadly been termed *new materialist philosophy* (see for example, Kuntz, 2015; Gildersleeve, 2016, 2017a, 2017b; Ulmer, 2015; Eaton, 2017). New materialism is an object-oriented philosophy that recognizes humans as but one force of influence in the making of the world, but one that is inter- and intra-connected to broader environmental objects or things (Connolly, 2013). The new materialism takes matter seriously, rather than treating material reality (things and such) as inert and less-than-humans. As an object-oriented ontology, it is decidedly non-anthropocentric. Rather, the human subject emerges as an assemblage of/from/within an environment. Lazzarato's notions of *debt* operate within and without these circles. The notion of assemblage is explored more below.

Assemblage Theory

Assemblage theory operates from a monist ontology that transcends the classic dualisms of structure/agency, human/non-human, subject/object. DeLanda, (2006) outlines three relational features of the assemblage. The first signifies a system and the ways that elements function as both content and forms of expression. For instance, communication is not just an expression but also constitutes quasi realities (Fox & Alldred, 2015). The second feature acknowledges the forces of deterritorialization/reterritorialization; any situation is never static and always draws towards something else as its components merge into new *becomings* (Beighton, 2013). The territories of dominant discourse are therefore moveable, malleable, changeable, yet remain knowable in stabilizing ways, even as new assemblages de-stabilize their power to protect the population of the given territory. Here, territory is not necessarily physical, but rather ephemeral, social, discursive, and material.

The third feature is the assemblage of *materiality*; insights and impressions are material components that should be understood as significant parts. Bodies are no longer seen as occupying demarcated spaces, but rather all bodies and other materials are relational. Bodies have ontological status, and they are produced though their relationships with other bodies, things, and ideas (Fox & Alldred, 2015). Assemblages occur around different action and events that are often chaotic networks of connections always in flux. They constantly re-assemble in different ways (Potts, 2004). Such assemblages occur on a variety of different and differential social levels.

In assemblage theory, a "subject" does not exist, but rather it is an affect of *becoming*, which expresses the changes and capacities of an entity. The change can be physical, psychosocial, emotional, or social (Fox & Alldred, 2015). A becoming can alter more than one capacity, representing a social production that is non-linear, but rather a production of multiplicities (e.g., social, material, emotional). Additionally, assemblages function as territories that have been produced by the affects between relations (Fox & Alldred, 2015). Assemblage theory challenges binaries by explicitly stating that results can have parallel outcomes making contradictory events equally possible. For example, the social institution of higher education can serve to mitigate social inequality while also serving to exacerbate it. Rather than having to 'choose' to support or resist, assemblage theory problematizes such a choice by acknowledging the tensions and the multiple dimensions of any produced situation—of any becoming entity or process. Since assemblages constantly change

and reconfigure, the use of territories can be a representation of how lives, societies, and history continue along processes of becoming.

Immaterial Labor

In the neoliberal condition, wherein the economy expands ever further into the commodification of things, thoughts, and ideas, work/labor become reconstituted. Whereas labor was once dominated by the production of goods and services (e.g., manufacturing or waiting tables), in the neoliberal condition, anything and everything is up for commodification. Indeed, it becomes the goal and responsibility of the state and state actors (e.g., higher education), not simply to deregulate markets, but to create and generate markets. In contemporary globalization, these new markets are often called the "knowledge economy" or the "economy of ideas." Immaterial labor, in a basic understanding, produces the informational and cultural context of the commodity. These contexts include the cybernetics and computer control of production (i.e., informational), and the activities that define and fix standards, fashions, norms, and opinion (i.e., cultural).

Classic examples of immaterial labor include any and all service-economy performances, such as the front desk worker at a hotel or the receptionist at a company. However, these examples still rely on a wage-system of work/labor subjectivation. Lazzarato contends that immaterial labor in the neoliberal condition goes beyond the mind/body dichotomous definition of labor. Rather, immaterial labor is any activity that produces informative and/or cultural contexts of the commodified environment (Lazzarato, n.d.). Examples of Lazzarato's more expansive notion of immaterial labor might include providing recommendations for a new restaurant, completing a satisfaction survey after ending a service-call with a company, or hitting the "like" button on a social media post. These activities produce new information and help establish the cultural significance of material and non-material commodities, such as restaurants, customer service, and trending fads or fashions that might become new commodities like a binge-worthy streaming television show.

Consequently, Lazzarato (n.d.) has theorized the shift in labor as a new "mass intellectuality" (p. 2) generated from the capitalist production of the knowledge economy and the self-valorization of immaterial labor. Mass intellectuality dissolves the binaries between muscle/mind labor activities. Rather, the participation in immaterial labor, en masse, in society, reshapes all persons into potential sources of information and culture for the becoming-commodity. This reorganizes the relationships between the capitalist (i.e., the boss), the worker (i.e., the employee), and the consumer (i.e., everyday people buying things), wherein the activities that once defined the worker vs the consumer become entangled and indecipherable from one another. Immaterial labor produces a social relationship between the capitalist (i.e. elites/ruling classes/government/social institutions) and the worker/consumer such that only if the worker/consumer's activities transform them into these new economic-subjects does the labor have value. This departs radically from the former model of work/labor wherein the capitalist gave direct orders and the worker followed them. The capitalist must now "find an unmediated way of establishing command over subjectivity itself; the prescription and definition of tasks transforms into a prescription of subjectivities" (Lazzarato, n.d., p. 7). Yet, the command over subjectivity itself must remain somewhat veiled, so as not to supplant the notions of freedom promised by neoliberal capitalism in democracy. Such veils often come in the forms of expression that reify consumer choices with freedom and individual rights to expression as freedoms secured by the neoliberal economic-political organization.

Immaterial labor's relationship to the debt economy takes shape as one of the myriad technologies for reifying the debt owed to institutions for the sake of subjectivation. As I hope to

illustrate, students engage in immaterial labor as part of their daily practice that makes them students in American higher education. Their immaterial labor is in part, an expression of the creditor-debtor relationship between them and the institution of higher education.

Debt and Post-qualitative Research in the Study of US Higher Education

The new materialisms, and its attendant concepts such as assemblage, becoming, immaterial labor, and debt, pose multiple challenges to the traditional modes of inquiry in higher education. Typically, studies of US higher education are comprised of more technical and administrative content, drawing on post-positivist methodologies and rarely employ a philosophical framing nor often framed in social theory (Pasque, Carducci, Gildersleeve, & Kuntz 2011; Petrovic, 2017). In order to take assemblage, immaterial labor, and debt seriously, the traditional tools of inquiry must be reconsidered. A growing number of methodologists have begun to engage in such work and continue to generate new conceptualizations of the tools of inquiry. Broadly, this work falls within a movement recognized as "post-qualitative inquiry" (Lather & St. Pierre, 2013). The post-qualitative movement disrupts the interpretive paradigm and argues for a newly empirical analysis that recognizes the influence of the material in its confluence and collaboration with the discursive.

Lisa Mazzei (2013) has reconfigured the qualitative interview into an interview without organs, wherein the narrative exchange becomes the unit of analysis rather than any reliable or verifiable conveyance of facts or information. Alecia Youngblood Jackson (2013) has theorized a mangled form of data analysis, wherein the material-discursive relations of spatial influences matters as much as what might actually be said or noted in a transcript or fieldnote. Jasmine Ulmer (2015) suggests that plastic can help analyze and explain how educational policy materializes, particularly in recognition of plastic's malleable yet sturdy forms. Maggie MacLure (2013) seeks to elevate the status of sense-making rather than meaning-making in social science, in recognition of the affective dimensions to social reality. Aaron Kuntz (2015) argues for an ethic of inquiry in which researchers must take more risks in their practices and processes in order to speak truthfully and engage publicly and pedagogically in truth-telling.

Meanwhile, a few researchers focused on higher education have sought to apply post-qualitative commitments to thinking anew canonical concepts in the study of higher education. I, along with colleague Brenda Sifuentez, have theorized a becoming-organization based on theories of assemblage (2016), wherein colleges and universities can be productively understood through the discursive contestation and material struggles their campuses produce. Paul Eaton (2017) is reworking how differences within and across the student body are recognized and produced. Gerardo Blanco-Ramirez (2014; 2015) argued for a synthetic understanding of how institutional identity materializes across international borders and global information flows.

In order to analyze the subjectivation of the student, via debt, I draw from these post-qualitative insights. Rather than seek to employ specific tools developed by the post-qualitative movement thus far, I fall back on St. Pierre's (2016) assertion that researchers should not rush to practice in the post-qualitative inquiry. That is, researchers need not find practical application of the post-qualitative commitments as of yet, for post-qualitative researches might very well benefit from and need to take form as philosophy prior to becoming (social) science.

The Making of the Indebted Student

Debt as the Basis of Social Life

Exchange capitalism is lauded by its supporters as an inherently equalizing economic model, one in which each individual has an equal opportunity to enter into a relationship that each member of the exchange finds suitable. Yet, histories of exchange capitalism reveal that such a relationship has never been equal (Obstfeild, Shambaugh, Taylor, 2006). As exchange capitalism, rooted in the production of goods and services (read: Marx's (1986) analysis in *Capital*) has given way to inventions such as *financial securitization*, the classic notion of capitalism must now be specified as *finance capitalism*. Finance is now recognized as a field in which economists have belabored analyses of internal instruments (e.g., securities), the logics of traders (i.e., speculation), and the relationship between finance and human nature (e.g., policy regulations and the mastery of greed). However, as Lazzarato (2012) points out, finance is a power relation, and "debt is finance from the point of view of the debtors who have to repay it" (p. 24). Our entire field of social relations—economically organized—is based upon agreements and instruments to take on debt in order to live. As alluded above, we must be debtors to be humans.

Lazzarato (2012) concludes that one significant consequence of relying on debt as the basis for social relations is, "it means conceiving economy and society on the basis of an asymmetry of power and not on that of a commercial exchange that implies and presupposes equality" (p. 33). Applied to students and colleges/universities, this means that even as students become situated as consumers and increasingly express consumerist attitudes toward higher education (see Saunders, 2010), the student is never actually on equal footing with the institution of higher education writ large (i.e., the *social* institution of higher education), and most likely not even with individual colleges/universities. Rather, the institution takes on the role of the capitalist, and the student as worker. This worker subject position is exemplified by the producer/consumer activities that students engage as part of their education. Previous analyses of academic capitalism (Slaughter and Rhoads, 2004) and the corporatization of the university (Giroux, 2002) can easily support positioning the institution of higher education into the capitalist posture. But little research has sought to push further against finance capitalism's (i.e., the debt economy) production of the student as anything beyond consumer.

Yet, higher education is not free. And rarely can students purchase their education outright. And even when such opportunity presents itself, that purchasing power only extends into the ability to pay tuition, whereas colleges and universities in the US context expect far more than tuition payments in exchange for the educational environment and experience they promise their students. American higher education expects participation in the life of the campus, whether physical (e.g., the traditional public research universities and/or small private liberal arts colleges) or virtual (e.g., University of Phoenix). The life—the zoe and bios—of any given campus includes participation in orientation, classroom discussions, alumni networking, and carrying on the banner of your education into your employment. Thus, college and universities extend the opportunity for an education from their institutions *on credit*—as a debt—expressed through the enrollment deposit, tuition payment, registration forms completed by students. In exchange for the higher education provided by colleges and universities, students then are expected to make regular payments in multiple forms of labor to their creditor—their expected future alma mater. The basis of social life on college campuses is the creditor-debtor relation between the institution and students.

Debt and Subjectivity

Another significant consequence of the debt society, according to Lazzarato (2012), is that, "…debt means immediately making the economy subjective, since debt is an economic relation which, in order to exist, implies the molding and control of subjectivity such that 'labor' becomes indistinguishable from 'work on the self'" (p. 33). Here, Lazzarato writes in reference to Foucault's (2008) notions of *homo economicus*, a form of life that is simultaneously borne of the economy and birthing the economy. Work on the self is the seemingly inherent task of making oneself viable to the economy (Becker, Ewald, & Harcourt, 2012): bettering oneself through education or training (e.g., earning a college degree), learning the social mores to get along and get ahead at work (e.g., working through lunch or buying drinks at happy hour), dressing the right way for the professional field one enters (e.g., wearing a hoodie in Silicon Valley or a dark suit in Washington, D.C.). Doing a good job at work and doing a good job at working on oneself become one in the same.

Applied to students, consider the situation of the university website. Campus websites are generally filled with photographs of undergraduate life on campus: studying in the library, walking across the quad, exercising in the fitness center, listening intently in a classroom, or engaged in a laboratory experiment. Each of these actions could conceivably fit in either category: work on the self or labor. Each action supports the effort of the individual to improve her or his body for the economy (learning, being physically fit, appearing attractive in public). Yet, each action also serves as immaterial labor. The student needs *to be seen* studying, exercising, listening, and experimenting in order for the institution to generate web traffic that can later yield more students, more philanthropic donations, more public support for the university. It has become a common practice of colleges and universities in the US to include a general consent form for the use of one's image in the student handbook. Students generally must opt-out rather than opt-in to allowing the use of their image—the image of their performance of the immaterial labor of being a student—in the commercialization and marketing of the institution. Students, by virtue of the subjectivity, become indebted to the institution for such immaterial labor—labor indistinguishable from daily life.

Pervasive Debt

Lazzarato (2012) points out that "neoliberalism has pushed for the integration of monetary, banking, and financial systems by using techniques revelatory of its aim of making the creditor-debtor relationship a centerpiece of politics" (p. 23). Debt, rather than finance, rules the late capitalist global economy. According to Lazzarato (2012):

> The debtor is "free," but his actions, his behavior, are confined to the limits defined by the debt he has entered into. The same is true as much for the individual as for a population or social group. You are free insofar as you assume the *way of life* (consumption, work, public spending, taxes, etc.) compatible with reimbursement. (p. 31)

Debt, is most often expressed as the freedom to consume based on *credit*, but credit is simply the way that neoliberalism ensnares the individual into a debtor-creditor relationship. These are subjective consequences in that the only way *to be* in neoliberal institutions is to be in exchange of debt/credit.

Students take on debt in order to pursue higher education. Some take it on in more straightforward forms, such as student loans. Beyond the strictly monetary notions of debt as expressed through the student loan industry, all students become indebted to their institution. Students' education operates as a line of credit. Credit that can be used to access the goods and services of the institution (e.g., classes, professors, colloquia, libraries, technology, laboratories, symposia, curricula, etc.). Yet, credit that must be reimbursed, with ever expanding interest. Students' labor before, during, and after collegiate activities is expected of them, as the institution relies upon it in exchange for the line of credit that gets expressed through enrollment, campus activities, the *life* of the institution, and the value of the degree bestowed upon the student.

Indeed, the indebted student endures beyond graduation day and begins prior to admissions. Consider the economic practices of admission officers. Recruiters must be able to count the bodies (i.e., prospective students) and the touchpoints they produce with those bodies. Every college fair, postcard, instant messaging session, phone call, and campus visit produces a new economic unit for the measurement of the institution's success. Participating in these activities is incumbent upon prospective students; these activities are in some ways part of the application for the line of credit that is the educational experience of college.

Debt as Governmentality

According to Lazzarato (2015), this debtor-creditor relationship becomes the foundation of all subjectivity in neoliberal conditions. Debt becomes responsible for the apparatus of measurement and evaluation that express the neoliberal technes of surveillance and individualism, but debt goes further and becomes responsible for the capture of all social activity. These operations are made plausible via the machines (or assemblages) that beget production in finance capitalism.

As a governmentality, debt then regulates the subjective relationship of students in the environment—of students in the material-discursive nature/culture-society—in and out of higher education. Post-college, students continue to perform immaterial labor for the institution. Listing the name of the college on a resume, attending alumni events, maintaining social media platforms that signify the alma mater, each of these activities tacitly generates economic units for the institution to count, be counted by, and count on the debt owed to it by the student. There also are more direct ways that students continue to pay on the debt of their educations, such as student loan payments and charitable gifts to the alumni annual fund. These monetary payments might not even go directly to the creditor (the university), but rather to the broader material and discursive assemblage of the social institution of higher education. They are payments for the line of credit that the education purchased by the student encumbered. Treating the education (i.e., the degree) as a line of credit keeps the student indebted to higher education in perpetuity, thus, subjectivation becomes the omni-present becoming. It remains a constant in the assemblages generated by the college educated classes of U.S. society, forever linking them to the debt economy of the neoliberal governmentality.

Methodological Significance

Recognizing these contours of the indebted student as a fundamental condition of neoliberal higher education provides new methodological opportunities for studying college students and the broader institution of higher education. In particular, the use of immaterial labor as a concept for explaining how students' daily lives contribute to the broader economy of higher education

and simultaneously transform them into actual economies themselves opens a new line of inquiry in the study of higher education. The post-qualitative turn in social inquiry provides new opportunities for thinking "the student" differently, and possibly opening up new ways to consider equity, diversity, and social justice—aas well as the effects of postsecondary education on student bodies. The indebted student is a subjectivity tied to neoliberal higher education and far from the autonomous authoritative subject that most higher education research assumes walks the paths of US colleges and universities. Methodologically, it offers an ontologically open opportunity for examining the role of tertiary education in US democracy.

Educational Significance

The indebted student is a student of neoliberal higher education, and therefore researchers must interrogate the effects of such a subjectivity. How does the creditor-debtor relationship shape learning? How does the indebted student further enhance the neoliberal institution's interest? How might the production of the indebted student reconfigure democratic goals of higher education? Social justice in and through higher education might need to be reconfigured as well, recognizing that the immaterial labor performed by students across differences (e.g., race, class, gender) might look different and have different materializations as well as material consequences. The materialization of race, class, and gender through the subjectivation of the indebted student certainly deserves attention as scholars, administrators, and support staff wrestle with the relationship engendered between the student and the institution. Future research and practical reflection should engage with this creditor-debtor relationship and examine how the subjects produced through it (i.e., the indebted student) might be disguised or disguising unintended consequences that might very well be constitutive of the line of credit (i.e., the educational environment) that colleges and universities provide.

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