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Résumé de l'article

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Creating the Conditions for Free Time in the Debt Economy: On Stealing Time in and through Education

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Philosophical discussions about leisure time often take place on an abstract level. But leisure time does not exist a priori to lived experience in concreate situations. Its existence, or the lack thereof, is often predicated on the material conditions of daily life. In this article the very real conditions of indebted life are the starting point for theoretical considerations on leisure time and education, and how education may or may not be an experience of leisure. Philosophers of education often leap to the emancipatory potential of conceptualizing education as a form of free time, before, or without, addressing the negations that stand in the way of this ideal becoming a reality. Conceptualizing education experience or schools as sites of leisure within the debt economy without first taking into consideration the ways in which debt negates leisure time leads to the production of education theories that only materialize into education realities on rare occasions. Thus, a central claim here is that education philosophers and practitioners must acknowledge the ways in which educational experiences are themselves conditioned, though not overdetermined, by the contemporary "debt economy." Building on, with adaptations, theories of scholé, I aim to show the reader that despite the ways in which educational experience is shaped by debt, educational experience can suspend debt's temporal force, providing momentary but much needed temporal respite from indebted life.

Introduction

Philosophical discussions about leisure time often take place on an abstract level. Philosophy itself has been conceptualized as an activity that allows us to transcend the toils of everyday labour: "To philosophize, then, is to take a step beyond the everyday world of work" (Pieper, 1963, p. 93). But leisure time does not exist a priori to lived experience in concreate situations. Its existence, or the lack thereof, is often predicated on the material conditions of daily life. Who has access to leisure time, and who does not, depends greatly on one's economic conditions. Marx (1976) reminds us that, "In capitalist society, free time is produced for one class by the conversion of the whole lifetime of the masses into labour time." (p. 667). In a similar vein, E. P. Thompson (1965) argues 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'" (pp. 90–91). It follows then that while questions about leisure time, and the theoretical conversations that these questions inspire, do not have to be fully determined by political economic realities, they should at least be conditioned by them.

In this article the very real conditions of indebted life are the starting point for theoretical considerations on leisure time and education, and how education may or may not be an experience of leisure. But what does it mean to talk about debt in relation to education? To initiate a response to this question, it helps to have a working definition of debt.

One could reasonably argue that there are many registers of debt, and that each has its particular relation to both leisure time and educational experience. For the purposes of this article, I define debt in accordance with David Graeber (2012), who writes, "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). Making another important distinction between an *obligation* and a *debt*, Graeber goes on to say that, "unlike any other form of obligation, debt can be precisely quantified (2012, p. 13). Furthermore, debt turns matters of morality into matters of impersonal arithmetic (2012, p. 14). Thought of this way, a debt is an obligation that has been monetized and reducible to cold hard calculations and quantifiable relations of reciprocity.

What debt does to obligations it also does to time. In some fundamental ways it changes how we live and experience our time. On the most basic level, time itself becomes a debt. The debtor owes their time to the creditor. Additionally, if time is indeed ever money, as Benjamin Franklin (more on him below) claimed, it is in part because debt forces the indebted to carefully calculate the way we use our time so that we can meet debt service obligations. We must quantify and measure even our moments of leisure time. The debtor who decides to enjoy moments of leisure knows that their respite from labour comes at the cost of accumulating interest on loans.

While debt largely remains a topic absent from educational theory, a significant body of philosophy of education scholarship has demonstrated in eloquent fashion that education is, or can be, a form of *scholé*: free time often characterized by moments of contemplation. In an ideal world this may be true, and to be sure, moments of *scholé* happen in education settings and elsewhere. But often, the production or absence of free time is determined by the political economy in which educational experiences take place. So while sympathetic to contemporary theses on *scholé*, I suggest in these pages that educational theories of *scholé* often pass over, ignore, or obscure debt realities. Philosophers of education often leap to the emancipatory potential of conceptualizing education as a form of free time, before, or without, addressing the negations that stand in the way of this ideal becoming a reality. Conceptualizing education experience or schools as sites of leisure within the debt economy without first taking into account the ways in which debt negates leisure time leads to the production of education theories that only materialize into education realities on rare occasions. Thus, a central claim here is that education philosophers and practitioners must acknowledge the ways in which educational experiences are themselves conditioned, though not overdetermined by, the contemporary "debt economy." If education, either formal or informal, has the potential to produce free time, it needs to negate a series of negations, chief amongst them debt.

Just as the working day is not something given, a priori, and instead is, as Marx (1976) demonstrated clearly, the result of class struggle for free time initiated by workers against capitalists who appropriate time, so should free time be conceived in the debt economy as something arising out of struggle between creditors and debtors. Part of what characterizes the creditor-debtor social relation is the creditor's power to rob the time of the debtor. I argue below that education be conceptualized as one of many temporalities in which debtors steal back their time from creditors. Building on, with adaptations, theories of *scholé*, I aim to show the reader that despite the ways in which educational experience is shaped by debt, educational experience can suspend debt's temporal force, providing momentary but much needed temporal respite from indebted life. But before we get to liberatory possibilities, we begin with a reminder that throughout time, free time has often been hard to come by.

Always Borrowed, Never Free, Debt Time

Since time immemorial, debtors have seen their free time limited by the debts they owe. In perhaps the most rigorous and extensive book ever written on subject, *Debt: The First 5,000 Years* (2012), Graeber explores the relation between debt and time on numerous occasions, at one point noting in passing that no amount of ideal philosophizing would have released Plato himself from the worldly debts that inevitably would have cut into his time for philosophizing, had he not had his debts forgiven by an admirer who happened to notice him on the slave auction block (p. 197). It is somewhat surprising then that the impact of debt on leisure time is often obscured in philosophical discussions on the topic. That even classic texts on leisure time, like Joseph Pieper's *Leisure: The Basis of Culture* (1963) and *In Tune with the World: A Theory of Festivity* (1999), routinely omit debt from their analyses is indicative of a blind spot that I seek to hastily shed a shred of light on. The historical and contemporary analysis here is obviously not exhaustive, but it does illustrate the point that no matter the epoch, debt gives shape to how we think, and how we live, in time.

In the medieval era the question of time appropriation and debt was regularly debated. As Jacques Le Goff (2004 has documented, 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 often went, sell the time that elapses between the moment he lends money and the moment he is repaid (Le Goff, 1990, p. 39).

In Le Goff's work, one comes across diatribes against debt, like that of Thomas of Chobham denouncing the usurer's theft 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* tells readers that:

> 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. (*Tabula exemplorum*, in Le Goff, 1990, pp. 40–41)

Variations on the theme of debt as a form of temporal expropriation appear throughout other points in history. For example, in colonial modernity it is possible to locate scattered ruminations of note. Remarkably, Benjamin Franklin consistently addressed the economic, ethical, and temporal aspects of debt, outlining in the process a particular Protestant debt ethic inseparable from the Protestant work ethic he is famous for developing for an American audience. Franklin's views have filtered down into contemporary ideologies and ethics of debt, and have proven to have significant impacts on how contemporary debtors morally conceive of themselves, their obligations to creditors, and how they use their (free) time. Two of his more explicit "conduct texts," which are writings that were meant to serve the pedagogical role of instructing colonial Americans how to conduct their lives, offer some striking views on the ways he believed the debtor should spend his or her time.

In "The Way to Wealth" (Franklin, 2012), the fictitious editor-educator, one "Richard Saunders," gives a rousing round of advice that can be broken down into three parts. In the first part of his speech, he rails against the deadly sin of idleness, reminding his audience of the main tenant of the Protestant work ethic: "*God gives all things to industry*" (2012, p. 459, all italics in original, here and following). The lesson offered 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 the presentation 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 sermon, Saunders 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).

Part three of Saunders's conduct script is a section exclusively dedicated to describing the pitfalls of falling into debt if one has not lived an industrious and frugal life. The lessons passed on are rather notable in their timelessness. Debt is likened here to "imprisonment" and "servitude," and the borrower is described as a "*slave to the lender*" (Franklin, 2012, p. 462). Saunders exhorts his audience to remember that "when you run into debt you give to another power over your liberty" (2012, p. 462).

Freedom here is unmistakably tied up with the control over one's temporal autonomy. Franklin is most remembered for his remarks on time, but to fully understand the significance of his remarks on the subject, one must understand how his views on debt shaped his views on time. For instance, in "The Way to Wealth," Franklin (2012) warns his readers that time "will seem to have added wings to his heels as well as shoulders" (p. 462) if debt is accrued. He 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).

As revealing as the above may be, some of Franklin's most striking conduct texts often deal with the other side of the debt coin: credit. In his succinct "Advice to a Young Tradesman" (1748), Franklin 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 not only is credit valuable to accumulating capital, it must also be considered from a temporal lens. It is in this text where we read the line Franklin is best known for: "Remember that TIME is money" (caps in original). The line that is hardly ever quoted, and which follows directly below the famous dictum on time, is what interests us here: "Remember that CREDIT is money" (caps in original). If both time and credit are money, what then of debt, and the debtor's relation to time and money? The debtor need measure his time according to his creditor's wishes, since earthly creditors, in Franklin's view, 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)

The Debt Economy and the Robbing of Leisure Time

It is tempting to suggest that when it comes to the ways debt negates leisure time, the more things change, the more they stay the same. In actuality, rather recent transformations of political economy have intensified the ways debt robs the indebted of their free time. To understand how and why this happens, one must have a basic understanding of the current political economy in which leisure time currently is, or isn't, available to people. It is common practice to refer to the contemporary political economy as neoliberal. But framing it, as an increasing number of scholars are, as a "debt economy" is instructive for our purposes here.

In previously published work (Wozniak, 2017), I have conducted more robust literature reviews on the debt economy, though it suffices here to summarize key aspects. Maurizio Lazzarato (2012) has written that debt "represents the economic and subjective engine of the modern-day economy," and can be "conceived of and programmed as the strategic heart of neoliberal politics" (p. 25). Reiterating this point, the global triumph of neoliberal debt ideology and policy has reduced both states and individuals to servants of financial institutions, according to Étienne Balibar (2013). In Balibar's view, 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. He writes, "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" (Balibar, 2013).

Over the last 30 to 40 years an important shift has occurred. At different rates and with differing degrees of intensity, most of the world's nation-states have moved, according to Wolfgang Streeck (2017), from "tax states to debt states." Debt states are states that cover most of their expenditures through borrowing rather than taxation (2017, p. 72). Entering a vicious debt/credit dependency cycle, these states accumulate mountains of debt that they have to then finance with an ever greater share of their revenues (2017, pp. 72–73). Contrary to the austerity narrative that has economically and politically served the creditor class, states are not running deficits because of outlandish spending on public goods; rather, they face a revenue problem that is the result of years of lowering taxes on the wealthy. Or as Streeck (2017) notes, "Not *high spending*, but *low receipts*, are the cause of government debt" (p. 66, italics in original). In simple economic terms, tax revenue has lagged behind public spending as a result of decreased taxation of the rich, and this has forced public institutions to rely more heavily on private debt financing to operate (Streeck, p. 76). Such reliance has granted private finance greater control over governing decisions. Today we are, as Lazzarato (2015) claims, "governed by debt."

Mistakenly, many people often suggest that if they don't carry personal debt, or if their countries are not heavily reliant on external debt to operate, then they are free from such governance. To isolate debt crises to specific countries or regions of the world, or to assume that individuals with low household debt loads don't feel the force of debt on daily life is to make two analytical errors, however. On the one hand, there is no longer any outside of the debt economy; all aspects of life across the world are in one way or another, but obviously to varying degrees, touched by debt. Across the globe, public institutions rely on debt to meet operating and capital needs. On the other hand, those lucky enough to not have personal debt are still living within and interacting with communities, cities, and nations impacted by debt. Austerity measures that privilege payments to creditors over infrastructure development, national or local policy developed with credit rating agencies in mind, or public universities (to highlight just one example) financing operations through private loans and tuition from debt-laden students, are but a few ways that our lives are impacted by debt, even when/if we carry little or no individual debt.

The Global Debt Syllabus: Capital, Violence, and the New Global Economy working group at Columbia University (of which I am part) sums up the situation we find ourselves in well:

> Over the last century, debt has become a pervasive and pressing issue across the globe. Today, we are all in debt: as individuals and as households, as members of small towns and as citizens of nation-states. However, the pervasiveness of debt does not mean its burdens are shared equally. To the contrary, spectacular levels of debt are key to the reproduction of existing relations of poverty and exploitation, as well as to the production of new dynamics of inequality and violence that we are just beginning to understand (Global Debt Syllabus, 2021).

Debt financing on structural and individual levels across both the Global North and South has become the key mechanism through which economic and social existence is to be secured (Adkins, 2018).

Securing economic and social existence through debt comes at a high cost, though. For the poor and middle class, whose wages have been stagnant for decades, and who as a result are more dependent on debt to meet the needs of daily life, there is a direct correlation between debt levels and the number of hours needed to work in order to service debts. The formula is simple: low wages plus more debt leads to the necessity of more hours of waged and unwaged work. Often, the mere fear of being debt ridden drives a person to constantly engage in the work of increasing their human capital value. To stay out of debt, a person pursues a constant increase in marketable skill and knowledge sets. She also ceaselessly markets herself, producing a brand that is profitable and keeps her out of the red. Stated simply, to different degrees debt intensifies processes of human capital formation for debtors and non-debtors alike. This type of labour, like labouring for a wage, diminishes available leisure time.

Finally, it is important to return to the point that even if someone remains debt free, in many ways they still labour to service structural debts held by the nation/city/town they live in. Two examples here are illustrative of this point. In many urban centres, public transportation is often, at least partially, privately financed. As mentioned above, decreases in tax revenues reduce available funds for public goods like public transportation. Thus, in order to provide a modicum of service, cities often take out loans from private lenders to keep things like public transport operating. On the surface it isn't obvious how this leads to more work for the person using public transportation. But consider the fact that when cities are faced with paying their creditors, they often pass regressive rate increase measures on to members of the community to cover debt service. For example, a ride on the New York City Subway, which once cost $2, now costs $2.75. It is a small price to pay for some; for others, like those making minimum wage, it is a significant cut into weekly income. As costs for a public good rise in order to service private debt, the worker is forced to either seek higher pay or increase the number of hours they work to pay for the increase in public transport costs.

A similar dynamic often plays out in education settings around the world. In countries saddled by debt, particularly in the Global South, or in poor school districts across the Global North, money that could be spent on public education is instead earmarked for debt service. To take but one example, the public school district of Philadelphia pays in annual debt service alone over $300 million dollars. A recent article in the *New York Times* makes clear that Philadelphia's situation is not unique: "In 2019, K–12 school debt across the country nearly reached $500 billion, a 118% increase from 2002. In 2002, roughly half of the country's K–12 school expenditures went to debt; by 2013, debt constituted more than two-thirds of the country's educational spending" (Schirmer, 2021).

Not only does this type of debt servicing decrease the quality of education infrastructure, it also cuts into the material resources available to teachers and students. Absent state funding, it is not uncommon to hear stories of teachers, determined against all odds to provide quality education for their communities, personally financing things like pencils, notebooks, and nutritional supplements for their students. But with their wages suppressed, in part so that public financing is available for debt service to private creditors, teachers frequently do this by themselves going into debt, often using credit cards, or taking out loans from family and friends to help their students. Here again we see how debt leads to the imposition of more work and less leisure as teachers who could/should have leisure time in the evening or weekends, instead take on a second or more jobs to service ever increasing debt that ultimately is partially a result of working within underfunded and indebted school districts.

In light of the above conditions, one need ask who has access to the luxury of leisure time in the debt economy? If, as Pieper (1963) has demonstrated, leisure time is made available after the necessities of bare existence are met, and if debt is both used to meet the needs of bare life, and/or constantly threatens to place the indebted person in precarity, can we flippantly talk of leisure time as an option for those struggling to make ends meet within the debt economy? According to Lisa Adkins (2018), debt is "not only necessary to meet the demands of everyday life, but debt and indebtedness have become key defining features of contemporary existence" (p. 83). Reiterating some of the above, Adkins (2018) notes that, "Wages, healthcare, housing, and of course education and economic survival are all thoroughly entangled with and impossible to separate out from debt and indebtedness" (p. 83). It is likewise impossible to disentangle the lack of leisure time from a life in debt. Today, just like days past, though with perhaps more intensity due to the advent of the debt political economy, free time is appropriated by creditors. Or as Adkins (2018) puts it, "In the society of mass debt, modern-day money lenders not only appropriate money, they also appropriate time" (p. 86).

Adkins' critical analysis of indebted daily life is particularly useful in fleshing out debt's influence on time. Building on Jane Guyer's (2007) concept of the "calendrics of repayment," or dated schedules of repayments, Adkins (2018) surmises that, "The architectures of modern debt demand regular and continual repayments at fixed points on a calendar" (p. 86). This type of calendrics establishes a rhythmic force on life, one that, according to Adkins (2018), creates architectures which "afford a specific temporal rhythm to debt, to the indebted subject" (p. 87). This force is not without consequence: "The nexus of repayment demands a steady and punctual subject, a subject who can avoid sanctions (potentially violent) by satisfying the demands of repayment on time" (Adkins, 2018, p. 87). The effects of this on subjectivity are significant. As Adkins (2018) concludes, the person subjected to debt is "a subject who yields to, and satisfies, the temporal rhythms and schedules of the calculus of debt" (p. 87). Over time, the rhythms of a sustained life in debt come to shape what Lazzarato (2012) has called "indebted subjectivity."

That Adkins is writing from a feminist perspective is important to emphasize, given that the appropriation of free time is gendered in numerous ways. Women carry more debt on average, take longer to pay it off because of long-standing gender pay gaps, and often bear the added responsibility of managing the administration and repayment of all household debts. Combining socialist feminist analysis of the impact of debt on social reproduction, along with anecdotes from indebted activists, Luci Cavallero and Verónica Gago demonstrate throughout their book, *A Feminist Reading of Debt* (2021), that gender difference operates in distinct modes in relation to indebtedness – one of which is temporal. Interviewing women, trans people, and lesbians about indebted life, and how to resist it, Cavellero and Gago compile testimonies that uncover "the opaque and hidden circuit of debt." (2021, p. 54). "Debt," one of the feminist activists interviewed in their book remarks, "affects your health, and you stop doing things in your free time to be able to generate more money" (2021, p. 54). As another activist working inside and outside prisons in Buenos Aires puts it, "With debt, we are involuntarily subjected to financing the patriarchy's time" (2021, p. 60).

The women cited above are not alone. One clear example of the gendered aspect of indebted life can be found in the United States, where according to the American Association of University Women (AAUW, 2017), women carry two-thirds (66%) of the $1.8 trillion student debt load. They also stay in debt longer because of gender pay gaps. When this analysis becomes more intersectional, we see that Black women graduates who entered higher education with less capital come out of university saddled with the greatest amount of debt. They are quite literally forced into endless cycles of poverty, the bare life: "57% of Black female college graduates report financial difficulties while repaying student loans" (AAUW, 2017).

Considering the education debt realities briefly mentioned above, it might seem fanciful to position education as a field in which debt resistance might take root; after all, who has the time for yet more struggles? But building on education theories of *scholé*, the claim fleshed out below is that education experience and institutions are ideal sites to cultivate much needed respite from indebted life, and possibly the critical subjectivities that will dismantle it.

Contemplating *Scholé*: Education Leisure Time Theories

In the field of philosophy of education there are many approaches to conceptualizing time, views on how types of education temporalities can or cannot be produced, and who or what might produce or experience them. While many authors writing on education time will acknowledge the influence of neoliberal ideology and policy on education temporalities, one would be hard pressed to find traces of any of the above discussion on debt and time in education philosophies of leisure time. Despite this, embedded in some theories of *scholé* are possibilities for emancipatory educational practice within the debt economy. In a sense, the educational theories on leisure time summarized below are necessary, but ultimately insufficient regulatory ideals for conceptualizing and creating educational experiences as spaces of/for leisure time in the debt economy. While they do not necessarily provide us with blueprints or formulas for liberating leisure time from debt, or many other delimiting aspects of material life for that matter, they do inspire political imagination that can then be translated into pedagogical practices that disrupt debt's temporal rhythms, and open up possibilities for moments of education-as-leisure-time to occur. For the sake of brevity, I summarize here three compelling views on *scholé*, or leisure time.

Representing a liberal conceptualization of leisure time is Kevin Gary's very well-researched and persuasive scholarship. Claiming a "historic association of liberal education and leisure," which "came to fruition within a monastic mileu," Gary (2006, p. 122) submits that educators should be interested in a concept of a liberal education for leisure which offers a valuable defense against the hegemonic ethos and world of work to which a liberal education for critical thinking is vulnerable. In his piece "Leisure, Freedom, and Liberal Education," Gary (2006) "seeks to retain the wisdom of leisure as it was practiced in a monastic setting, while considering what place it might have for our contemporary and pluralistic educational context" (p. 123). To do this he hearkens back to a pre-modern way of learning which aids us in developing a type of freedom that requires a vigilant receptivity – a stillness from the busy world of work and the restive probing of a discursive mind (2006, p. 121). Gary (2006) describes throughout his article the reasons why proponents of this type of stillness maintained that it was necessary for beholding and receiving the fullest disclosure of being, which they considered the foundation of authentic freedom (p. 121).

Importantly, Gary reminds us that the concept of leisure does not mean total freedom from labour. While leisure was tied to freedom in monastic life, it was also bound up in work. Or as Gary (2006) states, "Though oriented toward receptive vigilance, the *otium*, or leisure of monks was a busy leisure – 'waking sleep,' or *negotiosissimum otium*, as it was paradoxically called – that guarded against *acedia*, or idleness" (p. 126). The work of leisure was in part tied to the labour of receptiveness; its efforts were dedicated to the delicate but necessary diligence of beholding. The fruits of such labour, according to Gary (2006), was the ability to savour, to get lost in wonder (p. 128).

As times to savour, get lost in wonder, or dwell in tranquility become increasingly difficult to encounter, we need to conserve the moments (and places) where we can do this. Such a place can be *scholé*, according to Eduardo Duarte. 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 states: "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" (Duarte, 2010, p. 505). Augmenting arguments made by Hannah Arendt in her well-known 1954 essay "Crisis in Education," 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).

Duarte's "conservatory" temporally distances students from the pressures of society, and in particular political pressures, giving them time to think about a world for which they will one day be responsible. He clarifies the ties between *scholé* and his notion of the conservatory 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" (Duarte, 2010, p. 501). For Duarte (2010) then, the school thought of as a "conservatory" is a school which assumes its responsibility of offering students the opportunity to experience *scholé*: a deliberate withdrawal from the social and political realms and their typical temporalities (p. 505). Or as he articulates, "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" (Duarte, 2010, p. 508).

Maarten Simons and Jan Masschelein, long critics of the ways in which modern notions of "progress," and more recently neoliberal ideologies that inherently contain temporal elements, have transfigured education temporalities, have produced a rich and vast amount of scholarship about *scholé*. For Simons and Masschelein (2011) the school can be thought of not as a place of preparation to satisfy a particular *telos*, but as a place of separation, as *scholé* (p. 156). The Greek *scholé*, the authors remind us, has traditionally resisted one definitive definition. Instead, it has been simultaneously defined as free time, rest, delay, study, discussion, lecture, school, and the school building (Masschelein and Simons, 2011). Despite the variance, 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 a suspension, with dominant time economies at work in whichever society *scholé* is produced. Reintroducing us to an ancient way of thinking about school, by thinking about time, Masschelein and Simons 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* [home] and *polis* [city], 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" (2011, p. 158). It was, the authors go on to note, a time and place where those in it were separated from their daily lives, the labour associated with the production of goods for everyday needs, the norms of civil society, and their normal identities.

Masschelein (2011) argues 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. 531). What is set free is time. Wording this differently, we might say that time is not just set free, but rather reappropriated, stolen back. As Masschelein (2011) puts it, "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).

Avoiding the trap of reducing leisure time to an individual experience, Masschelein and Simons emphasize that school can be one of the sites in which *scholé* is democratized and made available to all (2011, p. 156). There is a profoundly collective and coeval characteristic to their conceptualization of *scholé*. For these authors, *scholé* is "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 Simons, 2011, p. 160). In school, students encounter each other and the world and have the time to collectively attend to it, themselves, others, and whatever they put on the table for collective inquiry. I quote at length from Masschelein (2011):

> 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)

Though done differently, and at times drawing on different traditions, all of the above authors, Gary, Duarte, Simons, and Masschelein, mount a theoretical defense of *scholé*, attempting to justify the necessity of carving out of the rigours of everyday life a way to conserve either the reality or the possibility of leisure time. They seek to preserve an educational temporality that is under constant threat, or produce it when absent. This is, to be sure, a necessary and noble effort. If or when educational experience as leisure time does exist, it must be vigorously defended, consciously conserved. But given our discussion on debt and leisure time in the debt economy, it seems fair to ask if these authors are in search of, or mounting a defense of, lost time: educational temporalities for the most part long gone (at least in formal institutions), or abandoned to the labour that debt demands.

The authors above, and others who share their views, would need a response to some of the following questions if they were to sustain their arguments within the current political economy. To begin, one might ask of Gary how much of the stillness that allows for vigilant receptivity is possible when gas and heating is shut off in the dead of a US Midwestern winter because old bills have gone unpaid at home, or unceasing winter drafts penetrate dilapidated school buildings? We could pose a question to Duarte on whether he believes the creation of a conservatory is possible amongst the asbestos-filled walls of underfunded schools covered with chipping, lead-based paint and toxic-filled water fountains. And finally, how would Masschelein and Simons produce "un-destined time," an open *telos*, when debt always already colonizes the future and demands that we direct our lives to its service?

Answering these questions would demand, I suppose, that the authors leave the realm of ideal philosophy and place their theories in the non-ideal material world. Would their theories of *scholé* still hold weight if placed within education realities described below? If so, how? And if not, then how might they be altered so that they could? Or better, do these theories have the transformative force to provoke alterations in the debt realities like the ones depicted?

Feminist scholars and activists have long argued that anecdotes and personal testimonies can concomitantly serve as the starting point for theoretical inquiry and inspire critical engagement with material realities. For instance, the Latina Feminist Group (2001) has written that, "We have become convinced that the emotional force and intellectual depth of *testimonio* (testimony) is a springboard for theorizing" (p. 2). They add that testimony is a means of bringing together people from different research backgrounds, and is a more organic method of generating knowledge (2001, p. 12). In the field of education theory, bell hooks' widely read *Teaching to Transgress* (1994) is chock full of personal anecdotes that open avenues for hooks to explore deep ethical, pedagogical, and political questions. Over the past several years I have been engaged in research and political activist conversations with K–12 teachers around the world on the questions of debt, and their indebted lives. It is not uncommon to hear scenarios like what follows.

Patricia is a fourth-grade teacher at a public school in Puerto Rico. Like many teachers, she works an extended day, arriving at school before 7:30 a.m., leaving around 4:30 p.m., and often grading papers, talking with parents, or dealing with school bureaucracy long into the night. Because her salary barely allows her to eke out a living, Patricia also has a part-time job at a clothing store in a shopping mall. In between grading the work of her students or preparing lessons for the next class, Patricia is selling the latest fashions to a stream of customers three nights a week and on the weekends. On the intermittent occasions when she isn't working for a wage, Patricia tries to visit and tend to her aging parents, encounter her other overworked colleagues and friends, or simply find some time to rest and unwind in her small, rented apartment which she shares with two other people not related to her.

Hovering over much of Patricia's daily (work) life is a mountain of debt. As is common with other teachers, Patricia had to take on thousands of dollars in student debt to get her degree and teaching certification. It seems ethically perverse, but the reality is that to do the care(ful) work of teaching, Patricia had no other choice than to put herself in debt. Because both her teaching and retail jobs pay below a dignified wage, Patricia also carries a variety of forms of household debt. Credit cards are used for gas money and food, phone bills get paid late, weekly letters from debt collectors are reminders of a medical emergency years ago. It would be a relief if her place of work, and teaching life, could provide Patricia with a bit of refuge, but like many public school teachers, Patricia also feels the weight of structural debts every time she sets foot in her school. Crumbling infrastructure, the lack of basic teaching materials, and overcrowded classrooms are but a few of the effects of her school district servicing debt to private lenders rather than funding the educational needs of the school community. Like a ghost, debt haunts nearly all of Patricia's waking hours. The phantasm drives her to endless hours of material, emotional, and psychological labour. Leisure is but a dream for Patricia that sometimes comes in the rare moments of rest.

Patricia is not alone. For nearly 15 years I've held a variety of positions at several higher education institutions in both the United States and Brazil. Additionally, academic and activist work has put me in touch with hundreds of college students in both North and South America. In my time as a scholar-activist on both continents, I've met, and taught, countless students bearing the burden, and being buried by, debt. While over the past few years the US student debt crisis has become a well-known world-wide scandal, one might be surprised to learn that even though students generally do not pay tuition in Brazilian public universities, nor in other countries in South America, students there often take on debt to pay for basic necessities like food, transportation, and housing to sustain themselves while studying. Commonalities between indebted students on both continents (and elsewhere) include race, gender, and class dynamics. Most often indebted students come from poor/lower-middle-class backgrounds, are non-White, and female. Moreover, they are caught in a temporal bind: they either take on debt to buy themselves time to study, or they dedicate less time to study, and work to avoid taking on debt for inclusion into higher education. Hence, they either sacrifice leisure time to come, as they will eventually have to work more hours to pay off their debts, or they give up their leisure time in the present as they work to avoid a future foreclosed by debt. But one example is needed here to illustrate the work-study-debt dilemma that many students find themselves in. 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" (California Legislative Information, 2017). This leads three out of four CSU students today to work more than 20 hours per week. For other students in other locales, the numbers are even more striking.

Anecdotes like those above illustrate how debt produces material and immaterial effects, one of which is the negation of leisure time. This is because debt, as George Caffentzis (2016) has shown, guarantees labour for capital. It widens a chasm between those with, and those without, free time. Seen through the lens of political economy, leisure time is not freely available to all, and one of the principal reasons for this today is financial indebtedness.

In the end, education philosophers are free to create any theories that they want, but we owe it to educators and students alike to take into consideration the concrete debt realities in which teaching and learning take place. I want to close this article by suggesting some pedagogical practices that could play a small role in transforming indebted life in and through education encounters.

Education and the Possibility of Leisure

If one takes the radical approach, that is, goes to the root of the issue, then ultimately the current debt economy needs to be dismantled and replaced by something more economically and ethically just if leisure time is to be truly accessible to all. As Graeber (2012) has made clear, we may never be able to fully live without debt, or creditor-debtor social relations, but we can most certainly create societies that do not reproduce the degrees of exploitation and expropriation via debt that we have today. It is not within the confines of this article to flesh out the details of such a political economy, or how we might arrive at it. One thing is clear, however: the structural transformations needed will take a long time, and will most likely be done in piecemeal fashion, if they are ever done at all. While no individual teacher or student should be burdened with the obligation for this transformation, education can be an experience in which we learn the social relations and ways of being that inspire us to produce an alternative political economy to live under.

Thought of this way, education (both formal and informal) should be conceived as a site of struggle for free time in the debt economy and a strategic field to begin the gradual work of dismantling contemporary debt realities. Within education spaces we can learn to take (back) our time, prefiguring within this reappropriated time the types of transformations to social relations in the debt economy that we would need to see if we were to democratize leisure time and other pleasures of life. Education of course is not the only space or time where this might happen, but strategically it has some advantages over others. The temporality of debt may prevail in today's debt economy, but other temporalities still exist, can be invented, and must be claimed for non-capitalist purposes. As Harry Harootunian (2015) has noted, Marx was aware of the heterogeneity of time even within capitalist systems. Capitalism houses "a vast, heterogeneous inventory and 'conjuncture' of temporalities," that are "contretemps, simultaneous nonsimultaneities," times "out of joint" with the dominant temporalities of capitalist production and social relations (p. 23). Education as *scholé* is such a contretemp, a temporality that simultaneously exists within the debt economy, while remaining out of joint with the calendrics of debt.

Moreover, occasionally something very specific and important happens in educational spaces that rarely occurs in the debt economy writ large. I speak here not as a scholar, but rather as an activist who organizes political projects with the Debt Collective, when I say that one of the biggest challenges debt activists face is assembling debtors together in one place at one time to talk openly about the debts they owe. Principally because debtors are overworked, they do not have time for political or educational gatherings meant to discuss the debt that they live with. Furthermore, even when groups of debtors do come together, the feelings of shame, guilt, and failure that many debtors live with prevent them from coming out of the "debtor's closet" (Cavallero and Gago, 2021) to talk about the debts they owe.

Addressing the challenge of gathering debtors together to speak freely about debt is extremely difficult. But possibly in grievous error, the neoliberal capitalists may have inadvertently aided our efforts. Taking a cue from Marx (1888), who famously wrote in the *Communist Manifesto* that, "The development of modern industry, therefore, cuts from under its feet the very foundation on which the bourgeoisie produces and appropriates products. What the bourgeoisie therefore produces, above all, are its own grave-diggers. Its fall and the victory of the proletariat are equally inevitable" (p. 50), perhaps we can say that today's creditors and their allies have developed a debt economy that produces the mass of debtors who gather on a daily basis, and if politicized, may provoke an inevitable victory by debtors that brings about the fall of the debt economy.

Melinda Cooper (2017) has scrupulously documented how both neoliberals and neoconservatives manufactured the current student debt crisis beginning in the late 1970s/early 1980s by gutting funding for public higher education institutions. The cuts were a direct response to the student movements on campuses in the 1960s that drastically altered university landscapes, tilting them in favour of the left. Debt, Cooper shows, was used as a bludgeon, a way to discipline and punish students and faculty in line with the neoliberal order and neoconservative values.

Thus today, in schools and universities around the world, students study and viscerally feel the outcomes of debt financing. Millions of debtors gather daily in the same place, at the same time. With the right perspective and strategy, this reality presents an opportunity for radical change. Education, particularly formal, conceptualized as the carving out of moments of *scholé* during the school and university day, gives indebted persons time to simultaneously take up and take on debt, while also granting them time to assume non-debt–related subjectivities and opportunities to imagine education and political economic realities otherwise.

There is a double bind here, as Derrida (2002) might put it, "two incompatible imperatives that appear incompatible, but are equally imperative" (p. 13). In education there is a need to negotiate, read here as "lack of leisure: *neg* (not) + *otium* (leisure) to invent the above conditions, a necessity to not settle in a position "shuttling between two positions, two places, two choices" (Derrida, p. 12), doing the unleisurely work of producing *scholé* in the debt economy, while also allowing participants in the experience to live moments free from the forces of debt. In other words, we cannot merely assume that leisure time will emerge spontaneously in education spaces so deeply infiltrated by debt. Following Aristotle, we will have to be unleisurely to have leisure (see his *Nicomachean Ethics*). Put simply, the suspension of the forces that negate leisure time demand work. Done within the debt economy, this work of creating moments of free time adds a political dimension to the production of *scholé*. It responds to the anti-capitalist and pro-leisure time call to action from Lazzarato (2015), who writes of "The need to discover, produce, and reconstitute temporalities, heterogeneous subjectivities and their institutions"; and of the required work that this will take, "we (must) continually seek to elude the techniques of subjection and enslavement deployed by governmentality" (p. 255).

Negotiating Rhythms of Free Time: Charting out Unleisurely Pedagogies

Relying on the ancient notion of rhythm as *rhuthmos* – repetitious movement in time that gives form or shape to experience – I have elsewhere theoretically justified emphasizing rhythm over time when discussing *scholé*. The claim previously defended is that "Emancipatory education in the debt economy involves the invention of rhythms that render the rhythmic formative force of debt inoperative" (Wozniak, 2017, p. 2). I want to conclude this piece by gesturing towards pedagogical praxis that has the potential to accomplish the rhythmic rupture mentioned above. Drawing on Derek Ford's (2022) recent work on Marxist pedagogies, I suggest that the rhythmic sway between learning and study, and counterinterpellation and disinterpellation, renders debt's temporal force momentarily inoperative and opens up possibilities for an otherwise of indebted subjectivity.

Building on Marx's insights on how modes of production, which consist of both the means *and* the relations of production, produce modes of subjectivity, Ford contends that pedagogical processes should be considered modes of production in that they produce subjectivity. As such, any pedagogical process that seeks to produce anti-capitalist subjectivities must pay equal attention to both the content of lessons and the pedagogical social relations that are cultivated in them. Emphasizing the importance of the latter, Ford introduces his readers to different elements of pedagogical processes that unmake capitalist subjectivity and foster revolutionary possibilities.

At the heart of the Marxist pedagogical processes that Ford fleshes out are learning and study, and counterinterpellation and disinterpellation. Learning, which is a developmental process guided by pre-determined ends, is, according to Ford (2022), more or less a linear process meant to nourish the actualization of a pre-existing potential (p. 19). It was for Marx, and is today still, a necessary practice that allows someone to "learn about the dynamics of capital, its contradictions, histories, potential futures, and fault lines to better intervene in the class struggle" (Ford, 2022, p. 19). Studying, on the other hand, is more akin to a type of errantry, or wandering, that "renders existing and foreordained ways of being inoperative and, by doing so, opens up the possibilities of what can be as the dictates of what is are suspended" (Ford, 2022, p. 20). Put differently, because study does not entail a pre-determined end in view, it lends itself to an educational experience in which subjectivity is shaped more by an errant journey of twists and turns and less by the arrival at a final destination.

Embedded within the processes of learning and studying are moments of counter- and disinterpellation. Ford bundles moments of counterinterpellation with learning, and disinterpellation with study. Building on David Backer's (2018) theories of counterinterpellation, and Tyson Lewis' (2017) notions of disinterpellation, Ford (2022) defines counter- and disinterpellation in the following terms: "Counterinterpellation is a synchronic movement that shifts the balance of forces by asserting a revolutionary knowledge and subject position against capitalism, while disinterpellation is a diachronic movement that reveals the limitations of revolutionary knowledge and subjectivity under capitalism" (p. 120). More to the point, the anti-capitalist educator produces counterinterpellation through "knowing what kinds of social forces act on and through one's classroom and helping students learn how to make interventions that shift the social formation's balance of forces" (Backer, in Ford 2022, p. 119) – whereas the educator who creates the conditions of disinterpellation makes possible experiences (albeit temporary) in which the subject is made "unfamiliar to itself and thus open to its own dissolution through the encounter with the outside" (Lewis, in Ford, 2022 p. 15).

If indeed the debt economy is to be undone, the indebted subject is to be unmade; if new political economies are to be conceptualized, and personhood imagined and lived otherwise, then pedagogical processes that involve both learning and studying, counterinterpellations and disinterpellations are invaluable. At first glance it appears that Ford opposes learning to study, counterintepellation to disinterpellation. But in actuality, his notion of revolutionary pedagogies intertwines these elements of education. For Ford (2022), learning and study are heterogeneously blocked together (p. 22), and "the pedagogical interplay of synchrony and diachrony allows for the play of both disinterpellation and counterinterpellation" (p. 119). The task of the Marxist educator, and by extension here I would say debt abolition pedagogy, is, according to Ford (2022), "to facilitate the movement between" learning and study, counter- and disinterpellation (p. 22). Such dynamic movement creates anti-capitalist social relations, and produces anti-capitalist subjectivities.

And it is here that I would contend that this dynamic movement, this sway, between learning and study, counter- and disinterpellation, produces rhythms that run counter to, and disrupt, the rhythms of everyday indebted life. These rhythms are themselves suspensions of the temporalities of debt, and inventions of *scholé*. Within these ruptures, debt payment, and the production of indebted subjectivity, is delayed, suspended, and it is in this delay and suspension that indebted personhood is dissolved, and debt oppositional consciousness fostered.

In making the pedagogical moves that grant students the possibilities of experiencing time and classroom social relations differently, educators are potentially making small contributions to the formation of subjects who are unwilling to reproduce asymmetrical creditor-debtor social relations and debt economies of exploitation. Given a taste of free time, and an experience of being momentarily free from the pressures of debt realities, these students might one day decide to rise up to abolish the debt economy that robs them of the experiences of leisure they once had an opportunity to get a taste of.

Richard Dienst (2011) has written that, "Just as we must know how to compose bonds that make it possible to live together freely, we must also know how to break the bonds that deter us from living at all. And we are still learning who we are, this 'we' that we owe it to ourselves to become" (p. 186). I close here re-emphasizing that debt keeps us from living freely together because it robs us of our time of living leisurely. But education, conceived of and practiced as *scholé*, might just be one of the ideal sites in which we can learn who we are, and who we can become, beyond the bonds of financial debt. We owe it to ourselves to take the time we need to free our time, to free one another. Losing the time of debt, maybe we will find ourselves, each other. And when we do, may we bond together to abolish the debts that bind our time.

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