The Rhythm and Blues of Indebted Life:
Notes on Schools and the Formation of the Indebted Man

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Usurers are in addition thieves (*latrines*), 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*¹

Rhythm is the source of all our creations.

— Octavio Paz, *The Bow and the Lyre*

**INTRODUCTION**

Maurizio Lazzarato’s essay, *The Making of the Indebted Man*, “offers an exploration and genealogy of the economic and subjective production of indebted man.”² This essay expands Lazzarato’s analysis on the making of the indebted man by engaging in an inquiry into how schools, functioning within a creditor-debtor paradigm and as institutions of States deeply indebted to private financial credit entities, play a role in producing and reproducing indebted subjectivities. To understand debt, indebted life, and the making of indebted subjectivity, we must think about debt temporally and rhythmically. Colonizing the future, debt “steals” time. It delimits the future and haunts the present like a specter that imposes rhythms on our individual and collective daily lives. I will argue, however, that by thinking about the time and rhythm of education, particularly the temporality and rhythm of schools, we might be able to diminish the influence of financial debt (both individual and social) on our subjectivity.

Education is a unique realm in which to problematize indebted subjectivity. This is the case not only because students worldwide are forced to go into debt in pursuit of education, what many would consider a basic human right, but also because, just as education is intertwined with subjectivity formation, so, too, is debt. If we can claim, as Lazzarato does, that debt forms us, we can do so because we can argue that debt educates us. Or, in the words of some scholars, there exists a “pedagogy of debt”³ that shapes our daily existence and our personhood.

Scholars across a variety of academic disciplines are taking up the task, to paraphrase Lazzarato, of fostering the theoretical tools, vocabulary, concepts, and questions that will allow us to analyze debt, indebtedness, and the formation of the indebted subject (*MIM*, 10). The work on debt by Lazzarato and others makes it clear that philosophers of education should also consider rethinking and modifying our theories of neoliberal subjectivation. If we agree with Lazzarato’s assertion that debt, more specifically the creditor-debtor power relation, is at the heart of neoliberalism, and if we acknowledge that neoliberalism has sought to manufacture not only *homo economicus* but also the indebted subject, *homo indebitus*, then we must admit two scholarly lacunae.
The first lacuna exists in the field of philosophy of education. The financial crisis of 2008 revealed a need for philosophers of education to build upon, and advance, our theories and critiques of neoliberalism to include analyses of the formative power of debt. While philosophers of education have developed sophisticated theories, vocabularies, and concepts that have contributed to critiques of neoliberalism’s techniques of turning a great many of us into human capital and/or entrepreneurs of the self, philosophers of education have yet to significantly problematize debt and the existential, political, ethical, and economic condition of indebtedness.

The second lacuna exists in what is often referred to as “critical theory.” To my knowledge, critical theorists, or debt activists for that matter, have adopted very little philosophy of education discourse in their analyses of debt. My claim, which could only truly be verified or refuted after philosophers of education have produced a theoretical body of work on debt, is that the analyses of debt by philosophers of education would add important perspectives to increasingly urgent critiques of the creditor-debtor paradigm and the unjust debt economy in which it exists. My modest hope is that what follows will encourage those of us in the field of philosophy of education to begin the research that might one day fill the lacunae just mentioned.

Establishing Rhythm

Historically in the West, rhythm has been inseparable from form. That is to say, rhythm can be linked to pattern, sequence, measured motion, proportion, symmetry, arrangement, and order. The Latin *rhythmus*, from which the English “rhythm” derives, is defined as a “sequence of sounds forming a pattern, a measured flow of words or phrases in prose,” and is closely linked to harmony.4 John Dewey, to cite just one of many philosophers who have theorized rhythm, goes so far as to claim that the shape of our experiences are ultimately grounded on rhythm, arguing that rhythm is a universal scheme of existence that underlies all realization of order in change.5 Rhythm, for Dewey, is a condition of form,6 ordered change,7 and rationality amongst qualities.8 It gives order to energies manifested, and is, apprehended and employed by persons. In short, for Dewey, our external and inner experience is constituted by rhythm.

The role of rhythm in giving shape to our experience in the world as well as to our souls was, of course, recognized long before Dewey. Take, for example, Plato’s comments on rhythm: “Because rhythm and harmony permeate the inner part of the soul more than anything else, affecting it most strongly and bringing it grace, so that if someone is properly educated in music and poetry, it makes him graceful, but if not, then the opposite.”9 The person with fine rhythm is the person of fine and good character,10 and the person with bad rhythm is graceless, disharmonious, and of bad character.11 For Plato, “grace and gracelessness follow good and bad rhythm respectively.”12 Thus, rhythm occupies a central role in education: the process of giving form to subjectivity. Furthermore, in the *Republic*, the formation and care of the self is intertwined with the rhythm of production and care

Plato, of course, had plenty of time to cultivate a life characterized by philosophical rhythm. He, his friends, and other interlocutors had free time to contemplate, at their own leisure and pace, the formative role of rhythm in giving shape to the soul.
But things could have turned out quite differently. Plato’s own life very easily could have been dominated by the rhythm of slavery and indebtedness, and, as a result, the whole rhythm of Western philosophy might now be moving to a different beat, if not for a fortuitous turn events in Plato’s life.

A BRIEF ANECDOTAL INTERLUDE

The story recounted here is one with which many readers are already familiar. David Graeber’s truncated version of the anecdote appears in his recent Debt: The First 5000 Years and serves as our source here.

During a short journey at sea, Plato was reportedly kidnapped and eventually put on the auction block at Aegina to be sold as a slave. Luckily for Plato, a Libyan philosopher of the Epicurean school, one Annikeris, happened to be at the market at the time. He recognized Plato and ransomed him. Plato felt honor-bound to try to repay Annikeris, and his Athenian friends assembled twenty minas in silver with which to do so, but Annikeris refused to accept the money, insisting that it was an honor to be able to benefit a fellow lover of wisdom. Plato, interestingly enough, went on to use the twenty minas to buy land for a school: the famous Academy.13

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

Plato could have ended up an indebted subject on at least two occasions: first, to Annikeris, second, to his friends. In both cases, however, he escapes financial debt and, thus, significantly, the life of working to pay a debt. Second, Plato, instead of receiving debt, receives two gifts. The first, again from Annikeris, the second, from his friends. In both cases, as far as we know, neither Annikeris nor Plato’s friends ask for anything in return for the favors they respectively grant Plato. Thus, he is not forced into an economy of exchange, nor is he burdened with the obligation of serving a monetary debt. Instead, he is offered gifts that function outside the logic of reciprocity.

Let us emphasize one final point here: Annikeris and Plato’s friends do not just gift Plato freedom from slavery or freedom from paying off a financial debt. They gift Plato time, free time, the time that Plato uses to prepare for, and ultimately form, a scholé. Without this gift of time, Plato would have lost at least some, if not all, the free time he had to live according to a rhythm of philosophizing as he did, and instead, would have had to adopt a rhythm of indebtedness.
The Global Debt Economy and the Creditor-Debtor Paradigm

Plato was extremely fortunate. Most people in his place and time would have ended up either as slaves or in financial debt. And while, today, slavery as a legal practice has largely been outlawed, most of us are not able to escape economic indebtedness. Today, financial debt is a normalized form of bondage for the majority of individuals and societies across the globe.¹⁴

One of the central questions of The Making of the Indebted Man is, “How has (financial) debt, since the 1970s, reconfigured sovereign, disciplinary, and biological power” (MIM, 90)? Lazzarato approaches this question by analyzing the current neoliberal economic system, not through the lenses of exchange or production and labor, but rather through a creditor-debtor paradigm that he believes is the dominant paradigm of social relations in today’s debt economy. For Lazzarato, and here he follows Friedrich Nietzsche in book II of The Genealogy of Morals, “There is no equality (of exchange) underlying social relations, but rather an asymmetry of debt/credit, which precedes, historically and theoretically, that of production and wage labor” (MIM, 11). Most importantly, according to Lazzarato, the creditor-debtor paradigm establishes disciplinary relationships, principally time-discipline relations, that produce a debtor subject. It inscribes on the debtor’s soul, body, and mind, through an appropriation of time, a debtor’s morality and ethos.

Lazzarato maintains throughout his essay that the indebted subject of today is governed by, and works within and to serve, a debt economy. If we take “economy” to cover both economic production and the production of subjectivity, as Lazzarato does (MIM, 11), then we can say along with Lazzarato that financial debt shapes economic policy and practices of States and individuals while simultaneously shaping societies and persons. The intricacies of the debt economy’s machinations cannot be fully described here, but recent work by Etienne Balibar on the sovereignty of debt, combined with further analysis from Lazzarato, are pertinent to the analysis being offered.

The global triumph of neoliberal ideology and policy has left both States and individuals as servants of financial institutions, according to Balibar, and there is 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.¹⁵ The State is increasingly beholden to private financiers (banks) that demand pledges for debt payments in advance in the form of tax revenue. In essence, a legalized blackmailing ring functions with impunity in the modern day debt economy. Or, as Balibar states, “The banks that increasingly hold budgets and currencies hostage inasmuch as they give them (States) credits are in need of an insurance provided by the States and thus by the populations represented by their States. In the current crisis, the States are permanently blackmailed by the financial markets.”¹⁶ Moreover, individuals pay social debts that States have accrued and suffer from austerity measures, which cut basic social services such as public schooling, health care, and retirement funds meant to generate money for States to repay their financiers. Consequently, individuals, at least ninety-nine percent of us, are indebted twofold. Balibar clarifies the nature of the double bind of financial indebtedness:
While the rise of global finance has considerably accentuated the dependency of States (including national welfare systems) on the resources provided by credit (with taxes essentially serving as a security for the markets), on the other side, neo-liberal policies tend to substitute social welfare with insurances and loans that individuals must take for themselves to cover their basic needs (such as healthcare, housing, and education).17

It is not difficult to conclude, therefore, that, within this context, financial creditors establish asymmetrical power relations in which they, rather than democratically elected governing bodies, become the “regulators of society.”18

Above and beyond any other contributing factor to the ability of credit to regulate society is its temporal dimension. Credit is a time-disciplining technique. Those who lend money appropriate the time of those to whom they lend. The metaphor of the money lender, particularly those who charge interest, as a “thief of time” is as old as the practice of lending money itself (see, for example, the epigraph that begins this essay) and works as well today as it did in the thirteenth century to drive home a universal element of creditor-debtor relations: the creditor at once delimits the future of the debtor while simultaneously controlling the rhythm of the debtor’s present. Stated slightly differently, debt demands a way of living time; it imposes rhythms on us that shape our daily routines and our selves.

WE OWE OUR SELVES TO DEBT

“We owe our selves to debt,” a statement used by the Occupy Student Debt Movement,19 summarizes and drives home Lazzarato’s point that the debt economy is an economy of subjectivation. Or, as Lazzarato states, “The neoliberal (debt) economy is a subjective economy that is, an economy that solicits and produces processes of subjectivation” (MIM, 37). More specifically, within today’s debt economy, “debt (functions) as a ‘capture,’ ‘predation,’ and ‘extraction’ machine on the whole of society, as an instrument for macroeconomic prescription and management, and as a mechanism for income redistribution” (MIM, 29). Moreover, “it also functions as a mechanism for the production and ‘government’ of collective and individual subjectivities” (MIM, 29). In sum, one’s being is indebted to debt. Or put slightly differently, who one is, and one’s process of becoming, is shaped by the debt one owes; one’s self is given shape by the contours and conditions of one’s debt.

But, again, we must emphasize debt’s hold on time and its ability to set our daily rhythms if we are to understand how debt gives shape to who we are. Borrowing from Lazzarato’s analysis of the temporal dimensions of debt (MIM, 44–49), we can suggest the following. Debt creates a memory in a person of a future-to-come. This future-to-come — an obligation to pay one day — is lodged in a subject’s memory. The consequences of this are significant: the memory of a future-to-come ends up shaping the way that one lives in the present. The memory of debt haunts the subject; it is an ever-present specter in the present of a future already colonized and delimited. Thus, with a memory of debt ever hovering, one ends up shaping one’s self and daily activities so that one will be able to survive as an indebted subject. The memory of debt thus influences the shape of our subjectivity-to-come by shaping our rhythms of living the present.

Stated in different terms, debt, as an obligation to repay one day, travels back from the future to occupy the present. Like a ghost ever-present in the present, it demands
that we engage in a constant effort to form ourselves to serve it. Our existential time is dedicated to constant efforts to earn an income or, and often simultaneously, spend our time building capacities that will allow us to repay our debt, maybe, someday. In addition, indebted life demands that a person become, as Nietzsche would have it, a calculating animal: “Man himself must first of all have become calculable, regular, necessary, even in his own image of himself, if he is to be able to stand security for his own future, which is what one who promises does!”\textsuperscript{20} Moreover, out of feelings of guilt and responsibility to honor a promise, “man,” according to Nietzsche, “designat[es] himself as the creature that measures values, evaluates and measures, as the ‘valuating animal as such’”\textsuperscript{21} In sum, debt sets the terms in which we calculate our rhythms of daily life it determines the measure, while also measuring and evaluating, how we live our time. Our labor on ourselves is set to the tune of debt, and debt measures how well we dance to its music. Additionally, if rhythm gives us form, shapes us, and plays a role in producing our subjectivity, and, if indebted life imposes a rhythm that produces the indebted subject, then debt, we can also claim, educates us. Nietzsche gestured towards debt-rhythm-education connections when he wrote that debt mandates the “task of breeding an animal with the right to make promises,”\textsuperscript{22} and who had been “tamed” by debt. To what extent schools play a role in the breeding and taming of indebted subjects, we now turn.

**Schooling and the Indebted Student**

One could argue that just as a creditor-debtor paradigm has always, and pretty much everywhere, been at work within societies worldwide and throughout time, so, too, has a creditor-debtor paradigm always and everywhere been at work in conceptions and practices of education and schooling. Consider for a moment a condensed version of schooling and education theories and practices in the United States. David F. Labaree has convincingly shown that American conceptions of school have gone through three basic phases. Overgeneralizing Labaree’s sophisticated explication due to space limitations, we can say that pre-Republic schools were meant to form students with certain religious subjectivities, post-independence schools of the nascent U.S. democracy were charged with forming democratic citizens, and schools born within the industrial revolution were meant to prepare laborers, consumers, and entrepreneurs for a booming democratic capitalist society.\textsuperscript{23} All three notions of schooling and education, of course, are often intertwined and interact, and today they continue to shape education and school philosophies and practices even as we move into a post-industrial service economy, one it is worth stating, built in large part on debt. The point is that if we think about the evolution of the school and education in the U.S. through a creditor-debtor paradigm, it could be said that, upon entering schools, students have always already had obligations placed upon them, promises to fulfill, and debts to pay, be it to God, the Nation, or a market society, not to mention parents, teachers, and anyone else who has “given” students the opportunity to learn in school. In a sense, then, if a creditor-debtor paradigm has always already existed in schools, then the groundwork for the appropriation of this paradigm by the neoliberal debt economy was laid long before the birth of neoliberalism, thus making it easier for the school to be transformed into one of the sites where the indebted man is produced.
It should also be remembered, as Balibar has written, that in the debt economy, “ultimately, all public assets belong in advance (virtually) to the State’s creditors.” This is in essence another way of stating the fact that public resources in a debt economy are used to subsidize the financial private sector. Schools, and the students that are formed within them, can be considered “public assets” or “public resources” that potentially serve society in a myriad of positive ways. Unfortunately, however, as long as States are beholden to private financiers (banks), then State schools are to a degree beholden to banks, and banks have at their disposal, in the form of State schools, a factory for producing the human that will repay debts owed to them.

One cannot help but ponder, therefore, the correlation between the rise in standardization, measurement, evaluation, and accountability regimes in schools, and the ever-increasing influence of the creditor-debtor paradigm of neoliberal economies along with their accompanying demands and desires to produce a “calculating animal” capable of serving debt. It is tempting to argue, though admittedly more research is needed to substantiate this claim, that it is debt that is the origin of the rise of the standardized evaluation and accountability regimes stated above. Here, again, Lazzarato, influenced by Nietzsche, helps flesh out the suggestion: “But the origin of calculation, measure, evaluation, comparison, and accounting (all of which are also functions of money) must not be sought in economic exchange or in labor but in debt. Indeed, equivalence and measure are not the products of exchange, but of the calculation of guarantees of debt repayment” (MIM, 43).

Mechanisms of evaluation are an inherent part of the creditor-debtor paradigm and function freely within debt economies. To cite just one example, credit rating agencies, both those that evaluate Nation-states and those that evaluate individuals for personal loans, exemplify how the mechanisms of evaluation work. The activities of States and/or persons are measured and evaluated, credit only being “given” to those willing to promise ways of acting and living deemed appropriate by the creditors. Creditors, naturally, prefer that their risks are minimal and thus look favorably, or one might say demand, a standardized manner of acting and living from debtors that guarantees promises of repayment.

Have schools, then, as public assets ultimately answering to financial creditors, adopted and adapted mechanisms of evaluation that are preferred and used by credit rating agencies to evaluate both students and the teachers that are forming them? Maybe so. In essence, the logic of standardization efforts in schools, along with the methods of measurement and evaluation that come with them, is not at all that different, as Lazzarato writes, from the logic of debt that seeks to calculate the future and eliminate any divergence from standardized manners of behavior as much as possible: “Debt obligations allow one to foresee, calculate, measure, and establish equivalences between current and future behavior” (MIM, 46). What Lazzarato says of debt, then, we can say of standardization practices in schools: both work in combination with capitalism to “exercise control over the future” (MIM, 46). Just as debt delimits the future, so do standardization regimes. Both attempt to give specific shape to the future and the subjectivity that appears within it.
Certainly, there are teachers and school administrators who, on a daily basis and against tremendous odds, resist and rupture paradigms and programs that seek to produce the indebted man. Creditors may “steal” time by delimiting the future, but there are teachers and administrators who act as “temporal Robin Hoods” in order to give time back to their students. There are also philosophers of education today whose efforts to rethink schools and education through a temporal lens give us reason to hope that schools can be places of refuge from the temporality and rhythms of indebted life. The work of Jan Masschelein, Maarten Simons, and Walter Kohan deserve special, albeit brief, attention here as I conclude. Read together, their work helps us imagine ways of reclaiming the school from the financial creditor-debtor paradigm and, thus, opens up futures-to-come in schools.

Masschelein and Simons have recently argued in elegant fashion that the fundamental characteristic of school is *scholé*, free time. To be more precise, they state “that the school provides ‘free time’” and “therefore has the potential to give everyone, regardless of background, natural talent or aptitude, the time and space to leave their known environment, rise above themselves and renew (and thus change in unpredictable ways) the world.” The school, for Masschelein and Simons, suspends certain ties with students’ typical environments and society, thus opening up ways of becoming. Within the context of this essay, we can say that school imagined as *scholé* disrupts the time-discipline techniques of the creditor-debtor relationship and its demands for predicting (that is, delimiting) future ways of being-to-come. In addition, school thought of as *scholé* suspends for students (as well as teachers and administrators) the production of the subjectivity of indebted man.

Influenced by Masschelein and Simons, Argentine philosopher of education Walter Kohan calls on teachers today to “invent school” (*hacer escuela*) by evoking the figure of the “Socrates of Caracas,” Simón Rodríguez. Kohan’s Rodríguez is a decolonial Rodríguez who invented popular schooling in the Americas. Rodríguez ruptured colonial models of conceiving of and making school by inventing schools where all Americans, especially the traditionally most marginalized and oppressed, had the time to disidentify themselves from the stations and subjectivities to which they were typically assigned by oligarchic societies in order to become something other. Or, in other words, those predestined to study and work according to the rhythm of the shoemaker, farmhand, or maid, had, in the Rodríguean school, the time to shape their souls according to different rhythms. Inventing schools (*scholé*) across the Americas, Rodríguez created the conditions for a variety of rhythms to unfold, a multiplicity of subjectivities to take shape, in schools. Rodriguez, through Kohan, therefore inspires us to decolonize the school from debt by “inventing school,” *scholé*.

The struggle today, and into the foreseeable future, in the debt economy will be to carve out and/or preserve time-place free from financial debt. Such places will be refuges where people will be able to come and experience as individuals and collectively debt-free rhythms of living and being together. Significantly, these places will not only offer a much needed respite from the pace and pressures of indebted life, but also, by giving people the sentiment of debt-free existence, by giving a
temporary temporal jubilee, and the joy and fullness of living debt free, they will
defamiliarize people from habituated indebted life and the routines it forces on us
and, maybe, inspire us to imagine days and nights that are once again our own, rather
than the usurers’. Maybe through inventing scholé, we gift time, and souls are freed
from the rhythm of the indebted blues to take shape according to a different chorus.

1. Jean Thiébaut Welter, ed., Tabula exemplorum (Paris: Bibliothèque national, 1926), 139, n. 304,
quoted in Jaques Legoff, Your Money or Your Life (New York: Zone Books), 40–41, quoted in Maurizio
Jordan (Los Angeles: Semiotext(e), 2012), 48.

2. Lazzarato, The Making of the Indebted Man, 9. This work will be cited as MIM in the text for all
subsequent references.

3. The reader should consult here Jeffrey Williams’s “The Pedagogy of Debt,” College Literature, 33, no.
4, (Fall 2006). In addition, Sheila Macrine is developing groundbreaking research on educational theory
of debt. See, for example, Sheila L. Macrine, “Neoliberal Pedagogy of Debt” (presentation, American

4. See the Oxford English Dictionary entry for rhythmus.


6. Ibid., 160.

7. Ibid., 15.

8. Ibid., 175.

Reeve, (Indianapolis: Hackett, 1997), 401d–e.

10. Ibid., 400e.

11. Ibid., 401a.

12. Ibid., 400c.


14. For a general overview of the global financial debt situation and how it impacts individuals and
societies, see Andrew Ross, Creditocracy and the Case for Debt Refusal (New York: O/R Books, 2013).

muse.jhu.edu/journals/postmodern_culture/toc/pmc.23.3.html.

16. Ibid.

17. Ibid.

18. Ibid.

19. During the editing of this piece, I discovered that David J. Blacker also uses and explores this word
play in his The Falling Rate of Learning and the Neoliberal Endgame (Washington, DC: Zero Books:

House, 1967), 58 (emphasis in original).

21. Ibid., 70.

22. Ibid., 58.


25. Ibid.

26. From 2011 to 2014, as part of a research project headed by David T. Hansen (Teachers College,
Columbia University), I had the opportunity to observe teachers in public schools throughout New York
City who sometimes explicitly, but often implicitly, ruptured the financial creditor-debtor paradigm in their respective schools.

27. Here, it is worth mentioning a few authors who have greatly influenced my thinking on temporality, rhythm, and education. Tyson Lewis’s work on “poetic rhythm” in his *On Study: Giorgio Agamben and Educational Potentiality*, (New York: Routledge: 2013), Claudia W. Ruitenberg’s discussion of heterochrony in schools in “May I Have Your Divided Attention: On the Emancipatory Potential of Educational Heterotopia and Heterochrony, *Philosophy of Education 2014*, ed., Michele Moses (Urbana, IL: Philosophy of Education Society, 2016), and Eduardo Duarte’s description of the temporality of gelassenheit in his *Being and Learning: A Poetic Phenomenology of Education* (Boston: Sense Publishers, 2012), have all helped me defamiliarize the temporality and rhythm of indebtedness in education.


29. Ibid., 15.

30. For a philosophic biographical account of Rodríguez’s life as a popular educator, see Kohan’s *The Inventive Schoolmaster: Simón Rodríguez*, (Boston: Sense Publishers, 2014).

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