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Selling Graduation: Higher Education and the Loaning of Liberation

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Selling Graduation: Higher Education and the Loaning of Liberation

I [Author #2] did not finish high school. I completed the General Education Development (GED) diploma when I was seventeen and then took a few community college classes with no clear end-goal in mind. For three years, I worked as a certified nursing assistant (a job I adored but could no longer do, due to a serious injury), got married, had a baby, and took some required prerequisite courses for nursing school. After realizing how many pre-college math classes I needed to take prior to the required transfer-level math class, I gave up on nursing. I walked away from college for several years, worked poverty-wage jobs, and learned a lot about being a mother. Eventually, I chipped away at those pre-college math classes and completed an associate's degree in my mid-twenties. By the time I applied to a university as a 28-year-old transfer student, I had divorced and was largely parenting my son on my own. My parents supplemented my Pell Grants for as long as they could, but I was eventually forced to take out a student loan in my final year. As a university student, advisors and departmental propaganda insisted that a liberal arts bachelor's degree would be my ticket to a living wage job. I was quickly disabused of that notion upon graduating, though; with my highly respected university diploma in hand, I secured the same poverty-wage job I had before entering college.

After years of part-time jobs, a mentor helped me pivot to a paralegal position and for the first time, I earned enough money to buy health insurance for my child and myself. Although my salary met basic needs, in order to elevate my career status and income, I enrolled in a graduate program, supported entirely by federal student loans. Nine years after my master's, I remain on an income-based repayment plan, where the amount I owe on my federal student loans goes *up* each month because, as a community college instructor, the amount I can afford does not impact the principal balance. As of this writing, I owe over \$11,000 more than I did when I graduated in 2013.

We begin with [Author #2]'s narrative to clarify foundational barriers to and exploitative functions of U.S. (and increasingly, global) higher education. As [Author #2] clarifies, the loan industrial complex penalizes students, forcing a leveraged economic future, reflecting low pay for public higher education faculty (which, in turn, means less instructional support for students). The purpose of our co-authored paper, then, is to challenge the myth of education as a great equalizer, as we argue this myth is the root of a hidden financial curriculum (Apple, 1993), aligned across the P-20 spectrum, to teach that educational success leads to economic liberation. We argue that this myth is reinforced by the structure of P-12 schooling, promoting academic success—specifically through college—as necessary for economic stability within a capitalistic society (Spring, 2016). This P-12 structure, challenged as intentionally racist and oppressive elsewhere (Au,

2009; Delpit, 2012; Love, 2019), is reinforced at high school graduation by what we frame as a nationally aligned curricular myth, Graduation as Liberation (*GaL*). *GaL* peddles the false narrative that higher education is the primary solution to societal oppression, in part by denying the intelligence, dignity, and economic reality of jobs that do not require a bachelor's degree or beyond, and in part by reinforcing the linkage between university degrees and capitalistic access (Rose, 2004).

We directly challenge financial aid systems as societal commitments to foster intergenerational reliance upon exploitative state and private debt industries. This commitment exacerbates structural racism in the U.S., burdening generations of working youth and adults in ways that directly fund for-profit student loan companies, which include global banking systems (e.g., Wells Fargo, Bank of America), third-party loan servicing companies, and securities traders, who literally bet on loan repayment schemes (Carrillo, 2016; Collinge, 2009; Wenisch, 2012). Despite increasing calls to cancel student loan debt, occasional postponements of student loan payments, and seemingly random forgiveness amounts coinciding with election cycles (Looney et al., 2020; Obeidallah, 2022), the infrastructure of higher education relies upon the systemic extraction of student wealth for the vague promises of future individual economic benefit (Slaughter & Rhoades, 2004). In this article, we clarify how college access that requires loans sustains a capitalistic reliance on debt, especially extractive for communities of color. We then highlight how Graduation as Liberation impacted our own trajectories as relatively privileged white students and now professionals, highlighting how debt—and the intentional avoidance of debt—impacts in various long-term ways, mitigating the promise of the benefits of college degrees. We conclude by reimagining educational liberation through transforming the purpose of higher education to fundamentally challenge capitalistic competition.

LEARNING TO LEVERAGE ECONOMIC FUTURES

Educational philosophers have long warned about higher education increasingly tied to economic access and corporate interests (Au & Ferrare, 2015; Giroux, 1983). Indeed, a host of scholars, past and present, have echoed the critique that formal Western education systems, from preschool through doctorate education, remain rooted in coloniality, racism, and class disparities, enhanced by structures that limit access (Ndlovu-Gatsheni, 2013; Spring, 2016; Zamudio et al., 2012). Such coloniality can be seen through U.S. boarding schools, which abducted Indigenous children, subjected them to English-only white-centric education, and regularly enacted linguistic, physical, emotional, and sexual violence (Montgomery & Colwell, 2019; Spring, 2016; Trafzer et al., 2006). Echoing the anti-Indigenous violence of U.S. schools, as *Brown v. Board of Education* led to the closure of Black-affirming schools, Black children were legally sent to integrate white

schools, which, in turn, developed classroom management methods to pacify Black children, implemented curricula that fostered internalized racism, removed children who resisted whiteness, and ultimately funneled Black communities into low-wage industries (Bell, 2004; Kozol, 1967; Watkins, 2001; Woodson, 1933). Freire (1973) challenged such educational approaches as tied to capitalistic exploitation, while Krishnamurti (1953) challenged the very purpose of public education as needing to be tied to intellectual, cultural, familial, and societal liberation, free from the vestiges of societal oppression. “What is the good of learning,” Krishnamurti (1953) asked, “if in the process of living we are destroying ourselves?” (p. 15). In short, formal education systems have long been seen as oppressive, with an historic intent of preparing students to acquiesce to violent societal norms, to silence who and how we are so that we can unequally participate in and/or be exploited by capitalist society (Freire, 1970; Rose, 1995).

Despite the colonial foundation of formal education in the U.S., higher education continues to be framed as the great equalizer (Bernardi & Ballarino, 2016). “The Great Equalizer” myth denies historic and continued barriers to accessing higher education, including well-known racial disparities in K-12 educational funding, racially biased standardized assessments, legal exclusion of undocumented and unhoused students, and a system of tuition and fees that disproportionately impact low-income communities (AlQaisi, 2021; Astin & Oseguera, 2004; Au, 2009; Jackson & Reynolds, 2013; Love, 2019; Perna, 2005). While Pell Grant and Public Service Loan Forgiveness programs reflect federal policy approaches that are marketed as accessible solutions to poverty, these programs exacerbate student debt, leading to many students being worse-off financially than before pursuing college (Nadworny & Lombardo, 2019).

Being unable to pay for higher education out of pocket and having to take out any kind of educational loan means paying a much higher bill overall for college (Huffman, 2022). The price of education becomes even steeper when income is compared to cost ratios, compounded by the U.S. racial wealth gap (Cahalan et al., 2021; Darity et al., 2020). Further, the overwhelmingly white and middle-class social norms cultivated by U.S. systems of higher education layer additional burdens for low-income students and students of color that those from wealthy and white backgrounds have the privilege to circumvent or be directly supported by (O’Shea, 2016; Quaye & Harper, 2015). On a practical level, these systems of privilege for resourced white families mean that people of color—predominantly Black, Latinx, Indigenous, and Southeast Asian—take on substantially larger loan debts than white and Asian families, while reaping fewer structural rewards (Lui et al., 2006). Thus, in addition to racially hostile campus climates, graduations for students of color are often accompanied by higher debt burdens and lower after-graduation incomes than white peers (Dennie, 2020). In the latter half of 2022, President Biden announced an executive order that included student loan

forgiveness. Shortly after the application for Biden's limited relief went live, it was inundated with challenges and now awaits a Supreme Court hearing. While Biden's original announcement comes closer to the federal government acknowledging the extent of the student loan debt crisis than ever before, it still fails to address the harm caused by debt accumulation, much less address debt amounts that far surpass the \$10,000 Biden forgave (McMillan Cottom, 2022). The federal courts blocking this relief, and the confusion, disappointment, and lack of agency borrowers expecting relief now sit with, evokes symbolic violence as a helpful lens to understand the oppression, and existing stratifications, that the student loan system legitimizes (Harris et al., 2021).

The financial hardship that accompanies student loan debt increases regardless of academic success, with many students who rely on loans dropping out prior to receiving a college degree due in part to the financial anxiety that accompanies loans (Britt et al., 2017). This vicious economic cycle is compounded by disparities in who attends, who graduates, how long it takes to graduate, and what job market awaits those who graduate. At the national level, just under 55% of students complete a degree or certificate within six years of attending any college or university. While not disaggregated by ethnicity, Shapiro et al. (2017) reported that about 63% of Asian students complete a degree or certificate within the same timeframe, with white students following closely behind this graduation rate at 62%. Yet Hispanic¹ and Black students graduate at significantly lower rates, with 46% of Hispanic students graduating within six years with a degree or certificate, followed by 38% of Black students. These rates include completion after a transfer, and also account for both full-time and part-time students (Shapiro et al., 2017).

On top of graduation rates, enrollment percentages belie the long-known racial and income-based disparities that shape U.S. education. When attendance is contrasted with institution type, Asian and White students are more likely to start at four-year institutions, while Hispanic and Black students are more likely to start at two-year public institutions. At four-year institutions, stop-out rates were highest for Black students at 35.3%, followed by Hispanic students (27.1%), white students (21.4%), and Asian students (14.2%). The stop-out rate at two-year public institutions remains much higher, with 56.7% of Black students stopping-out, followed by Hispanic students (44.8%), white students (41.5%), and Asian students (32%) (Shapiro, 2017). A recent study found that 60% of students who dropped out of college did so because of competing life demands, including being responsible for paying their own tuition (Britt et al., 2017).

Those who do graduate are increasingly tied to ever-growing debt burdens that, like [Author #2]'s opening narrative shows, can quickly balloon out of control,

¹ Racialized terminologies reflect the originating source's use, in recognition of governmental and institutional reliance on outdated, inaccurate, and overly simplistic monoracial terms. These terms often hide disparities within racial categorizations.

even with professional employment after graduation. With monthly payments that can creep into the thousands, many student loan borrowers are often unable to invest in wealth, avoid family planning due to tax-filing statuses and loan forgiveness specifics, and opt out of, or significantly delay, raising children. Due to interest alone, those who take out loans from the Department of Education in order to finance their education pay on average 20% more than those who can afford to pay out of pocket (Huffman, 2022). While the costs of childhood poverty (to the child, family, and society) are well-documented (Holzer et al., 2007), an inability to pay for college extends these impacts by leveraging future debt.

Despite these predictable racially disparate outcomes, the myth of higher education as equalizing anything persists, in part due to narratives that suggest college success is linked to income. U.S. residents who earn a higher wage are more likely to have a higher education credential at about 57%, compared to lower earners who attain degrees at 28%. At the same time, a higher number of white adults (46%) and Asian adults (64%) have at least an associate's degree, compared to 31% of Black adults and 21% of Latinx adults (Carnevale et al., 2021). Meanwhile, 77% of Black students utilize federal student loans, contrasted with 60% of white students who borrow (Safier, 2018). While degree attainment benefits overall lifetime earnings for some, drastic racial disparities temper those benefits for students of color. Student loan debt additionally diminishes these returns, especially when accounting for racial and gender wage gaps (Liu et al., 2006). On average, borrowers who identify as women owe 10% more than borrowers who identify as men, while Black borrowers owe on average 50% more than white borrowers (Peter G. Peterson Foundation, 2021). This burden of debt grows after college graduation, as differences in interest accrual and graduate school borrowing, pay disparities, and wealth gaps add to the Black–white debt gap (Addo et al., 2016; Scott-Clayton & Li, 2016).

These financial implications are exacerbated by historic redlining, gentrification, continued wealth exclusions, and legal barriers to who can marry, further negatively impacting communities of color and LBTQIA+ communities (Lui et al., 2006). As debt burdens linger across lower-income college graduates, access to wealth related to property ownership decreases, further extending the impact of debt burdens (Liu et al., 2006). Outside of taking student loans, parents increasingly finance children's college access through home equity loans or refinancing. As tuition continues to rise, parents increasingly combine their monthly student loan payments with their children's (Williams, 2006).

Meanwhile, those with access to historic wealth continue to be supported through familial accumulation enabled by the historic arc of racist policies, from slavery, anti-immigration legislation, displacement and related land grabs, to redlining, structural economic exclusions, and predatory lending for housing and small businesses (Liu et al., 2006). Historic and continued enrollment exclusions of

Black, Indigenous, women, and people of color have further enabled unencumbered access for wealthy white students to excel in a higher education system originally designed for them (Bowen & Bok, 1998; Quaye & Harper, 2015). Thus, while students with access to wealth accumulated through systemic exploitation enroll at many of the same institutions as low-income students, both pay the same tuition rates, subsidized by state support, despite one group continuing to benefit from structural oppression. In essence, a flat tuition rate, paired with a national predatory loan scheme designed to exploit those with limited wealth due to systemic oppression, ultimately supports families with access to historic wealth, as those kept from that wealth are forced to pay more. Consequently, these patterns exacerbate policies that exclude wealth accrual for communities of color (Liu et al., 2006).

Such structural economic exclusion is not new; indeed, access to higher education for communities of color parallels a larger economic reality of extraction that serves as the foundation for capitalist America (Hachem, 2018). In direct collusion with Europe, the United States has long aligned to punish Black efforts to accrue wealth, with the end of slavery, for example, ushering in state welfare for plantation owners who built their wealth off the life and death of the people they enslaved (Davis, 2006). As the institution of slavery was overturned, the violent, demeaning structures left in place continued, through sharecropping and related labor camps that continued to extract labor, often in ways that ensured laborers now had a new problem: debt to their slavers-turned-employers and landlords (Davis, 2014). That same infrastructure—of needing debt to survive—has remained the norm for Black and Indigenous Americans, instituted through local, state, and federal policies, as well as corporate structuring to ensure that, hundreds of years later, new generations of freed peoples continue to work the same metaphoric plantations, perpetuating generations of debt (Allen, 1990). Thus, the mechanisms of debt to white wealth and industry have sustained in ways that parallel financial aid: if a college degree is required to earn a livable wage, and that degree requires a lifetime of debt, debt is the only way to obtain a living wage. This cycle is precisely how generational poverty is maintained, ensuring Black capital remains largely limited to a small handful of elites.

Too often, historical arguments such as these are dismissed in favor of policy discussions that spotlight individual success stories, rather than the structurally racist policies that enable hundreds of years of cyclical debt. At a granular level, focusing on access to higher education as a proxy for future wealth obscures the larger mechanisms of debt-inducing practices. A lack of access to information around the long-term effects of student loans combines with easy access to debt to ensure that higher education continues to exploit those who most need to believe in the economic liberatory potential of graduation (Ammerman et al., 2017). While student loans do make it feasible for many low-income and

middle-class students to pay exorbitant tuition prices, the possible effects of relying on grants and scholarships to get through college are not well-communicated, nor is the fact that students who utilize federal student loans to cover college costs pay much higher prices for the same college experience over the life of the loan. Pell Grant recipients, for instance, will be required to pay back their federal award money in certain instances of dropping out or withdrawal from courses, and if they do not meet an institution's satisfactory academic progress requirements (Pilgrim, 2020). In many of these instances, students leave with debt and/or unpaid bills, but no degree (Schudde & Scott-Clayton, 2016). These baseline realities, however, would not be justified if we did not, as a country and educational system, continually reinforce the myth of Graduation as Liberation.

GRADUATION AS LIBERATION

The Graduation as Liberation storyline monetizes students' basic life desires, like comfort and happiness, by prioritizing a notion of success as attainable only through expensive and exploitative educational pathways which lead to as large a paycheck as possible. The *GaL* myth that graduation is a liberating culmination of experiences ignores the extensive scholarship challenging education, and higher education specifically, as exploitative (Au et al., 2016; Macedo & Bartolomé, 1999; Quaye & Harper, 2016; Patel, 2016; Valenzuela, 1999). As Brock (2019) writes, "Education should provide students care for their being with a pedagogy that teaches love of self and others, inner strength, humanity and humanness, survival and struggle, and hope and knowledge" (p. 18). We pair Brock's elucidation with Archibald's (2008) definition of First Nations education as "a process of gaining skills, knowledge, and understanding" (p. 37) and one which includes reflection. Brock and Archibald each 1) acknowledge the complexity and interconnectedness of human societies, 2) value the ancestral knowledges of human families, communities, and cultures, and 3) particularly recognize communities historically and intentionally excluded from both higher education and wealth accumulation. In contrast, the *GaL* curriculum defines individual worth "in terms of profit rather than human need" (Lorde, 2017, p. 114) and turns all conceptualizations of education into a monetized product topped with a cap and tassel. Additionally, *GaL* fails to acknowledge "the contradictory nature of education, wherein schools most often oppress and marginalize while they maintain the potential to emancipate and empower" (Yosso, 2005, p. 74).

While seemingly every college and university has mission statements that suggest empowerment, learning, and life improvement for graduates, in reality, access to higher education for the vast majority of potential students relies upon access to predatory loan debt. Core to our foundational argument, *GaL* entirely ignores the exploitative capitalist nature of higher education access. Yosso (2005) connects the illusion of neutrality with the tenets of Critical Race Theory, which

we apply to higher education loan schemes as “camouflage for the self-interest, power, and privilege of dominant groups of U.S. society” (p. 74). Indeed, the *GaL* curriculum is authored by “White men in the academy” (Au et al., 2016, p. 4) and tells only the story of how those privileged with access to wealth would expect to move in the world after graduation. Because *GaL* defines liberation in terms of earning potential, moreover, higher education becomes a capitalist curriculum by nature, normalizing heterosexual, cisgender, ableist whiteness within a color-blind economic landscape. Furthermore, this myth holds that all players are equally positioned for success once they don the cap and gown and graduate into their rightful place in the American Dream.

NARRATING GRADUATION AS LIBERATION THROUGH WHITE POSITIONALITIES

We began this paper with one lens of [Author #2]’s loan experience. [Author #1] and [Author #3] additionally offer perspectives of loan contexts, and all three of our experiences challenge the notion of college graduation as structurally freeing. Indeed, we each come to critique *GaL* because, even though we have all achieved a certain level of economic success, the costs to do so continue, in differing ways, for each of us. From our various vantage points in whiteness, we recognize that higher education aims to privilege people with historic access to wealth, and due to ongoing racism, this largely means privileging white people like ourselves. Yet despite varying degrees of racial privilege, *GaL* offered false hopes that leveraged our futures, or required substantial workarounds that limited collegiate engagement and wealth accrual. Given clear racially disparate outcomes across the P-20 spectrum, across housing, economics, health outcomes, and every indicator of well-being, we also recognize that *GaL* operates to further a context of global intersectional oppression, such that people of color, people with disabilities, LBTQIA+ communities, and related minoritized groups have privilege intentionally withheld. In what comes next, then, we share aspects of our navigational processes, highlighting privileges and barriers to illustrate impacts of the myths of Graduation as Liberation.

ON [AUTHOR #1]’S FAMILIAL IMPACTS

For [Author #1], going to college was an expectation: I remember the night my mother paid off her student loans. She was the first in her family to go to college, and though that had always been an area of pride in our family, the night her student loans were paid off ushered in a different kind of pride; that of financial success. What I remember about this night was the celebration of a \$0 loan balance, rather than a conversation around the difficult economic circumstances my mom had to endure to earn a degree. In many ways, her degree attainment was postponed until she was able to pay off the debt. And on this night, she finally felt like she fully

owned her degree. Growing up in a home with two college-educated parents, college was always assumed, but despite my mom being hampered by loans, how my family would pay for *my* college degree was not much of a conversation. We needed loans, as my parents would not be able to afford the out-of-pocket cost. Due to our middle-class status, I also qualified for work study, which meant I could lower my loan amount by working while at school. Though sold to me as a financial opportunity, the few thousand dollars I earned over the duration of my four-year work study experience would, in the end, alleviate just a few months of interest accrual on my loans.

Five years after graduating from a public university, my family is in tens of thousands of dollars of debt for my undergrad experience alone. The recent announcement about student loan relief was welcomed at first, until realizing that \$10,000 would barely impact the principal, considering how much interest had accumulated. The federal court blockage and continued waiting period for a tiny amount of relief on my otherwise large student loan balance has left me distrusting the Biden Administration's promises, once again. The guilt around the debt my parents hold for me is extreme, barely offset by the few hundred dollars I chip in each month to help them manage this educational debt burden. For my father, taking out student loans for his children meant extending his retirement date in order to qualify for Public Service Loan Forgiveness, due to the 10-year PSLF requirement. Those who participate in the PSLF Program can relate to the ongoing stress incited by monthly payments, annual recertification, and dealing with the Department of Education (2021). For the loans I personally hold, qualifying for Loan Forgiveness also means cohabitating with my partner of eight years—without the option to legally marry—unless we are willing to increase the monthly payment for state-approved marriage. While I recognize the privilege of two-parent households and living with my partner, these privileges are complicated by the ongoing economic impacts they have on my father (delaying retirement), and the life implications of my partner and I not having the option to legally marry without increased cost.

Beyond my parents' loan debt, I pay hundreds of dollars a month towards my own loans from my graduate program. Though I received a significant amount of scholarships to offset my master's degree, I still needed over \$30,000 debt to support myself and pay tuition. In addition, my first job after completing my master's degree qualified me for \$0 payments towards Public Service Loan Forgiveness due to the salary being so low. While the zero payments helped me establish some financial stability, the amount I owe remains overwhelming, and the minimal amounts I can afford to pay will ensure financial instability for the foreseeable future. While my family and I continue to believe in the value of education, a lack of options and information left us paying in ways we did not know we would. Completing a financial aid application meant immediate access to educational opportunity, but it also meant access to considerable life-changing debt

that me and my family were simply unaware of. In my case, graduation has not led to economic liberation, and indeed, offers a future glimmer of hope that remains blurred by the reality of guilt over a postponed retirement, confusion around the cost and benefit to legally marrying, and a looming debt amount.

ON [AUTHOR #3]'S FULL-TIME JOBS AND TRAUMAS

For [Author #3], college was a means to ending poverty and a ticket out of family violence: The generational trauma from my Jewish grandparents growing up as Nazis came to power in Germany poisoned each generation. While my parents grew up middle-class, molestation and violence were normalized, leading my generation to grow up in dire poverty, representing the third successive generation of white-rage, childhood violence, and sexual abuse. My childhood was a daily struggle, navigating between my father's fists, neighborhood bullies, a split family, welfare lines, going to sleep hungry, and the dirty-clothes-shame of poverty. I started working when I was eight years old, waking up at 4:30 each morning to help my dad sling newspapers out of the car. All the kids I saw who were not poor had two parents with professional jobs, and I knew early on that required college. From tenth grade on, I worked 30 to 40 hours a week to augment monthly welfare checks, as crappy jobs served as daily reminders that I would need to elevate my survival techniques if I wanted to escape the poverty I internalized, and the violence that plagued me at every turn.

College was a way out of childhood trauma, but I had no familial support to apply, much less attend. My mother had been kicked out of middle school, and while my father graduated high school, he was more likely to punch me than guide my academic aspirations. Most of my peers, on the other hand, had parents who supported them, would pay for tuition, housing, food, maybe even a car. In my senior year of high school, I realized my 40-hour work weeks would not cover tuition, fees, books, rent, groceries, clothes, support my sister, and cover my mom's bills. I applied for and was granted independent financial status, a ridiculously demeaning process, which eventually gave me quarterly grants that reimbursed tuition payments, but I always needed cash ahead of time. At this point, my mom, who had navigated from high school push-out to law school student, owed hundreds of thousands of dollars in loans, which was partially why my older siblings also had to work so many hours during high school; we carried her debt burden.

In short, while I viewed college as a route to the financial independence I needed for my own mental liberation from trauma, I was extremely wary of taking out loans. I graduated with my bachelor's with just \$3,000 in loans, but balancing so many financial obligations meant I never was allowed to fully engage in my undergraduate education. Recognizing that college was a business—that most of my peers who were best able to use college opportunities were not burdened with jobs (let alone 40 hours a week of them), and had disposable income and time to do

extra work in labs, to go on study abroad, to prioritize studying—I shifted my focus to women’s and ethnic studies, and protested to advocate for others who could not balance a full-time job while passing classes. After graduation, I worked at the same job I had as a high school student (though I moved to graveyard shift for an extra 50 cents an hour).

Frustrated by my limited options and fully believing in the myth that I had to keep pursuing my education for the liberation I sought, I applied for graduate programs. I ended up with much more loans, and my first post-doctorate job as a full-time lecturer at UC Berkeley paid me just \$2/hour more than my high school job. While I qualified for a state-based repayment and forgiveness program, because my federal loan had been sold to a private servicer, I was denied \$15K in promised loan forgiveness. While I eventually repaid my loans by depositing as much monthly as my rent, the long-term harm of 16- to 20-hour work, class, and study days during my bachelor’s, master’s, and doctoral program lingers as a mental and health impact.

[AUTHOR #2]’S PROFESSIONAL ALIGNMENT

My continued work—as a faculty member in a large high school completion program for adults on a technical college campus in Washington State—has crystalized for me the oppressive foundation of college access. Until recently, the General Education Development (GED) battery of high school equivalency tests ruled the sparse field of options for adults who left high school before graduation (or never attended), and who later in life sought a high school equivalency credential in Washington State. Indeed, the GED so dominated the U.S. high school completion testing market that “educational experts acknowledged the acronym GED had become synonymous with high school equivalency” (SBCTC, 2019).

To provide an alternative to discriminatory and harmful standardized assessments like the GED (Gunzelmann, 2005; Olson, 2009), High School+ (HS+) was created as a competency-based diploma program for adults in Washington State, which centers prior learning assessment (PLA) as a fundamental element of programmatic design. High school credits are earned through the demonstration of competencies and are *not* tied to seat-time, while PLA gives adults seeking a high school diploma the opportunity to demonstrate competencies for high school credit by reflecting on learning they have experienced outside the walls of a traditional classroom. Though not limited to these areas, learning demonstrated through work experience, training, certifications, volunteering, and other forms of civic and community engagement are some common examples of experiences HS+ students may draw upon as they meet outcomes for their high school diploma (SBCTC, 2021).

In my professional context, I team-teach with a small group of HS+ faculty, with instructional experience in complementary areas, to develop personalized

learning plans and wrap-around instructional support through to completion of a high school diploma. Each learning plan is developed in collaboration with students and is designed to incorporate learning opportunities which align with the professional or educational goals folks want to pursue once they graduate from high school. Students work at their own pace and stopping in and out is normalized as the understandable result of the many competing priorities adults juggle daily. This team-teaching strategy is grounded in the “humanity and humanness” of everyone in these learning spaces, and actively seeks to celebrate the “inner strength...survival and struggle, and hope and knowledge” of each individual person engaged in this project of high school completion for adults (Brock, 2019, p. 18).

Though the nuts and bolts of the holistic high school completion work may not translate neatly into a higher education context, the orientation toward the humanness of everyone engaged in the work certainly should. As we regularly do with corporations in the United States, we often talk about educational institutions as though they are people while, in turn, we talk about students as though they are objects to which systems of education are passively applied (Freire, 1970). For example, I was recently in a conversation at work where I was told that the institution I work for wants to improve student retention and increase graduation rates. In that discussion, my place of work had its own wants and desires, while individual student experiences were reduced to data points, predicted to shift one way or the other depending on what theoretical interventions were implemented. In my decade as a professional educator, I have had hundreds, if not thousands, of conversations just like this one. When dreaming about social and cultural advancements around the purpose of education, we need transformation towards the individual humanity of every person engaged in educational spaces.

COMPLICATING SOLUTIONS

We share our narratives to clarify that, while all three of us continue to benefit from white privilege, college access was based upon predatory loan schemes that dramatically impacted our time as students, our financial stability, and our capacity to accrue wealth. Two of us either returned to, or kept, the same low-paying job after graduating, reinforcing the reality that initial jobs after undergraduate and graduate degrees paid at the poverty line. While [Author #1] had family support, this support turned into lingering guilt for requiring life sacrifices from both her father and her partner. [Author #3] was financially responsible to and for family, which meant working full-time beginning in early childhood; even then, he was unable to avoid loans. The very programs designed to support loan forgiveness failed to ease his debt burden (as they do with most people who attempt to use them). [Author #2] ultimately used her experience to shape her professional aspirations, as she now works to help adults navigate the societal barriers to

graduation, even as she remains saddled with loan debt.

Our narratives are not unique, and indeed, many others experience additional burdens, struggles, and barriers worsened by intersectional oppression. We additionally recognize that the student loan industrial complex is but one lever in a system of interlocking oppressions, all aligned in the service of white supremacy, coloniality, and wealth accrual for white people (and a few select others). Our concern here is that structurally, Graduation as Liberation is designed to foster racism, classism, ableism, and sexism, while offering hope that is nuanced by extractive debt. We argue that the myth of higher education as the great equalizer silences alternate higher education realities, limiting capacity to reimagine something new. Indeed, rather than focus on transforming higher education's purpose, scope, function, and funding models, much organizing work centers on halting the financial harm done by the student loan edifice. This work is essential, as full loan forgiveness is a step towards remedying the structural harm done to communities of color, low-income communities, and many white communities. But partial forgiveness does not stop higher education's economic extraction.

In setting the foundation of critical race theory's notion of interest convergence, Bell (1998) clarifies that policies that purport to remedy the impacts of racism on African Americans are eventually replaced by something more sinister and more effective. Thus, as each civil rights battle is fought and won, successive policies are implemented to enact the same racism, often under a new policy or approach. As a parallel, with continued pressure, forgiving partial student loan debt may align with the interests of corporate wealth accrual, only because another more effective, and less resisted, approach at extracting wealth from everyday Americans will replace the current loan scheme. The student loan forgiveness conversation is another example. Even the word "forgiveness" hints at morality and seems to shame borrowers, though student loan debt has and continues to financially benefit the federal government through interest accumulation (Chingos, 2015). Both the terminology of "forgiveness" and the concept of \$10,000 dollars of relief frame the policy announcement as an extreme benefit for those with debt, without acknowledging the morality of exorbitant college costs (McMillan Cottom, 2022).

"Forgiveness" has been justified as giving money directly to borrowers, however the cost of forgiveness is hard to measure given that many of the borrowers who might otherwise receive this forgiveness have been unable to make ongoing payments, with one in five borrowers in default on their student loan payments prior to the pandemic (Kitroeff, 2022). Both the disaggregated student loan debt statistics and this optimistic framing of "forgiveness" reiterates racist and sexist foundations of this country and crisis. Borrowers of color hold higher amounts of debt than their white peers, and rely on federal aid at higher rates (Peter G. Peterson Foundation, 2021; Safier, 2018). Women borrow more for a college education than men, and owe more for their college educations than men (Bartholomae et al., 2019). While

women accrue more debt for degrees than men, Black women hold the highest debt amount on average—over \$40,000 for a bachelor’s degree—and make only 65 cents to the dollar to white men with the same degree. With advanced degrees, the average debt of Black women climbs to around \$75,000, yet they continue to make less than white men who have only earned bachelor’s degrees (Douglas-Gabriel, 2022).

When the American Civil Liberties Union called for \$50,000 of debt cancellation in March of 2021, they highlighted student debt as a racial justice issue, stating Black families have less wealth to draw on in paying for college which extenuates barriers from the time of borrowing through repayment (Brooks & Harrington, 2021). 20 years after taking out loans, the median Black borrower still owes 95% of their debt, while the median white borrower has paid off 94% of their debt. Gould (2022) clarified how, as a female Black borrower, the announcement of partial forgiveness in 2022 was not a moment to celebrate: “While the President celebrated his political win, I, and many Black women, cried at the reminder of our inability to shield our children and ourselves from the tentacles of debt.” Failure to address the larger extractive structures that shape US and global society will ensure that this debt burden will not be so readily eased. Despite Bell’s prophetic vision of social change, student loan policy changes continue to be limited in scope, maintaining the exploitative structure sustained by capitalism.

National efforts have revised how repayment programs operate but have skirted around mentioning that few interventions have been employed to inform and engage with students prior to them taking out student loans (Barr et al., 2016). Providing information, however, does not address the reality that there are simply no alternatives to pay for college, nor to circumvent the need for a college degree. The deeper implication is that to pay for college through loans can require lower-paying occupations that further limit access to wealth accumulation and that lock borrowers into specific jobs. To afford monthly payments and continue qualifying for forgiveness, as [Author #1]’s experience illustrated, people strategically avoid legalizing family structures, raising children, retiring, and purchasing homes (Stivers & Berman, 2020). [Author #1], like many current high school students, was simply unaware of the implications of the options she had been provided.

Such intentional vagueness about potential future loan repayment options reinforces the monetization of students, strengthening the capitalist and exploitative nature of higher education in the United States. Slaughter and Rhoades (2004) refer to the permeation of capitalism into public colleges as Academic Capitalism, noting that increased tuition and fees have greatly outpaced inflation, university contracts come mainly from the private sector, and generating revenue through fundraising and a shift to entrepreneurial science have increased. The privatization of higher education leads to higher tuition and higher debt, and further cements the notion of students as consumers with purchasing power, as institutions outsource core

services to corporations that force students and employees to use products (e.g., Microsoft, Google, Zoom, etc.) (Kolowich, 2012; Marcus, 2021; Raths, 2013). Such technological interfaces reflect the commercialization of students as data, to be exploited, bid on, and profited upon by the marketplace (Williamson, 2019). This model frames students as a short-term investment strategy, as corporations ensure reliance upon technologies to sell related data to other corporations, and universities seek academically competitive students with high loan thresholds (Slaughter & Rhoades, 2004). This approach reinforces a long-term capitalist strategy, wherein employers then hire graduates who look for high salaries and hiring bonuses to offset loans, while student loan companies, in turn, advertise towards the types of students most likely to benefit their bottom line (i.e., extend the terms of their loans).

Solutions to this funding model have not altered societal inequities as they do not sufficiently account for structural causes. As another example of a failed policy approach, many highly selective institutions use a “high tuition, high aid” model. This model charges higher tuition for financially well-off students in order to provide better financial support to students with less financial resources (Supiano, 2014). Those who support high tuition high aid models argue that “on efficiency and equity grounds list tuition should reflect the true cost of college, but that the actual price of net aid should reflect one’s ability to pay” (Curs & Singell, 2010). Access, quality, and revenue, as well as the specific missions and resources of public institutions, are critical in how feasible such policies would be outside of the typical elite universities in which they exist. One barrier in applying high tuition high aid models in the public setting is the effect on enrollment. For a high tuition high aid model to balance access with financial stability, institutions must rely on enrollment from wealthy students, whose full-price tag enrollment essentially lowers the net price for less financially well-off students (Curs & Singell, 2010). This sets up an institutional interest in catering towards the already-privileged, as they represent, at the fiscal level, access for lower-income students as well as themselves.

Many of the conversations around financial aid models are due to the long-term reductions in state appropriations to public higher education, suggesting that one way to develop effective access models would be to increase state appropriations. Further alternatives include the Pay-What-You-Can (PWYC) model, which sets resident tuition at non-resident costs, minus the state appropriation, and uses incremental revenue to subsidize low-income students (Fethke, 2018). Low tuition low aid models spread subsidies evenly over student populations, with the notion that targeted aid programs are unable to attract long-term popular support and funding (Curs & Singell, 2010). Cyclical arguments also surface around increasing Pell Grants amounts to students from low-income backgrounds. Even if doubled, however, Pell Grants would still only cover half the

costs of tuition, fees, room and board for an in-state student at a public four-year university (NASFAA, 2021). As [Author #3]'s experience suggests, however, these amounts do not alleviate the income needs of those who must support themselves and others, further penalizing students struggling with generational debt or limited access to wealth. Regardless, in each of these proposed solutions, funding mechanisms require public taxation commitments at the local and state level, and/or individual agreements of wealthy families to subsidize students excluded from wealth. Both approaches ironically require social policies that rely on the wealth accumulated by privileged communities; none fundamentally transform that wealth inequality, reinforcing Bell's notion of interest convergence.

Such piecemeal approaches to systemic global problems fail to address the underlying structures: college access remains fundamentally tied to capitalistic exploitation. Without addressing the larger societal context of poverty, which is the result of exploited labor that subsidizes the wealthy (Freire, 1973; Macedo & Bartolomé, 1999), college graduation will remain a constructed barrier. Graduation, framed as a liberatory reward, thus denies the economic reality of a global, interconnected, and systemically exploitative world. Reductions to financial barriers, streamlining loan access, reducing later-in-life loan debts, sliding tuition scales, and even leveraging taxes upon the middle classes fails to impact the underlying cause of economic inequities: a shared global agreement to extract resources, hoarded into the hands of the few. Thus, public higher education, operating simultaneously within a local, state, national, and global context, must transform its purpose from access to the middle class towards a globally liberatory mission from capitalism.

TRANSFORMING THE PURPOSE OF EDUCATION

In 2019, Lynn Pasquerella, president of the Association of American Colleges and Universities, posited that the purpose of higher education in the twenty-first century is to prepare “graduates for success in work, citizenship, and life by promoting student agency” (Pasquerella, 2019, p. 2). While at first blush Dr. Pasquerella's words sound like a tidy summary of the aspirational benefits of higher education, we must understand them in the context of the decline in the perceived relevance of the academy itself. After citing statistics demonstrating that significantly *fewer* American adults, particularly those between the ages of 18 and 29, believe in the value of a college education (despite substantial increases in the number of college graduates overall), Pasquerella urged those in the academy to face “the economic realities of higher education's unsustainable financial model” (p. 3). Furthermore, Pasquerella underscored the likelihood that, more and more, employers will provide their own human resource development curricula in partnership with, or completely independent of, institutions of higher education.

We argue that the *value* of higher education is not self-evident, but indeed,

must be questioned framed by decolonial, anti-racist, anti-capitalistic lenses (Love, 2019). Many students pursue higher education to better provide financially for themselves and their families, in direct alignment with global educational policy, which Spring (2007) argues, remains “centered on economic growth and preparation of workers for the world’s labor market” (p. 1). The *cost* of higher education, within this market preparation lens, remains economically exclusive, even for those who attend open access institutions. While many advocate for increased belongingness, for decreased barriers, and for greater relevance (Hargreaves & Shirley, 2012; Quaye & Harper, 2015), without transforming the underlying exploitative purpose of higher education—and schooling more broadly—access into higher education simply continues capitalistic competition. Considerations of cost, effectiveness, graduation rates, and arguing for equitable access to marketplace preparation, all remain within the framework of exploitation.

Much of the mainstream battles over higher education often ignore daily reality, as individual people pursue meaningful activities and cultivate extraordinary talents in their daily lives without the assistance of, or endorsement from, formal institutions of education (Rose, 2004). We thus argue that sustained local, regional, state, national, and global reckoning must reconsider the purpose of higher education, particularly within a globally exploitative marketplace. Such a transformation directly aligns with calls to decolonize the university, with student activists across the globe, who work towards a less violent, less extractive, less competitive way of learning and living, rooted in reparations and decoloniality (Chantiluke et al., 2018; Conrad et al., 2017; Ndlovu-Gatsheni, 2013). We urge the elevation of student movements, and a uniting of such movements across regions and continents, to recognize that the only way to transform societies is to learn and collaborate, starting with the individual, and moving locally, regionally, nationally, and globally (Chantiluke et al., 2018). These alignments require higher education systems centered on transforming this world into the healing processes we all need.

In the meantime, we echo the work of the many youth activists over the decades who argue for two key movements: reparations and free college access. While reparations will look different within every local context across the globe, we recognize that colonization and imperialism have built upon genocides, enslavement, and systemic violence to extract labor from those who survive such violence. Others have written extensively about reparations (see Araujo, 2017; Bhabha et al., 2021); our focus here is to consider reparations in relation to transforming higher education. In order to begin to account for historical higher education violence, contemporary movements must sustain wealth transfers towards Indigenous, Black, and others who continue to specifically be targeted by and within capitalistic exploitation. Within the U.S., one part of the reparations movement for descendants of enslaved African Americans could and should include erasing student loan debt. As previously mentioned, Black borrowers owe

on average 50% more than white borrowers (Peter G. Peterson Foundation, 2021). This disparity directly ties to the racist policies and practices that are embedded into the functions of American higher education and student loan borrowing. In 1860, more than \$3 billion was the financial value assigned to the physical bodies of enslaved Black Americans to be used for free labor and production. Just one year later the cotton produced by enslaved Black Americans was valued at \$250 million. This money benefitted American slave owners and their descendants, contributing to an American economy that stole all forms of wealth-building for enslaved people (Ray & Perry, 2020). The sale of enslaved Black people fortified university endowments, as Black labor built most early universities and the entire foundation of the U.S. White college graduates still accrue wealth in ways that Black college graduates are kept from (Liu et al., 2006). Higher education-focused reparations could be one step towards acknowledging the compensation owed to descendants of enslaved Black Americans. Covering the cost of college and forgiving remaining student loan debt would be one small way to acknowledge generational and continued injustices around educational disparities.

The second reckoning requires a recognition that charging tuition to attend what, for all economic purposes, is required for access into a capitalistic marketplace, is a systemic barrier placed on top of historic and repeated barriers to wealth accrual. College, and indeed, learning, must be provided to all who wish to attend. Excluding those who would strengthen their capacity to contribute to a global movement to heal ourselves and this planet, by virtue of marketplace valuation, is a fundamental contradiction. In response, one way to address the debt burden is to simply eliminate tuition and fees charged to participating students. Such efforts already exist piecemeal, with Pell Grants, related state and institutional grants to low-income students, and with the University of California recently announcing the waiver of tuition for California residents who are members of federally recognized tribes (Golden, 2022; Morrar, 2022). Linked to reparations, extending free college access to all residents reinforces a commitment to invest in all countries' greatest asset: our people. And while the community college mission exists to structure open access, we argue for an expansion of that access across the public higher education system. Such an open access system will likely lead to more white flight, as wealthy white people would likely continue to create new systems of segregated wealth accrual. This reckoning requires observing white racism and intentional segregation, while shifting focus to invest in those committed to healing the planet and her people. Opening access to higher education that has, as its central mission, the preparation of students who aim to transform from capitalism, is one investment in the larger struggle from exploitative capitalism, and towards a humanistic populace that is both committed and prepared to salvage what remains of this earth.

CONCLUSION

We conclude by reminding that Graduation as Liberation intentionally hides most contemporary conversation about reparations, decoloniality, anti-racism, and societal transformation. Even conversation about free tuition is largely denied by the shared commitment to frame liberation as each student's individual efforts to do well, first in P-12, and then in college. The myth of graduation as liberation colludes directly with capitalistic exploitation, urging students to leverage their futures for the immediacy of access to a pathway towards economic stability. Yet that stability is neither promised nor a reality for most graduates. Indeed, as the planet struggles to survive human impact, this myth becomes even more appalling. Each subsequent generation deserves to be prepared for their generation's struggles; transforming higher education, beyond its capitalistic purposes, and towards a collective movement for survival, is literally the least educators can do. Reckoning with reparations and free college for all are simply the next steps.

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