A Simple Thank You: Debt, Gifts, and Gratitude at the University

by

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Introduction: Critical University Studies

At the outset, this thesis intended to explore diversity practices at the university. Although I ultimately focused on debts of gratitude that minoritized students take on in higher education (an idea I will expand on later in this introduction), my original area of interest—minority difference within the university—introduced me to critical university studies, the field that has informed this project and the field to which this project hopes to contribute.

Doing research, I was interested in getting my hands on any and every book that had to do with the university and diversity practices within it. Many books fit these criteria, but most focused on affirmative action cases. Patricia Gurin’s *Defending Diversity Affirmative Action At The University of Michigan*, for example, opens with anecdotes from deans, professors and students. One such anecdote is a response to an email that asked students to describe the impact—positive or negative—of diversity in their life.\(^1\) In the anecdote, a white student remarks that learning about her black roommate’s hair care regimen and her Detroit upbringing has made her more “worldly.”

I cringed. It was a narrative all too familiar to me: a white student feeling more “worldly” and not as “sheltered as before” after positive interactions she’d had with her black roommate. *Defending Diversity* leaves out any negative responses to affirmative action; it was an instance of discomfort on my part that soon turned into a

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pattern as I read more and more books that centered on the university’s dealings with diversity, but did not engage with diversity practices’ effects on minoritized students. It is here where I knew I wanted to locate my work.

**Critical University Studies: An Overview**

The field of critical university studies builds on works such as Christopher Newfield’s *Unmaking the Public University: The Forty-Year Assault on The Middle Class,* and *Ivy and Industry: Business and The Making of The American University, 1880-1980,* both of which constitute Marxist critiques of the university. I found myself reading about bureaucracy and corporatization in Newfield’s *Ivy and Industry.* In reading these two texts, I continued to think back to the anecdote about the white girl and her black roommate. I wanted to get behind what I understood to be an institutional urge to find meaning and build a defend the importance of minority difference. Whom did these practices benefit? How were they being enacted?

In “Deconstructing Academe: The Birth of Critical University Studies,” Jeffrey Williams begins to use the language that eventually defines the field of critical university studies. His essay explains the field as a political, economic critique of the university, describing sites of higher education as places where academic capitalism is brought to the forefront. Another major contribution to the field of critical university studies is Bill Reading’s 1996 book *The University in Ruins,* which claims

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that the university no longer participates in the historical project of cultivating culture for humanity that was the legacy of the Enlightenment. The university, he argues, exists not to teach information, but to inculcate the exercise of critical judgement. In Readings’s analysis, the university functions as a corporation, one of whose products is the granting of degrees with a cultural cachet, but whose overall nature is corporate rather than cultural. These two texts are not necessarily the direction in which I will take in my engagement with critical university studies, but they lay the groundwork for this field and are important to note, as they necessarily inform the work that I do in this thesis.


**Research Questions: On Excellence**

Emerging from my experiences as a scholarship recipient, as well as my work in American Studies and critical university studies, my research questions emerge as

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5 Readings, Bill, *The University in Ruins*, 5.
6 Ibid, 6
7 Ibid, 11.
the following: First, how do universities manage their scholarship recipients? Next, How does that management illustrate institutional values? Finally, what are the effects of this management on student scholars, many of whom are racialized and all of whom are marked by class? This work locates itself within the field of critical university studies by not only drawing on the scholars I mentioned, but also adding to Ferguson’s and Jordan’s ideas of excellence as being steeped in the exclusion of—yet strategic co-opting of—minority difference. My question looks at what happens after the low-income, racialized student meets the standards of excellence of the university and gains entrance. I examine the management of that “excellence” and how it is further used to ensure institutional futurity.

Ferguson’s *The Reorder of Things* calls on Jordan’s 1969 essay to reframe Readings’s argument that the university takes a turn into a “techno-bureaucratic notion of excellence.” Ferguson asserts that Jordan’s essay, written during the open admissions protests at City College in New York in the late 1960s, “illuminates the deep genealogical layers within the category ‘excellence,’ layers that go much farther back than recent theorizations of the category suggest, strata accumulated by histories of racial conflict, sediments grounded in the very definition of the human.” Using Jordan’s essay, Ferguson argues against Readings’s argument that universities have only recently begun to use excellence as a corporate branding: in reality, excellence has been used to absorb minority difference into the university for its own benefit for

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decades. Although Readings largely ignores minoritized difference, Ferguson and Jordan attend to it, asserting that ideas of “excellence” as they relate to minoritized difference are central to university-making. This understanding informs my entry point into university studies, which goes beyond the admission of “excellen(t)ce” and looks at how the “excellent student,” particularly those who are low-income and minoritized, is managed through donor relations to financially and pedagogically maintain the institution.

Grace Hong’s essay “‘The Future of Our Worlds’: Black Feminism and the Politics of Knowledge in the University under Globalization” deeply informs the experience of writing about a subject in which I, a recipient of a large Wesleyan scholarship, participate. Hong writes of black feminism as being “rendered unknown and unknowable through the very claim of totalizing knowledge,” explaining that the university’s goal of uphold objective standards of excellence inherently excludes black feminists, who push against these norms of scholarly objectivity. I write about this topic, one which I know well, with the hope of making my experience known and felt. In embarking on this project as a low-income Latina, finding sources and documents to “prove” my arguments has been nearly impossible: as Hong asserts, many of my experiences fall outside the realm of what traditional scholarship has attended to and have thus been rendered unknown.

Methodology

My work begins in a moment where only the most excellent low-income,

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minority students are admitted to the university. More students are applying to more colleges in the last decade than ever before. Building on the idea of excellence in the admissions process, I depart from these previous theorists by examining these students’ management by the university. Ultimately, I argue that the university ensures that these students repay their debt to donors via gratitude, a transaction mediated by the university’s Office of Stewardship and aimed at maintaining institutional futurity. Looking in depth at the Scholarship Update Form, which includes a request to write a thank-you note to the student’s donor, I find that these students acquire an affective debt that I term *gratitude debt*, a pseudo-obligation that involves shame, vulnerability, and emotional labor.

I approach this thesis from an interdisciplinary lens. I aim to get closer and closer to the personal. Using my personal email archive and experience as a scholarship recipient, I am to theorize that which I have come to call the personal. To make my experience and that of so many other scholarship recipients readable, enter the realm of scholarship through auto ethnography, auto theory and narrative poetic form. My methods include discursive analysis auto ethnography and narrative poetic form. Discursive analysis across the primary documents I have acquired will allow me to utilize research in different disciplines. I weave theories together through the general string of debt, gift-giving and gratitude. I use narrative form and auto

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ethnography to engage with my own archive of emails from the Office of Stewardship. Narrative form and auto ethnography allow for an affective reading of theory of gratitude debt. I attempt to create space through the experience of the indebted student.

**Chapter Outlines**

I have divided this project into four chapters. **Chapter one** is narrative. Told in the form of a few anecdotes about my time applying to college and my first day here as a student, I establish the lure of the university, particularly as someone who is first-generation, low-income, and a student of color. The promises of diversity and of financial aid work to establish the university as a site where the low-income student of color reaches what many of us consider to be the “end goal.” I choose to begin with this narrative form to present a naïve and idealistic portrait of the college experience, as well as the beginnings of a relationship with the financial aid office. (Chapter four, which I will explain shortly, can be read as a foil to chapter one; in chapter four, I meditate and dwell in the discomfort of being indebted to the university, financially and emotionally.) Chapter one personalizes what the rest of this thesis will explain theoretically. In inhabiting the mindset of a student affected by the things I discuss, chapter one provides a point of departure on which the rest of the thesis will build.

**Chapter two** provides a detailed historical summary of the birth of federal student loans and links the accumulation of financial debt for low-income students to a system of power and social control that limits mobility, employment, and financial security. In the first half of this chapter, I use Foucault’s theories of human capital
and analysis of American neoliberalism to examine how students finance their educations. In summary, in order for the student to obtain social capital—the tools necessary to successfully complete the goal of upward mobility—they must attend university, a process that for most requires taking on massive amounts of debt via student loans. Loan agencies such as Sallie Mae and Nelnet carry the majority of student debt, and in requiring students to pay back loans, as well as collecting interest, they exercise a large amount of control over students who remain indebted. This control takes the form of monthly reminders, compounding interest, and the inability to file for bankruptcy. Students in heavy debt are not free to exist in the market; they will carry their debt and therefore be compelled to alleviate the debt through pursuing careers with higher paying salaries.

In the second half of chapter two, I introduce the idea of alternatives to student loans. One example, which will become the focus of the rest of my thesis, is the monetary gift, or the scholarship. I first embark on a philosophical exploration of the gift, which spans from Jacques Derrida to Alain Testart. My anthropological analysis of the idea of the gift begins with Marcell Mauss and Alain Testart’s subsequent responses and critiques of Mauss definitions. These theorists argue that a true gift involves complete forgetting and no expectation or imperative to repay. I will apply this definition of a true gift to critically examine the Wesleyan scholarship award. (The Wesleyan scholarship is granted to students exist in the bracket to which Wesleyan commits to providing full financial aid.)

Chapter three continues into a more sustained exploration of the Wesleyan scholarship. Using Sara Ahmed’s theory of the “contact zone,” a temporal site of
exchange, as a critical framework, this chapter argues that the imperative to thank donors, which I call gratitude debt, establishes a contact zone designed to stimulate the donor to behave pro-socially, maintain institutional futurity, and invest in a fantasy of lifting students out of poverty. Ultimately, the donors exit the contact zone by giving money and the student performs gratitude, which comes with a slew of affective responses including shame and vulnerability.

I begin by tracing the term “stewardship” from its religious and institutional roots and concluding that the steward in the university context acts as a manager of finances. This role also has implications for the university’s future and maintenance: it is not a coincidence that scholarship students become managed by this department when they are given university funds. Turning to the scholar update, a form sent out that donors can access, I argue that these profiles take a dual function: first, in requesting that students share their personal experiences and divulge their reasons for attending Wesleyan, the scholar update hyper-individualizes these students. Because of the limited temporality of the relationship between the donor and the student, this hyper-individualization, which could be viewed as an institution tactic to support individual students, in reality works to strengthen the university’s relationship with donors without any prolonged support for the student. The scholar update also, however, begins to abstract the student by creating a trackable, marketable set of answers. I argue that the student becomes, via these questionnaires, a quasi-investment that at once upholds the Wesleyan image and projects a neoliberal fantasy of lifting students out of poverty.
Next, I return to gratitude, this time in the context of the thank-you note that scholarship recipients are requested to write to their donors. I argue that the imperative to write a thank-you note sets up yet another Ahmedian contact zone, this time between the student and steward. Here, the steward acts a bill collector, often harassing students who fail to turn in their donor profiles. I use sociologist Arlie Russel Rothschild’s theory of bill collecting as an emotional labor that involves gaining trust to characterize stewards as inherent bill collectors in their targeting of low-income, financially vulnerable students who do not know if a non-response will result in the withholding of scholarship money. I further examine the tactics of the bill collector and look at the generic request email to fill out the scholar update to explore the power dynamics between the student and the stewardship department: I insist that the stewardship department wields power over the student as a bill collector does over an indebted subject, inadvertently—and sometimes overtly—playing on their vulnerabilities. Attending to the subtleties of these tactics, and continually refusing to blame the stewards for soliciting gratitude debt, I acknowledge the steward as an actor in a larger project devoted to maintaining institutional futurity. In other words, their intentions are not malicious: they are merely cogs in a larger system.

This year, rather than filling out the scholarship update form, I made the explicit decision to ignore the repeated emails and phone calls from the Office of Stewardship. I wanted in part to test the lengths to which the steward would go to solicit my thank-you note, and in part to make the gift I was given my senior year a “true” one. In chapter four, I explore the range of affective implications that the
emotional labor of gratitude debt inflicts on low-income, minoritized students. Chapter four returns to a creative blend of theory and memoir to meditate on the process of returning to the scholar update responses I submitted to the Office of Stewardship in my first three years at Wesleyan. Through re-reading my thank-you notes, I discuss shame and vulnerability in a way that appears embodied rather than abstract. I invite readers to experience and understand the ways in which I came to organize this project, largely through combing through my inbox and extracting years of abstracting myself and making good on my gratitude debt. Although this chapter finds its foundation in affect theory from Sara Ahmed, Eve Kosofsky Sedgwick and critical race theory from Fred Moten and Robin D. G. Kelly, I turn to a system of poetics that aims to destabilize and disrupt clean academic narratives. Writing about this process—writing this thesis—required me to be vulnerable and willing to share my responses to these emails as I read them for the first time in years. I dwell in this space because it is visceral, evocative, and ultimately unsettling.

This thesis is not a manifesto in the abolition of gratitude. Rather I aim to critically engage with gratitude and recognize the difference between extracted gratitude and heartfelt gratitude. Gratitude debt manifests as a form of institutional management rooted in maintaining university futurity.
Chapter One: An Insecurity

“Moving from silence into speech is for the oppressed, the colonized, the exploited, and those who stand and struggle side by side a gesture of defiance that heals, that makes new life and new growth possible. It is the act of speech, of ‘talking back’ that is no mere gesture of empty words, that is the expression of our movement from object to subject—the liberated voice.”

This piece I am writing, this piece that embodies my frustrations, and my anxieties, my failed expectations, my burdens, my heart, this piece is my talking back. This elite academy, this elite white academy, this elite white male academy, this wealthy elite white male academy, this home of mine for the past four years, this home where I stayed silent, where I policed myself so others wouldn’t feel the need to, this place I called home for four years, this place is the place where I remained silent. I call on the women before me, the women of color, the poor women, the working-class women, the Latinas, the Queer Chicanas, the welfare queens, the poets, the anthropologists; I call on them to guide me through this process of talking back to the academy. They are ghosts that flow in and out of the pages I produce, the pages I read, the experiences I endure, for they have gone through the same. Mine is nothing new, a piece that explores the intricacies of holding the identity of the marginalized.

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I don’t know anyone here.

I leave my room and take a stroll out to the green that inhabits the space between the buildings. My mom has dropped me off hours ago and is back in Boston by now. I wander on Foss Hill, looking for other people who were wandering. I sit down and check my phone. The grass is a little wet. The sun is setting, and my phone is on silent. I look out at the empty campus and tell myself I’ll go back to my room. I sit and don’t move for an hour. When I stand up, my pants are wet. I look around and push my sweater over the wet spot on my pants. I text my best friend, who is at school in LA. It’s 5:30 over there. She might be at dinner with people she met—she moved in a week before I did and has already settled in. I wait for a response, but know she’s probably busy. I text another friend, who’s still in high school and probably at rowing practice or on the bus home. She doesn’t respond; her phone is probably dead.

I look over at the red brick building that will be my home for the next year (or the next eight months—I’m not actually sure how long I will be here for). I walk towards it. I pass a father rushing to move his son in. The mom rushes past me carrying a tempur-pedic mattress pad to the elevator. I press my body against the wall, giving her more room to get by. She calls out a loud “Thank you” as she skips into the already packed elevator. I take the stairs up to the third floor.

My roommates are still settling in by the time I reach my room. I wipe my forehead and rush past them to get to my fan. Olive is from Greenwich and Judy is
from New York City.

*My roommate and I roomed blind. I had no idea whom I would end up with. In mid-August I found out all about her. She was from Detroit and black. This didn’t bother me one bit.*

In high school, last year, all of the students were forced into the auditorium to attend a mandatory “college talk” by the headmaster. The man in question was on stage singing a tune that he wrote himself, using the school’s mission statement “O’Bryant Tiger PRIDE.”

*“Per se ve rance, Res-p ect Inte-grity, Discipl ine, Ex-ce-lle nce, the PRIDE in me,”* Mr. Sullivan sang. “We are the best, we are O’Bryant, we are the ones who are going to stand and make a difference.” We were all singing in unison at this point—in the most ironic way possible, as we were seventeen—“*We are the best, we are O’Bryant, we are the ones who are going to stand and change the world.*”

*In the preface to Borderlands, Gloria Anzaldua writes, “Borderlands are physically present wherever two or more cultures edge each other, where, under, lower, middle and upper classes touch, where the space between two individuals shrinks with intimacy…it’s not a comfortable territory to live in, this place of contradictions. Hatred, anger and exploitation are the prominent features of this*

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Anzaldúa writes of the teja-Mexican border that she inhabits, and that space as a site for this hatred and anger. I write as an inhabitant of the land that is between university and student desperately trying to maneuver the unknown college process, attempting to seek comfort in community, inches away from entering a new type of Borderland.

Anzaldúa writes that “For a woman of my culture there used to be only three directions she could turn: to the Church, as a nun, to the streets as a prostitute, or to the home as a mother. Today some of us have a fourth choice: entering the world by way of education and career and becoming self-autonomous persons” Anzaldúa speaks to me as I attempt to navigate this unknown terrain. I locate myself as a first-generation student of immigrant parents who did not attend university, but also as an 18-year-old embarking on this journey towards autonomy from my family. I made it to this place, this university, this temporary place where I had always longed to be, yet never quite knew the ropes. I tell myself that no one really knows what they are doing, no one knows what classes to take or what clubs to join, what cause to take up, or what food to get from the dining hall, but as I look around and overhear conversations I know I am wrong, but do not know how to process.

Back at school, one of my two roommates, Olive, talks endlessly about meeting the eighth doctor from the Doctor Who series. Judy and I haven’t really had a

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14 Anzaldúa, Gloria, Borderlands: the New Mestizo = La Frontera, (San Francisco: Spinsters/Aunt Lute, 1987), 1.
15 Anzaldúa, Gloria, Borderlands, 17.
chance to do the whole email-and-tell-each-other-every-little-detail-about-each-other thing with Olive before we all roomed together because she’s been traveling that summer, so we’re catching up with her in person. She talks about her parents meeting at Yale and wanting to meet her future husband here at Wes. Both of her parents’ parents went to Yale, and she’s the black sheep in her family for choosing Wesleyan.

Joanna Kadi writes, “It was always clear to me that neither I nor members of my family would attend university. It was not a question of belonging. It was a matter of knowing we did not belong.”16 Conversations with my mother never centered on my inability to attend the university. Our conversations were brief. Silences trickled in and out of the space between our generations, between our upbringings, between our differences. Kadi calls to me in moments of loneliness, loneliness as not sadness, but loneliness as isolation. Moments where I make lists of colleges, in my room later at night, where I navigate the terrain of the university, through mediums like student life, class size, the inner workings that I am not familiar with, and that are foreign especially to my family, my parents.

“Many working class people know education is a way out and parents hope their children will go to college.”17 A simple idea, but one that is not known, or necessarily stressed in many cases, except by those who carry the burden, and even in saying those who carry the burden, I speak out of turn. I can say clearly for myself

17 Ibid.
that as I speak, write, conjure up these words to express my un-belonging, I knew deep in my gut that I was not at a place where I was wanted. There was an unspoken language, a gesture, as Juana María Rodríguez theorized, but ours was not one of sensuality. When college was spoken aloud, bodies tensed, eyes focused in, posture straightened, I came to attention, they fell to the pages.

“Universities are designed to make working-class people feel like we don’t belong. Because we don’t. That is the thing about belief systems. They are true. They are not the whole truth, but they are true.” We tend to police ourselves more. We want to prove them wrong. The “them,” that created stereotypes, and build condos in the projects to hike up the cost of living for us.

“A paradox existed, because even with all these actions taken to ensure my exclusion from higher education, I wanted it. I wanted it because it was a way out.” I made it out, of wherever I wanted out of. I was not ready for the university. I was not ready to be indebted

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18 Rodríguez, Juana María, Sexual Futures, Queer Gestures, and Other Latina Longings, New York: New York University, Press, 2014.
19 Kadi, 92.
20 Ibid.
Chapter Two: Financing Higher Education

Introduction

I recently got an email from Nelnet, my student loan management company, confirming the $1300 unsubsidized loan I took out a few weeks ago. I took out this loan because my family was unable to afford the parental contribution that Wesleyan had decided was appropriate for them to pay. In finally creating a Nelnet account to see all of the money I owe, I was shocked to see that I was approaching $1900 in debt. Even as the recipient of the Wesleyan scholarship, a “gift” given to me by the university based on financial need, every year at least $5000 in federal loans is factored into my financial aid package. On Wesleyan’s financial aid website, under its “frequently asked questions” section, there is a tab that reads, “Does the student have to contribute?” The answer is, “Yes. Wesleyan contributes a minimum payment of $2000 per student for the class of 2020.” This expectation for the low-income scholarship recipient to take responsibility for financing her education exemplifies Foucault’s theory of human capital, which states in an American neoliberal moment, the individual student must act as a self-capitalized machine eternally working for her own interests and betterment.

In this chapter, I argue that low-income, minoritized students acquire massive amounts of financial debt in the process of seeking social capital, a sense of security and freedom that attending university allows. Low-income students are also, however, in the case of Wesleyan and other “no-loan” schools, often recipients of large, institutionally funded, need-based scholarships. Looking at these scholarships as a type of monetary “gift” propels me into a philosophical exploration of the idea of
the gift and its implication for obligation, consent, repayment, and gratitude.

Chapter two is divided into two sections with smaller subsections. The first section, “Paying for Higher Education,” has three parts: “Student Loans,” “Seeking Alternatives,” and “Scholarships and Grants.” The second half of my chapter is titled “Defining the Gift.” This chapter begins by tracing the evolution of student loans from their inception in the late fifties to their present manifestation in the post-Obama, Trump era. The first section, “Paying for Higher Education,” spells out the history and the evolution of student loans, which affect more people and are more massive than any other form of debt in the U.S.\textsuperscript{21} The management of student loan debt is a massive industry in which for-profit corporations like Sallie Mae and conglomerates\textsuperscript{22} such as Nelnet—the manager of my student loans—manage millions of dollars of student debt.

Next, I discuss the alternatives student seek in lieu of student loans, one alternative being human capital contracts. Another such alternative is the gift of the scholarship or the grant. I use anthropology’s idea of the gift through putting anthropologist Marcel Mauss and French anthropologist Alain Testart into conversation.


\textsuperscript{22} Two or more corporations, that work under, usually a parent company. Usually multi-national, but in this case Nelnet is U.S.-based in its business.
Paying for Higher Education

In his 2014 address, Curtis Marez, the president of the American Studies Association, wrote, “Student debt performs both the domination and normalization, reiterating gender roles and racial difference as it colonizes futures and suffocates aspirations by tying people to low wage work, and even to specific institutions.”23 He goes on to address the current state of American Studies within the university of debt. He calls for an engagement such that “the contemporary regime of university debt constitutes a form of racialized and gendered settler colonialism capitalism.”24 The following chapter emerges as my response to my dealings with learning more about student loans. I will graduate with loans and along with many of my low and middle income peers, remain indebted as a result.

An in-depth look at the student loan industry is necessary to our understanding of the massive debt that thousands of students will accumulate in their lifetime. The unfathomable debt and financial obligations students incur can be productively analyzed through these scholarly pieces: Foucault’s Discipline and Punish and his lecture on American neoliberalism and human capital theory, James Scott’s “Nature and Space,” and Diane Nelson’s “0 Bookkeeping.”

Michel Foucault’s ninth lecture from The Birth of Biopolitics explores the theory of human capital and American neoliberalism and sets the stage for a comprehensive understanding of the way in which financial debt interacts with labor. Foucault’s lecture traces the break between classical liberal economics and the

24 Joseph, M. “American Studies and the University of Debt,” 283.
contemporary neoliberal economics’ engagement with the ideas of labor. How do we begin to understand the perspective of the worker as an active economic subject? The question that neoliberal economics ask is how do workers develop “human capital” in order to receive wages for undertaking work? Classical liberal economics had traditionally approached labor by reducing it to time and therefore neutralizing labor; Foucault argues that there has not yet been a true economic analysis of labor. The neoliberal conception of labor argues for the self-entrepreneur, he who is a self-capitalized machine, he who is able to acquire “human capital” for the betterment of himself as a capitalist. Foucault draws a distinction between inherited and acquired traits. Innate elements, as Foucault calls them, are hereditary—traits inherited biologically—and acquired elements are that which you invest in, or obtain through an investment. These elements build up or lower your “human capital,” or social capital. The consequences of acquired human capital are burdensome to say the least, and in establishing the student as the worker in this scenario—investing in their future capital i.e. education as a necessity to have this future capital—we can begin to see them play out in full force.

Foucault’s human capital theory maintains that the neoliberal subject is the self-entrepreneur and therefore must be the driver of his own ship to successfully obtain the desired amount of human capital. When we look at the privatization of public goods, however, which come as a result of this claim to free choice—

26 Ibid, 220.
27 Ibid, 229.
28 Ibid, 229.
specifically, student loans towards higher education—the massive accumulation of crippling student debt is a major consequence. This accumulation of student debt as read through Foucault’s theory of human capital creates room for the engagement with the idea of the accumulation of social capital through higher education, that must be obtained through the subsequent accumulation of student loans, and other forms of debt for marginalized students.

Student loans in their current iteration are relatively new to our nation. Student loans became widely available in 1958 with the introduction of the National Defense Student Loan Program. This program was intended to funnel funds to campuses for low-income students pursuing mathematics, science and foreign languages; it came as a result of the Cold War Post-USSR’s Sputnik mission. The space race, which entailed a call for competition between Russia and the United States, led to concrete policies and reactions, many of which had practical and material consequences for students pursuing higher education. The main program that came from this era is what we now know as the Federal Perkins Loan program. It no longer focuses on the specific fields of study that would make graduates likely to compete successfully with Russia; its main purpose is now to allocate funds for low-income students. The push for the increases of federally funded higher education is directly related to building the security and the intelligence to run a properly educated

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militarized nation. In 1965, the Higher Education Act created the Guaranteed Student Loan program, in which the federal government subsidized banks, guaranteeing that the federal government would repay loans if the borrower did not.\textsuperscript{31} Federally backed student loans were the only way that banks were willing to participate in the market.

Soon after, in 1972, The Student Loan Marketing Association, or Sallie Mae for short, was formed. Sallie Mae is a government-sponsored association, created in an effort to ensure the availability of credit, through creating a secondary market for student loans.\textsuperscript{32} Eventually Sallie Mae evolved into a for-profit company, and that is how it stands today, profiting from the mistakes of borrowers who either put off paying their loans, forget to pay their loans, or cannot afford to pay their loans. Sallie Mae’s inception came alongside that of the rise of the credit card market, which took place in the late sixties and early seventies.\textsuperscript{33} The advancement of credit lines created by local banks in the early fifties had evolved into a much larger industry. In the fifties, sometime before the inception of federally backed student loans, there was another form of lending, through local banks via charga-plates, the precursors to credit cards; this charga-plate evolved into the credit cards we now recognize today in the late seventies.\textsuperscript{34} The relationship between the debt amassed through credit cards, in the decades between the seventies and now, and the compounded student loan debt

\textsuperscript{31} Baum, Sandy \textit{Student Debt}, 17.
\textsuperscript{32} Ibid, 18.
cannot be over looked. Alongside the rise of consumer credit and debt that came from credit cards was the emergence of larger accumulation of student debt, and the governmental responses to both have more to do with appeasing the banks than serving the constituency.

Unlike credit card debt, student loan debt does not have collateral. Governmental interventions, before the privatization of Sallie Mae, are vital to the maintenance of a steady student loan market. Meaning that a decade or so after this boom in credit card debt accumulation, the most profitable banks are dependent on the income produced by the credit card divisions. There is an ease with which spending and acquiring debt was taking place, and this relationship between mass credit card usage and the beginnings of the privatization of Sallie Mae, both taking place in the late nineties, can attest to Foucault’s theory of human capital.

**Governmental Interventions**

In the mid-2000’s, the George W. Bush administration implemented the Higher Education Reconciliation Act of 2005, which cut $12.6 billion from student financial aid, thus making higher education more expensive, leading students to borrow more money from private student loans. This massive cut went into effect during the thick of an economic recession. Predatory lending taking place in the housing market and equally predatory lending taking place in the student loan market, via Sallie Mae, are co-dependent on one another as paralyzing the neoliberal subject.

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35 Levine, Jonathan. "Credit Where It is Due,” 208.
Four years later, the Bush administration implemented an equally ineffective act, the Ensuring Continued Access to Student Loans Act (ECASLA), which was an attempt to make sure the trading activity in student loans was stabilized. The ECASLA authorized the Department of Education (DOE) to purchase Federal Family Education Loan Program (FFELP) loans outright, if secondary demand dipped...In effect, the ECASLA represented a largely unnoticed government bailout of the student loan industry.\(^{37}\) The ECASLA was meant to create an incentive for banks and lenders to participate in the student loan market, because there was security, on the part of the DOE, to cover them in the case of loan defaults. Banks and lenders justify their lack of participation through calling on the idea that there was no security in the event of a student loan default. Student loans have no collateral, no tangible thing to take away if one does not pay back the dollar amount owed. Meaning that banks did not have an incentive to participate in student loan allotment because there was nothing to seize if there was a late payment or a default on a loan.

Unlike a car, home, or small business loan where one would have a tangible concrete object (e.g., a car, home or business, foreclosed upon, or repossessed by the bank), an education could not be taken away. Banks did not have anything to repossess, nothing to hold above the student of a loan was not repaid, thus an incentive to participate in the industry was absent. The George W. Bush administration’s ECASLA, however, was an expensive endeavor for the federal government, to say the least, meant only to be a temporary Band-Aid. ECASLA was meant to last until the end of February 2009, and its purpose was to ease that group of

\(^{37}\) Ibid, 703.
borrowers who had private student loans, who had entered university the 2003-2004 academic year, and whose unemployment rate was at an incredible 16 percent.\textsuperscript{38} ECASLA was an attempt to help this group of borrowers who were struggling to get by in a time of recession, but as a result the DOE was expected to purchase, $500 million in loans \textit{each week} from private lenders.\textsuperscript{39}

I have to pause and take a moment to revisit that number. $500 million in loans \textit{each week}. In her book, \textit{Who Counts?: The Mathematics of Death and Life after Genocide}, Diane Nelson looks at the journey to reach zero.\textsuperscript{40} To balance debt and credit, to reach the golden rule, to reach zero. Governmental wins, like Obama’s Direct Student Loan Program, which saved the federal government $67 billion over the next decade are in fact pennies to the amount that the federal government acquired in its history with its loan programs. Numbers become unfathomable, unreasonable. The journey to equal zero, to balance credit and debt, is a treacherous one, where governmental policy makes seemingly effective efforts for the individual, but minimal changes to large scale debt.

After the Bush Administration’s epic miscalculation in attempting to stabilize the loan market, President Obama’s first year in office made steps to try and actually stabilize or at least lessen the massive student loan debt President George W. Bush left behind. The Federal Family Education Loan Program (FFELP) was replaced by

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\textsuperscript{38} Soederberg, Susanne, “Student Loans, Debtfare and the Commodification of Debt,” 703.
\textsuperscript{39} Ibid.
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the William D. Ford Direct Student Loan Program (DLP) in 2010 as part of President Obama’s Health Care Reconciliation Act; the Health Care Reconciliation Act made it so that student loans came from the Department of Education (DOE) which ended the ability of private banks to originate—but not profit from—student loans backed by the Federal government.Obama’s DLP saved the federal government about $67 billion over the next decade and increased the maximum Pell Grant award from $5,500 to $5,900, which though small, helps lessen the load for low-income students. This small win is crucial to the student. It can be easy to get lost in the numbers; to buy into the abstraction of the weight of monetary debt.

James Scott writes of abstraction through enumeration using early German forestry techniques as an example through which massive quantities of trees no longer become trees through this process of being labeled a quantity. The tree no longer becomes a tree, when it is the 45th tree of the 120 in its designated area. The student’s extra $900 is felt. The abstract the Nelson discusses does not necessarily apply here. It can be easy to get lost in the massive student loan debt increases, however, the extra $900 that became available to students that fell on the individual level cannot be abstracted. The same can be said of the enumeration of debt. However, not only is debt an abstraction for a form of exchange, it is euphemistic in

42 Ibid, 704.
44 Ibid.
the sense that it masks its detrimental effects on borrowers.\textsuperscript{45}

In accessing information pertaining to student loan debt and the government's management of the billions of dollars that are in the industry, how do we even entertain the idea of engaging with the idea of policy driven solutions to resolve the issue? Where is this imagined solution? (I am not attempting to propose a solution; rather, I am showing the twists, turns, and roadblocks that make students turn to alternatives to student loans.) When the numbers are as massive as $500 million a week, after Bush's ECASLA, and Obama's DLP reduces that number to $67 billion over a decade, I know not where to even begin to intervene, and that is in no way my goal. As stated above, education does not take a concrete form. It cannot be repossessed or foreclosed. Your degree will not be taken away after several missed payments. Financial control through student loans is softer than that. It is paying the minimum until you are in your mid-fifties and then some because your daughter just graduated and your Parent Plus Loan payment is due.

\textit{Sallie Mae}

Sallie Mae manages twenty percent of all student loan debt in the United States.\textsuperscript{46} It collects, lends, manages, negotiates and disburses loans of all sorts. The

\textsuperscript{45}"27\% of respondents to ASA’s survey said that they found it difficult to buy daily necessities because of their student loans; 63\% said their debt affected their ability to make larger purchases such as a car; 73\% said they have put off saving for retirement or other investments; and The vast majority—75\%—indicated that student loan debt affected their decision or ability to purchase a home."

double duty of Sallie Mae as being both a distributor of student loans and a collector of student loan debt.

Student loan debt is at an all-time high. According to the Federal Reserve Bank of New York, The National Education Debt reached $1,189 billion in 2015.\(^47\) With a number this massive, one would assume that students are hundreds of thousands of dollars in debt, but that is not necessarily the case. Less than one percent of borrowers with debt owes as much as $200,000, with two thirds owing less than $25,000.\(^48\) This in no way diminishes the impact that loans have on borrowers. In fact, the impact appears to be intense. Borrowers with as much as only $5,000 owed are the most likely to default on their loans with a 34 percent default rate.\(^49\) This phenomenon suggests that these former students were unable to pay their loans, forgot to pay their loans, or put off their loans for up to 270 days (although other circumstances are certainly possible).

Sallie Mae privatized in 1997, meaning that it changed from its “status as a government-sponsored enterprise (GSE) to a fully-private, non-federally chartered organization.”\(^50\) The GSE is a privately-owned financial institution with a federal charter and special government benefits, such as tax exemptions and an implicit

\(^{48}\) Baum, Sandy Student Debt, 24.  
\(^{49}\) Brown et al., Looking at Student Loan Defaults Through a Larger Window, The Federal Reserve Bank of New York (2014)  
federal guarantee of its debt. After its shift to a privatized corporation, only a few small things changed. Sallie Mae was now competing against non-GSE loan companies, but the company never really lost its structure. Sallie Mae was always comprised of a corporate structure and been required to consider shareholders and profitability. The only things that changed were the federal charters that Sallie Mae no longer had to abide by. Sallie Mae has a history of government backing and the removal of risk from lenders. It was a state led attempt to influence the flow of capital and credit to the student loan industry by absorbing the financial risks (defaults and bankruptcies) involved in lending to students. Sallie Mae was allowed to deal in government backed loans because the high-risk nature of student loans, banks were unwilling to participate in program because student loans represent forms of unsecured debt (i.e. an absence of collateral) both illiquid and long-term. Sallie Mae made its money selling bonds and now handles the federal government's student loans, in addition to non-federally subsidized or unsubsidized student loans. Sallie Mae has evolved rapidly and in 2014 split into a consumer banking business and a “newly named management, servicing asset recovery business, Navient Corporation” a euphemism for a debt collecting service.

In 1993, a new delivery system for loans was proposed, where the

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51 Dean, J. E., Implications of the Privatization of Sallie Mae.
52 Ibid.
54 Ibid.
government, rather than the private sector, made loans. This changed system would have eliminated the guaranteed student loan marketplace, but in 1994, with a Republican majority House and Senate, the proposition was halted.\textsuperscript{56} It is important to understand the role of the largest federally supported student loan program and its evolution throughout the last two decades in order to fully gauge the limited options students face in this moment of high tuitions and limited and minimal government aid.

\textit{Seeking Alternatives}

While the student loan industry is one made up of billion dollar debts managed by for profit corporations, some students take other routes in financing their higher education. My own student loans are managed by Nelnet Student Loans, the company holding $1,183 billion in student debt, second to Sallie Mae’s $6,103 billion in 2010.\textsuperscript{57} Morgan Adamson writes that, “Explicitly, financial debt is only an index of a form of life that is itself generated through debt, that can never be repaid, yet at the same time acts as a motor for constant ‘undulation’, ‘movement’, and adaptation.”\textsuperscript{58} Financial debt creeps and takes forms that effect and affect people through means that are not usual or calculable. I interact with this part of my life so briefly; I get an email about once a month from Nelnet, where they either send me a snapshot of my

\textsuperscript{56} Dean, J. E., Implications of the Privatization of Sallie Mae.
\textsuperscript{57} Soederberg, Susanne, “Student Loans, Debtfare and the Commodification of Debt,” 700.
\textsuperscript{58} Adamson, Morgan, “The Financialization of Student Life: Five Propositions of Student Debt”, \textit{Polygraph} 21, 2009, 98.
loans, information on loan repayment options, information about the six-month grace period where I can repay my loans without interest, or ask me to follow them on social media to stay up to date on the latest news on student loans. Nelnet has kept me in the loop since I took out my first loan when I stepped foot on campus the Fall of 2013. “Isolating the student by assigning her to a vulnerable legal status, the production of the student in debt is an experiment in the development and dissemination of techniques of financial control.”59 The student in debt will remain in debt until it is repaid. There is no way out. Student debt is one that bankruptcy cannot undo.

The ease with which I was able to secure a $5,000 loan upon entering university as an eighteen-year-old baffles me. I was met with a generous financial aid package the summer before my freshman year. It is deliberate in the way that works, right after the acceptance letter came the financial aid letter, and with it, loans factored into my package without my knowledge.

Why am I complaining, right? You saw the aid letter; it is generous and only the Federal Direct Subsidized Loan and Federal Work Study were items to be paid back, and not even for another four years, and because they were subsidized I won’t have to touch the interest rate: that is on the federal government’s ticket.

The issue here, again is the ease with which the transition was facilitated by the financial aid office. Adamson writes, “University infrastructure acts as a mediator between banks and students, deliberately constructed to facilitate this relationship with so-called financial aid packages, websites, and offices that directly link student

sources of credit and allows them to take out massive loans with surprising ease.”

This direct relationship with banks starting at age 18 (traditional routes, non-gap year, or late entry students) is startling when one considers the age at which other major life landmarks—if one is to buy a home, a car, own a small business, the likes. This ease Adamson writes of didn’t look as clear to me until last year, when my mother took out a $13,000/year Parent Plus Loan for my younger sister’s university expenses, on top of my sisters maxed out Federal Direct Loans, subsidized and unsubsidized, adding up to a combined amount of $18,000/year for four years. The same story goes for my mother and sister, their loan provider sends monthly updates via email and lays dormant awaiting graduation celebrations, lurking in the shadows.

An acceptance letter for low income families is not necessarily the ticket into the university. Families who live under the $125,000 combined household income—which Stanford recently stated that they would waive tuition fees for that income group—patiently await the arrival of a financial aid letter. Colleges and universities in the Ivy league determined that families with a combined household income of $60,000 or less, or in some cases with $100,000 in assets, are the cut off points for zero parental contribution towards tuition. Even within some institutions that offer free tuition and zero parental contribution, for low-income families, there is a

60 Adamson, 101.
pervasive language of the student’s responsibility to pay for their studies. The Financial Aid FAQs tab on Wesleyan’s financial aid website, for example, states under the “Does Wesleyan expect a contribution from the student?” FAQ, that “Wesleyan expects a minimum contribution from students based on their class year. For fall 2016, the first-year student expectation was $2,000.” This means that while students receiving full aid and zero parental contribution expectation, from Wesleyan, the student contribution may take the form of federally subsidized loan. Wesleyan, along with seventy other universities and colleges, are considered “no-loan” schools.

Not all “no loan” schools completely eliminate loans from financial aid packages; many of the schools still require a student contribution, like Wesleyan, but they do have a “low cap” on the amount of loans students can take out. There are, however, six institutions: Claremont McKenna College, Dartmouth College, Williams College, Yale University, Massachusetts Institute of Technology, and Cornell University, that continue to exclude loans from the financial aid packages of low-income students. The low-income family, and the first-generation-student-to-college family as is the case with my family, has more than the acceptance letter to look forward to. Side by side comparisons of financial aid award letters happen alongside side by side comparisons of university facilities, and academic offerings. Often times

65 Ibid.
66 Ibid.
loans are inescapable, even for the neediest of students. The form of aid that the university awards, the need-based scholarship, often times requires a different form of repayment from the student, as is the case with Wesleyan’s scholarship recipients. There is a whole management system set in place for the management of the institutional scholarship recipient, through the Office of Stewardship, which I will explore in depth in chapter three.

This, however, is not the case for students whose parents are presumably paying the entire bill. At Wesleyan, students applying for need-based financial aid make up 49 percent of the class of 2020, meaning that 51 percent of this year’s freshman class is paying full price. This year, the total cost of tuition and room and board-money that goes directly to the university is $64,592 for freshman and sophomores and $66,500 for juniors and seniors. This price doesn’t include price of books and supplies, personal expenses, and something easily factored out and forgotten by many: health insurance. Low-income students travelling out of state who might be on Medicaid are not covered, as Medicaid does not travel with you to another state. Wesleyan estimates about $1,200 for books, $1,456 for personal expenses, and Wesleyan’s health insurance my freshman year was $1,305. That’s $3,961 not covered by financial aid, an almost $4,000 that low income students do not have.

In attempting to escape this massive loan industry students seek out other alternatives that will seemingly ease their transition off campus. One such alternative is the Human Capital Contract. This contract creates ‘a financial instrument that would allow investors to buy part of a student’s future income. A Human Capital Contract, then, treats funding a student’s education as an investment in fixed capital or increasing ‘equity,’ and the returns come from the investor receiving a predetermined percentage of the student’s income for a larger portion of her working life.69

This Human Capital Contract contractually grants the investor to essentially own part of a student’s life. It goes beyond the financial loan repayment structure that we are accustomed to seeing; students repay their loans when they feel, allow interest to compound, or pay it on time and with more than is required as to avoid paying for a longer period of time. This structure then, is one from which the student cannot escape, avoid, pay back on time, or even early. The Human Capital Contract offers an illusion of settling a debt, but in reality, the student’s paycheck is linked to the debt that they owe: the terms have shifted, but the ownership is the same.

**Wesleyan Family**

The Wesleyan scholarship is funded by fundraising campaigns like the THISISWHY campaign, “red and black calling” (in which Wesleyan students make cold calls to the alumni network asking for donations). All such donations are dependent on the alumni’s connection to Wesleyan, a connection envisioned as a quasi-family. The idea of the family figures heavily in my third chapter.

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69 Adamson, 102.
Morgan Adamson writes that “alumni, like children leaving the roost, are expected if possible to take on some of the burden of supporting their ‘family’ of ‘origin’ to the end of their days or even through their estate, if possible, in return for their enriched position in the world.” The Wesleyan “family” is something that we all know too well. During the first weeks of senior year, the career center held a mandatory event for all seniors held in the science center. We were given a sermon about making appointments with the career center and planning ahead for post-grad plans, all in the ordinary; our attention was then directed to a projector that had been used for slideshows taking us through the new career center website. We saw an older man appear on the screen and then the video began. He was an alum from maybe the class of 1960 telling us about our responsibility to pay it forward, to give back to our community, and he pledged to match any donation made before a certain month. With this pledge came the decree of joining the Wesleyan family as an alumnus, part of the network of graduates spanning all over the world, all connected by the Wesleyan name. However hard they— the career center and the Office of University Relations— tried to play the familial connection card, many of the conversations I overheard fellow seniors having upon leaving the lecture hall, spoke otherwise. “We pay so much to go here—how are they already asking us to donate? We haven’t even left yet.”

The purchasing power wealthy students throw around in moments like these, highlights the ever-present invisibility, or rather rejection of class difference. “We

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pay so much to go here,” so many students right before they claim an injustice, or state a complaint. “We pay so much to go here” translates to, we deserve “X” because we pay for the school to provide “X” for us. 49 percent of Wesleyan students took out loans to go here. 51 percent of students do not pay to go here; their parents do. This is no way to treat your future alumni Wesleyan. The Wesleyan family will remember.

An example of this familial connection emerges in Wesleyan alumna Laurel George’s autoethnographic piece, “Like Family to Me: Families of Origin, Families of Choice and Class Mobility.” George writes of her experience as a low-income student at an elite private high school. Later in the piece, George recounts an episode her mother had with a fellow graduate school peer. George refers to this encounter as the “dean episode.” The “dean episode” is a moment she describes in which her mother, a secretary at Yale, is tight on money paying for George’s private school tuition and the dean she works for, steps in and writes a check to “subsidize” the tuition.71 George shares the “dean episode” with her friend and fellow graduate student, who calls the “dean episode” a token of gesture. George recalls:

Recently when I was back at Yale as a research fellow, I mentioned the “dean episode” to a friend and fellow graduate student who had been involved in the recent labor disputes there. He remarked that the dean’s actions amounted to nothing more than a token gesture, and had clearly done nothing more than ameliorate the underlying problem of clerical workers’ severe underpayment. His comment stung. Of course he was absolutely right, but his analysis detracted from the cozy feeling that I had a benefactor eager to reward my industriousness and promise.72

71 Ibid.
Adamson writes that George “does not question the meritocratic login in which her benefactors will come through as long as she upholds her side of the bargain, nor does she consider that her whiteness no doubt facilitates this contract, allowing her to be regarded ‘like family.’”73 Her side of the bargain then, is good grades, and the incentive, or the collateral was becoming “homeless” as a result of possibly getting kicked out of the school. Her whiteness masks her class. A gift is not read by George as a form of indebtedness, rather it is upliftment by her fellow white counterpart, her kin. Adamson calls on George to consider her whiteness as the precursor to these subsequent kin bond she felt with her mother’s presumably white boss, and to question this immense power dynamic that exists between the boss and her.

George’s “cozy” feeling, is one I am not familiar with. I am a recipient of the Wesleyan Scholarship. Wesleyan pays $30,000 a semester for me to attend the university. I am maxed out on my federal loans, $5,400/year, and I pay for the parental contribution on months that my mother cannot. I pay for my Wesleyan education, but the large part of the bill is covered through a gift from the university.

This kinship that she feels towards the dean is one that is rooted in her whiteness, because as for me, that “cozy” feeling she refers to, that feeling of pride and joy, of being the embodiment of some one’s monetary investment, that “cozy” feeling is entirely alien. I feel like I have a thin layer of slime coating my skin, unable to be scrubbed off, too viscous to remove. I feel an itch under my skin that the

sharpest of nails cannot reach. The hairs on the back of my neck are always erect, and my heart rate never dips below 90. Resting. Those feelings embody the feelings that I have that are as far from “cozy” as can be. In fact, I am the opposite of cozy. I am un-cozy, uncomfortable, unable to relax, to enjoy, only sometimes. When I receive those emails, the ones asking for me to fill out my profile, my Wesleyan Scholar Update profile, the ones that should, “include a thank you letter to your scholarship benefactors” I feel empty and nervous. When I receive five emails a month reminding me, when I receive three phone calls over the span of three days reminding me, when I receive two voicemails asking for this profile, asking for a thank you, I feel un-cozy. I feel indebted.

I am un-cozy because I do not have the money to pay. I feel un-cozy because despite the fact that my mother works two jobs adding up to a 72/hour work week, she still cannot make the tuition payments. I feel un-cozy because my mother cannot make the payments some months and I can. She promises to pay me back, and I feel un-cozy. My mother claims indebtedness to me. I owe her more than she will ever know, more than filling out financial aid forms, and re applying year after year will ever measure. I am un-cozy. She promises to pay me back. I am requested to thank strangers, donors, a constructed family, sources unknown. I am un-cozy because I am more than a recipient, yet I am made to feel so much like one.

Adamson’s essay demonstrates the intensity that exists between donor-recipient relationship centered around kinship with the university as home. George’s whiteness trumps her class differences with her benefactor, allowing her the privilege

74 Quote from one of the many emails I received this semester and last.
to feel comfort, pride even, in being on the receiving end of a gift. However, I want to engage with George’s “dean episode” in deepening, or rather forming an understanding of what it means to feel the pressure to uphold the end of the bargain, especially when the person on the receiving end did not consent to said bargain.

Financial Aid and the scholarships they provide student come from donations. Donations or gifts to the university, are given by donors. Students who apply for financial aid are not necessarily aware of the money trail. They are not necessarily aware of the relationship they will enter as Wesleyan Scholars.

**The Gift**

In beginning to think about the student scholar, and the “gift” that unites them through donation, the concept of the gift must first be fleshed out. I will look outwards to look at the way “gift” has been defined through multiple disciplines in order to see how they interact with the “gifts” that students receive in their financial aid packages, a no pay back, non-binding contract. I approach the question, “What is a gift?” through an interdisciplinary lens; I look at two fields specifically, social anthropology and philosophy. Social anthropology’s exploration of the gift evolves out of Anthropology’s gift. The gift is generally known to be written about by anthropologist Marcell Maus. However, I will refer to French anthropologist Alain Testart’s analysis and engagement with Maus’s theory and definition of the gift. Next I look at a philosophical definition, grappling with the concept of the gift using French philosopher Jacques Derrida’s concept and regulatory definition of the gift.

In Alain Testart’s “What is a gift? he begins by deconstructing of the idea of
the gift using the example of the French words *donare* vs. *dare*. Testart’s example of two children playing with marbles, where and one child gives the other child a marble instead of “swapping” one marble for another. “Swapping” translates to giving one in exchange for another. Testart argues that Marcel Mauss’s “Essay on the Gift” should have been called Essay on Giving to eliminate ambiguity. Maus’s use of “gift-exchange” didn’t make sense, because gift and exchange are two very different things, hence his use of the French words *donare* v *dare* in his swapping marbles versus giving marbles. To swap is to give with an expectation of receiving something in return, to give is to give without an expectation. Testart helps make clear the differences between exchange and gift through expanding the example of the two children playing marbles. Testart brings back the child who was gifted a marble from his friend, Testart supposes that that boy gives his friend a marble in return as a way of thanking and thus maintaining a friendly relationship. The gift remains a gift because the friend who originally gifted the marble does not enter the encounter with the expectation of swapping. Instead the friend who was gifted the marble feels heartfelt gratitude, perhaps, and is compelled to give a counter-gift. Testart recognizes this as a counter-gift, not necessarily an exchange, because the original recipient is compelled by their own, perhaps heartfelt gratitude, to give a counter-gift, and not requested by the friend to make good on an “exchange.”

Testart argues that exchange “is inseparable from the notion of intentionality.”

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76 Ibid.
77 Ibid, 254.
The He argues, “[T]o exchange is to address and receive reciprocally.” Testart’s analysis of the importance of addressing is crucial in grounding debt, or the expectation of a return. He writes, “addressing signifies something aiming at a certain goal, or hoping to do so. If I address a smile to someone, it is because I hope for a response that may take the form of a smile or something else. The address presupposes the hope of a response, where Testart argues, “indeed the common denominator of these exchanges lies in the idea of a response.” Response, and expectation compound to create debt, the expectation of a response. The person smiling may have had good intentions, but maybe it threw off the target of their smile. The important thing to recognize here is the recipient. The unknowing recipient. The person who initiates the smile to the stranger holds a position of power over the target of their smile. They have their target locked in, they must respond with a smile, or run the risk of failing in this small social interaction. The expectation of some sort of a response—that moment where one gestures, or rather invites another to engage and reciprocate is where I find traces, roots of gratitude debt, an action that expects an action in return.

Obligation to engage is where we locate the tensions of gratitude debt, and Testart engages with this idea writing, in the subsection titled “Obligation and the requirement to pay back,” “we must at least make the distinction between a moral obligation and a legal obligation. A moral obligation merely pricks at your conscience. But a legally recognized obligation gives rights to the one who has this 

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78 Ibid.
79 Ibid, 255.
obligation over you; and it gives him the means of action.”\textsuperscript{80} The financial debt that I wrote about earlier in the chapter speak to the legal obligation that student borrowers enter. However, I am interested in exploring what I will call gratitude debt. It is not necessarily the legal, but it is the unseen. It is the unregulated, but highly managed.\textsuperscript{81} It is the moral.

This moment, the moment where a moral obligation “pricks at your conscience,” is much stronger and present for racialized gendered subjects. Laurel George and her black graduate school peer who calls out her “dean episode” as tokenistic, read her position as indebted very differently. George felt cozy in the dean’s investment; she felt cozy in her whiteness. Her graduate school peer, however, recognized the implications from the perspective of a minoritized subject. In the university setting where there are not two actors engaging in an exchange, there is not the knowledge of an obligation, even if it is only a moral one, and there is also no knowing of the repercussions, if there are any of not following through on this moral obligation. Meaning the student who signs up for financial aid is not aware of the donor as an actor in the transaction. The student is in a vulnerable position when they apply for financial aid. Students who apply to institutions like Wesleyan—private, elite, small, wealthy—have to fill out additional forms for aid.

The CSS profile is a form that students applying to specific—usually wealthy elite private—institutions fill out in addition to the FAFSA. The CSS Profile allows for colleges to get a sense of how much aid would better benefit the student, because

\textsuperscript{80} Ibid, 257.
\textsuperscript{81} I will discuss the management of gratitude debt in my third chapter.
it has much more pointed questions that take things like divorce, and region into account.\(^8^2\) College confidential, a highly trafficked forum for student’s entering university, has multiple threads dedicated to the extremely personal questions that the CSS Profile requires of the student. \(^8^3\) There is this fear that manifests, a power struggle. The person who receives a smile from a stranger on the street, students who receive grants or scholarships from universities, fear that something will be taken away or withheld if one does not follow through. The steps taken to receive these large university scholarships, like filling out the CSS Profile, are already road blocks, making the entrance and “free money” a prize to be sought after. Upon arrival to the university, however, the student scholarship recipient discovers that there is more to the scholarship than filling out the CSS Profile. The student in need of financial assistance is in a perpetual state of filling out profiles. Of filling in boxes, with personal information. Of waiting for requests.

Testart uses another example that exemplifies this gift, exchange, and obligation conundrum. He uses the example of a fountain pen: Imagine that you like this person’s fountain pen and you compliment the fountain pen. The person then says, “I’ll give it to you!” You say many thanks and go about your way. A few days later you run into said person. They demand $100 of you. You are astonished because it is no longer a gift. Rather, they say you owe them-it is an open unequal (albeit


untrue) exchange. However, if a few days later you decide to gift this person $100 it does not retract from the original gift, the key here is the intention and the will of one to return on the gift, the obligation cannot exist. This example is crucial again in breaking down this conundrum of gift, exchange, obligation in relation to gratitude debt—the felt obligation, or rather the felt tension that comes with being a student benefactor of massive grants and scholarships that fund our education. A gift is no longer a gift when it the demand of a counter-gift is present. Testart defines gift as

the transfer of a good that implies the renunciation of any right over this good, as well as any right that might issue from this transfer, in particular something requiring counterpart. The idea of a gift contains the notion of abandoning. The donor abandons a good, as well as any right that might emanate from its transfer.

Testart emphasizes the notion of abandonment, the removal of the self from the gift. The giving makes the thing being given an independent entity, one to be taken up completely by the recipient. No ties can remain with the gift, a “renunciation of any right over [the] good” reads the first line.

With this definition in mind, where do modern day philanthropy, donations, scholarships, grants, and the marketing of these fit? Is there a difference then between an investment or a loan, and the so-called terms under the umbrella term gift? In order to continue this discussion, the crucial component again is consent, as well as intent.

Testart’s concludes that “no one can require a gift of you. A gift can be expected, solicited, etc., but not required without losing its character as a gift.”

To solicit a gift, to solicit gratitude in response to a gift, thus eliminates the idea of the

84 Testart, Alain, “What is a gift?,” 257.
85 Ibid, 258.
86 Testart, Alain, “What is gift?,” 258.
scholarship, or grant as being a true gift. The gift of financing higher education for low-income students through alumni donations, is in fact not a gift to its recipients. Foucault’s theory of human capital and the university’s mission to reproduce the neoliberal subject who embodies excellence directly take the place of this idea of the gift. Cultivation of the individual through academic success and gratitude debt are the expectations placed on scholarship recipients. Our debt takes on a new form.

To enter into the philosophical realm of the gift is to understand the magnificence of simplicity. I venture farther away from concrete definitions of the “gift” through exploring philosophical analyses of gift-giving. Though seemingly abstract, philosophical engagements with ideas of the gift inform fundamental ideas of obligation and responsibility among human interaction.

Philosophy takes on the gift and exchange and gives us insight into the importance of recognizing the intent and the power imbalances that come with the giver-donor-benefactor’s firm involvement with holding strong attachments to the gift. French philosopher Jacques Derrida asserts the following:

For there to be a gift, not only must the donor or donee not perceive the gift as such, have no consciousness of it, no memory, no recognition; he or she must also forget it right away [a l’instant] and moreover this forgetting must be so radical that it exceeds even the psychoanalytic categoricality of forgetting…. [W]e are speaking here of an absolute forgetting- a forgetting that also absolves, that unbinds absolutely and infinitely more, therefore, than excuse, forgiveness, or acquittal.87

The Derridian idea of the gift is one that is defined by extremes. Derrida’s gift requires a forgetting so radical that it surpasses all other understandings of forgetting.

The first line states a required absolute lack of perception, memory, recognition, and consciousness of the gift, by both the donor and donee. Both parties must forget right away, it happens in a flash, and that flash evaporates in an instance that must be forgotten.

This then calls for a complete forgetting of giving, in order for the gift to maintain its pure title. This scenario in which a gift exceeds all physiological boundaries—absolute forgetting is something that is hardly achievable—can be salvaged by the more tangible belief that

[t]he gift loses its gift character as soon as it is recognized as such by the giver or recipient...self-congratulation or “narcissistic gratitude” undermines the gift as much as any symbolic repayment of the recipient.\textsuperscript{88}

This definition brings us farther from the extreme “absolute forgetting” by creating a more rational standard that recognition of the gift as gift, makes it no longer so, thus eliminating the possibility of an expectation of a counter-gift. This does not mean however, that the presentation of a counter gift, which in this case is gratitude, makes the gift obsolete, it is the recognition of the gift as such by the giver that does so.

\textsuperscript{88} Ibid.
Chapter Three: Collecting Gratitude

Introduction

“When Wilson Zhang learned his father had cancer, he did what any son would do,” begins a 2016 New York Times article. “He took over the household—shopping, cleaning, taking his sister to school. He was 8 years old.”

Every year, the New York Times awards ten promising seniors in the New York City area a partial scholarship to attend a four-year university of their choice. The students also receive a laptop from a private donor, counseling services to work through their years of trauma, and a summer internship at the Times. After the recipients have been chosen, the Times publishes an article such as the one quoted above, which chronicles the heartbreaking experiences of these students, details their impoverished hardship, and harps on the myriad ways in which the scholarship will uplift these scholars via education—and via donors’ money.

Although it opens with a story of tragedy, the narrative continues by outlining the successes the students have achieved in high school. Returning again and again to the students’ abysmal circumstances, the article paints a picture of the individual successes that these students have already achieved, but more importantly, reworks these sob stories to mobilize a future-oriented project of upliftment. Reporting on their own benevolence is the Times’ attempt to insert itself into this narrative of individual success and to project an image of humanitarianism that attracts donors who crave opportunities to demonstrate their morality. But these stories play out not

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just for the *Times* itself, but also for the subscribers and investors who are similarly committed to this project of individual success and aid: “The scholars are linked by their refusal to be confined by their financial struggles, and without exception, each desires to give back,” the article continues, on a final note of resilience and futurity.

As discussed in chapter two, building human capital—becoming marketable—for the ideal neoliberal subject requires higher education. The *Times*, participating in a tradition of granting selective institutional aid to help impoverished students acquire human capital through higher education, is a useful model for examining the university’s Office of Stewardship, an institution within an institution committed to a similar goal.

To qualify for the *Times* scholarship, each student writes an essay demonstrating both their excellence and their need. In the case of the Office of Stewardship, however, money comes in the form of financial aid, which students apply for via FAFSA and the CSS Profile. The *Times* scholarship is funded by subscribers, private donors, and at least one past recipient, which the writer of the article never fails to make abundantly clear. In much the same way that the *Times* has a dedicated subscription base, and in the same way that newspapers contribute to creating and maintaining state and national identity, the neoliberal university has an equally loyal base of alumni donors and is equally committed to maintaining institutionality in its goal in state- and nation-building.

The *Times* scholarship projects an image of the neoliberal fantasy of donating

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to individuals from marginalized communities and inviting the wider community to examine their individual successes. This chapter explores assistance labeled as financial aid, which is in actuality donations made by many individuals and families. I argue that students who receive aid from donors are subject to management by the Office of Stewardship as agents of soliciting future donations, and also agents of transacting gratitude. In deploying student scholarship recipients’ experiences, profiles, and interests to secure and maintain institutional relationships with donors, the Office of Stewardship facilitates a contact zone, as Sara Ahmed describes in her essay “Collective Feelings: Or the Impressions Left by Others,” between the student and the donor.

Requesting profiles of students who receive annual aid, the Office of Stewardship serves to abstract the student via a lengthy questionnaire aimed at pigeonholing that student and extracting information to create a trackable, marketable student as a quasi-investment that at once upholds the Wesleyan image and suspends a neoliberal fantasy of lifting students out of poverty. Students feel abstraction filling out the profiles, seeing their experiences boiled down into questions and answers geared towards others, but on the part of the institution, a hyper-individualization occurs: The Office of Stewardship must individualize these students and their experiences in order to appeal to donors and fulfill ideals of progress and upliftment that donors have associated with philanthropy.

This chapter will read the Office of Stewardship as a bill-collecting agency that seeks to balance debt between students and donors through the exchange of gratitude. The Office is also tasked with maintaining itself as an institution within an
institution through thinking prosocially and retaining donors throughout the long lifespan of the university. Through a discursive analysis of email exchanges I and others have had with the Office of Stewardship as scholarship recipients, I illustrate that this process of maintaining institutionality and donor relationships relies heavily on student compliance with providing gratitude. Consequently, through the bombardment of emails and the abstraction of the individual that results from filling out student profiles, scholarship recipients embody financial vulnerability and take on the accompanying shame. Becoming concurrently abstracted and individualized by the Office of Stewardship elongates preexisting vulnerability.

**Contact zones**

Sara Ahmed’s “Collective Feelings” argues that “emotions play a crucial role in the ‘surfacing’ of individual and collective bodies.” 91 Emotions for Ahmed are rooted in intense attachments that function to align individuals with collectives. 92 She calls for a reading of emotions as they manifest in “concrete” ways, rather than only through “psychological dispositions.” 93 Ahmed further argues that the intensity of perception is important to consider in these attachments and engagements. She writes, “If we feel another hurt us, we may attribute that feeling to the other, such that the

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92 Ibid., 26.
93 Ibid., 27.
other is read as the impression of the negative.”94 My analysis takes appreciation, or gratitude, in the place of Ahmed’s example of “hurt” here. Where the benefactor of the scholarship, donation, or so-called gift, reads the appreciation onto their beneficiaries, the beneficiary is expected to embody this appreciation, and thus an indebtedness forms.

The contact zone is the moment in which the donor receives “the custom profile—specifically about [the scholar]”; it is where emotions are temporarily transferred. The contents of the scholar update are meant to establish the donor with the student’s progressive journey through Wesleyan. The contact zone functions as the site where the donor can temporarily absorb the students position, with the temporal function being the key component here. The temporary occupation of the students’ emotions are facilitated through the attainment of the “custom profile.”

**Stewardship**

**Tracing the Term**

The etymology of the term “stewardship” aids in placing the Office of Stewardship within the context of the neoliberal university by illustrating a history of maintaining institutions through soliciting donations and thinking pro-socially. The Oxford English Dictionary defines stewardship as the management of the affairs of a household—or institution—on behalf of its employer.95 The word “stewardship” in

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The context of a college or university appears in the mid eighteenth century, with the steward acting as a “member of a college who supervises the catering at a table.”\textsuperscript{96} In an earlier, sixteenth-century mention, the steward appears to be a servant, or head servant of a club in charge of other servants, charged with the duty of catering.\textsuperscript{97} There are many iterations of the definitions of the steward and stewardship. The word has religious and managerial roots; on one hand, geared towards serving God and the institutions through the management of resources, and especially money through the act of pledging donations.\textsuperscript{98} On the other hand, however, there is the managerial definition of steward as one who manages the finances of the home or institution. This is where university stewards can be located. I’m choosing to focus in on the Office of Stewardship because it maintains the institution’s relationships with donors, who give money that in turn maintains the university and its mission to preserve its longevity.

The University’s Office of Stewardship is entrenched in donor relations and stewardship. In order to maintain the prestige and the wealth of the University, the Offices of Stewardship, University Relations, and Communication, all work in conjunction to form a bureaucratic conglomerate meant to serve as the middlemen between the large group of donors, alumni, parents, the general public, and students. The Office of Stewardship maintains the steady flow of donations to the institution. Wesleyan’s Stewardship department is not one that has its functions, employees, mission statements, goals, or office locations, in the public sphere of the internet.

\textsuperscript{96} "steward, n.". OED Online.
\textsuperscript{97} "steward, n.". OED Online.
\textsuperscript{98} Ibid.
The Office of Stewardship also, however, deals with scholarship recipients. The Office of Stewardship is at times referred to as the Office of Stewardship and Donor Relations, but inconsistently. This ambiguity in naming points to the way in which the university organizes this office as a back-and-forth site of both financial donor management and scholar management. For example, in one section of Wesleyan’s career center webpage dedicated to Wesleyan grants, there is mention of contacting the “Director of Stewardship and Donor Relations.”\(^99\) However, in a job posting in a separate university webpage, there is a position open as a Stewardship Student Employee, working under “University Relations--Office of Stewardship.”\(^100\)

But Wesleyan’s Office of Stewardship is almost entirely absent from the internet. There is no dedicated “.edu” offshoot page from the Wesleyan homepage for stewardship. There is no information online about what the resources necessary to maintain Office of Stewardship webpage are, what the explicit instructions are behind making a university sanctioned webpage, what the reasons behind the lack of webpage. This lack of online presence comes into effect in the next section, when we come across the students who are directly involved in the process of delivering gratitude to their donors via the Scholar Update. Because there is no information in the public sphere of the internet, students are left wondering how they are being managed, what the mission of the department is, where the department is located, and

\(^{99}\) [http://www.wesleyan.edu/careercenter/students/wesleyan-grants/grantapplication.html](http://www.wesleyan.edu/careercenter/students/wesleyan-grants/grantapplication.html)

many other concerns that might be resolved if there were an online presence. This lack of transparency will be vital in considering the way that we examine the way scholarship recipients are left to communicate with the Stewards in the next section.

**The Scholar Update: An Abstraction**

The Wesleyan Scholar Update form works to guide a narrative of the student experience at Wesleyan through strategic prompts that attach the students to the institution. The purpose of the questions is twofold: first, to convince students of their own, individual affiliation with the university; and second, to present the donors with a streamlined, traceable story. The scholar update is an instance of a *contact zone*, as Sara Ahmed phrases it. Ahmed argues that emotions take place in *contact zones*, in which “bodies are impressed upon by objects and others”; in other words, they are interactive sites of emotional transfer.\(^{101}\) The donor and the scholar share a moment of contact, a moment of absorption.

Despite the individualization that occurs here, the scholar update begins a process of abstraction that conceptualizes the student as an investment marketable and palatable to donors, laboring in service of the university’s future.

**Introduction to the Scholar Update**

Every year Wesleyan scholarship recipients are requested to fill out scholar update forms, which are located in their online student portfolios. The progression of

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questions from freshman to senior years illustrate a desire on the part of the Office of Stewardship to trace individual students’ journeys, which it shows to donors in an effort to forge individual relationships between donors and students. These individual relationships allow donors to create attachments to students and donate in the future, a project that reveals itself to be deeply committed to institutional longevity.

The scholar update is an online form that consists of fourteen to sixteen questions that change every year, typically ranging from academic experiences (“who are your favorite professors? what are your favorite classes?”) to internships, to broader questions, such as “why Wesleyan?” Every year, students are asked what attending Wesleyan means to them. (They are also asked to provide a thank-you note, which I will examine later.) Students are greeted with the following opening to the scholar update.

Scholarship Student Update

As you know, a portion of your financial aid package has been generously donated by alumni, parents, or friends of Wesleyan.

We realize that you are extremely busy and we sincerely appreciate the time you are taking to thoughtfully answer the questions below. Your donor(s) will be delighted to learn more about you. We find that benefactors who feel connected with their scholar are more likely to give again in the future, so your assistance is truly valuable.

Please take a few moments to complete this form to let us know more about you. Be as complete and specific as possible in your answers; this will reduce the likelihood of us having to recontact you.

Two important reminders

1. Please complete in one sitting. This form cannot be saved and returned to. You may find it best to use a Word document (or similar) to draft your answers, and then cut and paste them into the form when ready.
2. The form will not upload unless all the text fields are filled in. If an answer is not applicable, please fill in N/A.

Thank you!

Specificity takes the form of the “favorite” question type. The first scholar update form, delivered to scholars during their freshman fall, asks the student of their favorite class, favorite professor, most memorable experience and favorite groups and clubs. Theses sets of questions call for the student to see their experience through the lens of the favorite--the memorable. Institutional immersion, and thus, institutional embodiment, are read onto the scholar through the priming of “favorite’ and memorable prompts.

Stating that “benefactors who feel connected with their scholar are more likely to give again in the future,” this introduction to the update reveals the two-fold project of the embodiment and maintenance of a Wesleyan identity, a hand-in-hand process that makes giving to Wesleyan appealing. The student participating in the scholar update both embodies and maintains institutional identity. In the general sense, students participate in and announce institutional affiliation by agreeing to work with the Office of Stewardship to turn in the survey. In a more particular sense, however, filling out the survey requires students to embody, or internalize, their Wesleyan experiences and thus believe themselves to be ingrained in the institution: when students answer the questions, they are forced to reflect on their experiences, writing themselves into institutional culture and memory. Maintaining this embodied Wesleyan experience occurs upon submission of the update, and then again on delivery to the donors.

Examining the language and tactics used, this solicitation to fill out the
scholar update reveals the creation of contact zones between the donor and the scholar. Beginning with the sentence, “As you know, a portion of your financial aid package has been generously donated by alumni, parents, or friends of Wesleyan,” the scholar update immediately sets up a point of mutual understanding and establishes the student as an equal participant in the duties of stewardship.

By taking on the emotional burden of the beneficiary-through the emails/profiles provided by the Office of Stewardship, and the solicitation of donations by the Office of Stewardship-the benefactor comes into contact with the feelings of the other, the beneficiary. This is a temporary position for the benefactor to occupy, temporary in the sense that, the feeling will dissipate once the donation is given. The benefactor releases herself from the hold of the contact zone through the act of giving, donating. This is their purchasing power: their ability to separate themselves by writing a check from the system that has made the lower-income, racialized scholar. The donation makes it about the individual. Once the gift or donation is given, there is a subsequent “announcement of the alleviation of the other’s suffering,” facilitated by the Office of Stewardships’ annual reports.

This tone of familiarity, however, most visible in “as you know,” is not completely accurate: I for one did not know going into Wesleyan, that the money provided by financial aid was in the form of donations from donors, and that there would be an expectation to create contact with said donors. This is important because as was discussed in chapter two the gift involves an active forgetting. However, giving to the University comes with recognition of that gift.

The donors moved by my circumstance use their power in this scenario of
giving to “reinforce the very pattern of economic and political subordination responsible for such suffering.”\textsuperscript{103} The very power to invest reproduces the idea of debt even if the donor/benefactor has generous intentions. The intention is to give, to contribute; however, the long “histories of production” are ignored or at the very least, not addressed.

Ahmed writes, “So the reader, whom we can name inadequately as the Western subject, feels better after hearing stories of individual success, which are also narrated as the healing community.”\textsuperscript{104} Donors and Stewardship offices. This is their relationship. “We find that benefactors who feel connected with their scholar are more likely to give again in the future,” reads the opening paragraph of the Wesleyan Scholar Update form. The donors hear our stories. They save us from the injustices of income inequality. Fear of remaining in that contact zone too long, elicit reactions through the form of “gifts” or “donations” to the student, as to uplift them, but also to remove themselves swiftly from that contact zone.

\textit{The student as investment: discursive analysis of the scholar update prompt}

Imploring scholarship recipients to be “as specific as possible” in answering these questions, the scholar update furthers the pursuit of maintaining a strategic closeness to the individual student and advances the immersion into the process of participating in donor prosociality. The experience of the student scholar is, in this plea for specificity, geared up to be sifted through the stewardship department’s\textsuperscript{103} Ahmed, Sara, “Collective Feelings,” 35.\textsuperscript{104} Ahmed, Sara, “Collective Feelings,” 35.
questions, not only in order to evoke the ideal representation of the Wesleyan experience in order to attract donors--in effect abstracting the individual student--but also to garner as individualized of a picture of the student as possible.

The call for specificity “will reduce the likelihood of us having to re-contact you,” reads the final lines, before logistical instructions, of the scholar update instructions. The task is to complete the scholar update in one sitting. The task is to complete the scholar update in one sitting, and to be as specific as possible in that one sitting, as to avoid them “re-contacting” you. This re-contacting and its manifestation takes its form through the laborious efforts of the Steward as the “Gratitude-Collector.”

**Collecting Gratitude: Stewards as Gratitude (Bill) Collectors**

**First contact**

Before any emails are sent from the Office of Stewardship, before the “Wesleyan Scholar Update Form” appears on the student’s online portfolio, the student receives an email from Wesleyan’s Financial Aid office. The subject line reads, “Wesleyan Financial Aid Information.” My email read,

“Dear Iryelis,

Earlier in the year you received a financial aid award that contained Wesleyan Scholarship funding. I am writing to inform you that part of your Wesleyan Scholarship comes from funds generously donated to the University. This scholarship does not change the amount of your financial aid package, just the source of the funding.

Scholarship donors are eager to learn about scholars. “X”, Director of Stewardship, will be contacting you soon. Please assist the Office of Stewardship in their stewardship activities to the fullest extent possible.
Sincerely,“105

After the FAFSA and CSS Profile are submitted before the January deadline students wait patiently until the following fall for the release of their financial aid award letters. Students are notified that their financial aid award letters are available for viewing. An email from the Financial Aid department is highly anticipated. The email above was one of the first financial aid emails I received my freshman year. I had no idea what Stewardship was, it therefore held little significance to me.

“This scholarship does not change the amount of your financial aid package, just the source of funding,” reads a line from the email. Outside scholarships must be reported to the university, and will affect the amount of aid that the university provides the student dollar by dollar.106 The student is informed that their “Wesleyan scholarship comes from funds generously donated to the University,” the first they hear of the source of the aid they are given. So much is yet to be said in this first email. The Scholarship Student Update Form is not mentioned, but “eager” are the scholarship donors, to learn about scholars. Sara Ahmed argues that “enthusiasm can be oppressive,”107 enthusiasm becomes of white management. Commitment becomes monetary. Wesleyan meets the student’s full financial need; they are committed to this. Ahmed argues that “each expression of enthusiasm becomes a reminder of

Wesleyan’s commitment to meeting the scholarship recipient was a yes on their part. They commit to the yes. Financial aid requests that the student scholarship recipient “assist the Office of Stewardship in their stewardship activities to the fullest extent possible.” Financial aid requests that the student scholar embody their yes, as Ahmed argues, and “say yes in return or as return.” Commitment creates indebtedness. The Financial aid Office makes the student scholar aware of the activities, which can be translated as duties, that the Office of Stewardship will require of the student, but Financial aid lets them know without actually doing so. Stewardship “will be contacting you soon” financial aid tells the student scholar. The student scholar is handed off to Stewardship by Financial aid. Stewardship will collect their gratitude. The student scholar is indebted.

Bill collectors target the working poor, and in collecting gratitude from scholarship recipients, Stewards mimic this work by targeting inherently lower income students, with the most financial need. Arlie Russell Hochschild’s book *The Managed Heart*, tackles the issues of the commercialization of human emotions by looking at the way emotions manifest in the workplace, particularly through occupations that deal with gratitude. She focuses a section of her book on emotional labor, performed by bill collectors. She writes, “As one collector confessed: ‘It is mostly poor people we go after. In this business, I believe most people are honest, and unless they have a serious complaint about service or something, they’ll try and

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108 Ibid.
pay.” Through the example proposed by Hochschild, of the bill collectors who target indebted individuals who are financially insecure, we can draw out similarities of the process of relation building in order to collect efficiently.

A thank-you note

Bill collectors are emotional laborers. Functioning as bill collectors, assistant stewards and directors of stewardship become these emotionally taxed bill collectors, and Wesleyan Scholarship recipients become their indebted targets. The student as the indebted subject reinforces their position as a dependent subject, expected to repay through expressing gratitude.

The Steward acts as a bill collector in making sure that all student scholars make good on their gratitude debt, through the completion of the scholar update form, and concurrently the form’s culmination through a thank you note. The Scholar Update form’s final prompt is a request for a submission of a thank you note to the recipient’s donor(s). Such a request, which the steward makes on behalf of both the donor and the university to bolster the connection between the two, represents a collision between the solicitation of gratitude and the previously established abstraction of the student into an investment.

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We open to a generic fill in the blocks questionnaire. The Scholar update form above is what they have looked like over the past few years. Generic, grey and white color schemes; this is no flashy attempt at gathering information. The scholar update industrial. Fill in the boxes. The Office of Stewardship recommended that the scholars complete the form in one sitting, and write the answers in a separate document then copy and paste them over. However, the neutral feel presented by the form’s color, and symmetrical assembly, offers an on the spot response format. Why leave the form and write the answers in a separate document then transfer them over when there is a nice small box provided?

The prompt featured in the image above is the thank you request portion of the update from. The student is instructed to write a thank you note to their donor(s), plural emphasized. The student does not know if they are a recipient of a family

endowed scholarship until they complete their scholar update form. Some students are not recipients of a named scholarship and may have multiple donors. Some students may also never know if they are recipients of a family endowed scholarship because the donor may not want to have contact with the student. The situations vary, however, what remains the same, is the request to thank one’s “donor(s).” This may be a multitude of persons donating a small amount, or a larger amount, but on the student’s end, they are requested to set their thank you to the abstract “donor(s)” whom they may never see, meet in the flesh, but are, through the request of gratitude, inherently indebted to.

“Our words are a reflection of you and your Wesleyan experience.”

The specific request of a thank-you note because our donors will “look forward to receiving this personal message,” also serves as an entry point, one that beckons the interpersonal, and establishes a third party to further the weight and accountability that rests on the assurance of the delivery of the thank-you. We enter a passage through the thank you. Through the profile, and its triumphant end with the thank you note, the donor is propelled into what Sara Ahmed describes as a contact zone; the space through which the student and the donor absorb one another and become one. There is a digital contact zone, through which the donor reads the students responses and takes in their experience. There is however, this concrete contact zone, through which some donors and some students actually sit and interact and exchange. This contact zone is not completely established upon the student’s initial interaction with the Scholar update. As I argued in the previous section, the contact zone rests upon the completion of the scholar update by the student and the
delivery by the Steward to the donor. This section, is focused on the latter half of this process: the delivery to the donor by the Steward. The contact zone cannot and does not occur unless the Steward delivers, and the Steward cannot deliver if the student does not comply.

“Please respond: scholar update request;”

**General requests**

Every year around the same time--late October--I receive an email from Wesleyan’s Assistant Director of Stewardship requesting that I fill out the Scholar Update. This year I did not respond to the request, as I wanted to test how far the Office would go, and what tactics they would use to get me to answer. Over the past three years, I have filled out the Scholar update forms. I was familiar with some of the response tactics that the Stewards would use, as I would forget to fill out the form upon their initial email request. Stewardship Officers would follow up with a few emails until I would remember to sit down and fill out the twenty-odd question form. However, pushing the limit past a few weeks late, and a few email reminders lead me to another more persistent form of contact, reminiscent to that of a bill collection agency. I argue here that Stewardship Officers are bill collectors, and observe the same emotionally laborious tactics as collectors who work for larger collection agencies. Stewardship Officers are here to collect on, what I will call the gratitude debt that the Wesleyan scholarship student owes to their donor(s).

I have around twenty “scholar update” request emails in my inbox from the Office of Stewardship. For the most part the emails I received my freshman,
sophomore and junior years take a similar form. The general structure of the email requests from those three years is where I will focus the majority of this section on. Twelve of the twenty “scholar update” request emails were sent to me beginning September 22nd of 2016 and ending February 10th of 2017, so senior year. I will focus on the general structure of the “scholar update requests” emails, therefore I will be looking at the structure of the eight email requests sent to me before senior year. This structure will mimic the requests sent to the Wesleyan scholar general pool because there was a response on my end in the years prior to now.\footnote{I have spoken informally to at least seven other Wesleyan scholarship recipients, and they all said that they filled out the update form after receiving similar email requests to fill out the form. Almost all of us had simply forgotten to fill out the form, and the email request was a reminder, that most fellow scholars whom I had spoken to encountered.} The structure of the twelve emails I received this year vary more than the eight from previous years; requests also take the form of phone calls made and voicemails left.\footnote{I know this is also true for at least one other Wesleyan scholar recipient. This recipient is a friend of mine, and we often spoke informally about the lengths taken by the Office of Stewardship to request we make good on our gratitude debt.} The following section will focus on the general formula that routine requests take. In my next chapter I will take on the strategies that the Office of Stewardship uses to collect the gratitude debt from the students who do not respond to the Scholar Update Form.

The close to exact formula (minus the date expected to submit the form) of the first email sent out to the scholar, which is sent early in the fall semester, is as follows:

“Dear Iryelis

Welcome back to Wesleyan and congratulations on once again receiving a named
scholarship!

Wesleyan donors enjoy hearing about the students they support. I have posted a questionnaire in your Portfolio—I am requesting that you complete it no later than Friday, October 7th.

Please click HERE to log into your portfolio then go to the “Scholar Update” link in the Academic Career section. I know this is a busy time for you, but the information and photos you provide are very important—they will be used to create a custom report specifically about you! If you have any questions, please contact me at (---) --- ----. I greatly appreciate your reply and participation!

All my best,”

An email like the one above is what Financial aid informed the student scholar to expect. Filling out the Scholar Update Form is one of the “Stewardship activities,” that the Financial aid asked us to assist the Office of Stewardship to its fullest extent. More information is given to the Scholarship recipient in this email. “Congratulations on once again receiving a named scholarship!,” reads the email. “Once again” establishes continuity. The student scholar has received a name scholarship before, this email is business as usual. The exclamation point in the opening line establishes enthusiasm. Ahmed’s enthusiastic oppression is seen here again. “Wesleyan donors enjoy hearing about the students they support,” the student is connected to the donor, the point of contact must be established. The photo is a site where the contact zone has the potential to be furthered. Meeting your donor, if they choose to be known to you, is also a possible site.

114 Stewardship of, Assistant Director. "Wesleyan Scholar Update request." E-mail message to author. September 22, 2016.
**Gratitude debt**

Gratitude debt is the position the indebted student holds in relation to their donor. Her analysis of the worker in the workplace and the ways in which these workers grapple with debt can be read as parallel to the student who takes on gratitude debt within the student’s quasi-workplace, the university.

Hochschild engages with gratitude through an example of an advice seeker who “owes gratitude to the adviser. But what does it mean to owe gratitude? What exactly, is felt to be owed?...Payment is made in facial expression, choice of words, and tone of voice.”

Gratitude then, in Hochschild’s explanation, is a performance, and has no set structure and no official guidelines—unless they are provided by those who seek a specific counter-gift; in this case, the adviser demands a thank-you. The delivery of gratitude plays a major role in its acceptance and therefore its impact. This feeling that is felt, the thing that is owed, manifests as an emotional labor. I therefore wish to challenge Testart’s definition of moral gratitude as being merely a “prick at the conscience” and parse out how it is a perpetual emotional labor felt by specifically lower income, minoritized subjects.

If the gratitude payment here is the performance of changing one’s face, or softening one’s gesture, Hochschild poses the following question: what happens when the donor, or the giver, “reject[s] the thanks and considers the other party still in debt?”

This scenario is tricky in that, the receiver of the advice makes the choice to ask for advice, receives that advice, returns the gift of advice with gratitude, but that

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116 Ibid.
counter-gift—the gratitude—is not accepted. The fact that there is no one-to-one relationship in this scenario, because the advice seeker is going to someone with expertise in the matter, makes for an imbalance of power, and therefore an uneven transaction. This uneven transaction then allows for the giver of the gift to hold control over what is acceptable repayment. Tension can be located in this moment, if we are to take Hochschild’s question into consideration. What happens when the giver rejects the gratitude from the recipient? That question is important, but even more important is that the giver has financial, purchasing and class power over the recipient. The question of what happens if they reject is much more loaded, because there is still the expectation of readable accessible, heartfelt gratitude, and the right kind— the kind that can be rejected until it’s up to par.

Gratitude debt is dependent on the fact that there is an unspoken agreement in the gift exchange process, that agreement being the performance of gratitude. Say, however, that there is an agreement and, “a giver and a receiver share an expectation about how much sincerity is owed, gestures can be judged as paying less or more than what is owed.”117 This room to accept or reject the gesture still remains with the benefactor, and the power imbalance is not always subtle, especially if we think back to the scenario of the advisor and the person seeking advice. The relationship here is one of unbalanced power, unbalanced credit and debt.

This manifestation of gratitude debt also occurs in the private sphere, which is where connections can be drawn with the way that I engage with students in gratitude debt to their benefactors. Hochschild writes: “For example a woman lawyer who

117 Ibid, 78.
earns as much money and respect as her husband, and whose husband accepts these facts about her, may still find that she owes him gratitude for his liberal views and his equal participation in housework.” Gratitude, imposed gratitude, or a manifestation of gratitude debt emerge as moments of indebtedness. When there is recognition of imposed power relations seemingly shifting, the husband assisting with the chores, the wealthy individual donating money, the result is indebtedness for the subject on the receiving end. When what one is accustomed to shifts, when a wife who is used to doing her chores by herself receives help from her husband, an indebtedness sets in. Something is off. She must address it. She cannot address it, she is grateful, she feels an uneasy gratitude, an extracted gratitude. This involuntary form of extracted gratitude that results from the indebtedness the wife, or the student scholar, feels is one that exists in a seemingly disrupted power dynamic. I say seemingly because the power dynamics that exist between a husband and wife still exist even after the wife thanks the husband for assisting her with chores, just as the power dynamics still exists with the wealthy donor and the low-income student. However, the “gift” given seems to alleviate the staunch roles of husband-wife, and of benefactor-beneficiary, but it does not.

The performance of gratitude, the acknowledgement of the “gift” on the part of the wife, and of the student scholarship recipient, solidify that the action of helping clean, of donating money, are not part of the ordinary. The husband and wife who both work and earn the same respect and money should be on equal footing in terms of duties to be done in the home. It is precisely because there is not an equal footing

\[118\] Ibid, 85.
in the world, that the wife--whether subconsciously or not--feels indebtedness and thus performs gratitude, for what should be business as usual. The same can and must be said about student donor gratitude relationships.

The student scholar is constantly reminded of the generosity that has made their education possible. Just as the wife recognized her husband helping her, and responded with gratitude, the student scholar must do the same. However, as I explained in the previous sections, the gratitude is elicited from the student scholar. Gratitude is extracted, it is required of the student scholar. Student scholars must know that they are only here because of the generosity of others. Student scholars must know that they are only here because of the generosity of others. Not being able to afford to pay for increasing tuition costs because of systemic racism, are remedied, by the individual investments in student scholars. What would they not have to be grateful for. The truth behind my first-generation, lower socio-economic relations of violence and poverty are “assumed to be alleviated by the very generosity that is enabled by such socio-economic relations.”

I have been involved in three non-profit organizations that have given me free opportunities to take summer trips, learn to row, and have guidance and access to free college application waivers. Those programs are Summer Search Boston, Row Boston, and Bottom Line. I have repaid my gratitude debt to those organizations. At Row Boston through literal thank-you cards written to donors to the program, at Bottom Line through complying with their policy of approving college lists, and attending mandatory meetings, and at Summer Search through a mixture of both. I

have been thanking donors for more than four years now and systematically so, through thank you letters sent to the development departments of each respective non-profit, Wesleyan included.

**Gratitude As A Positive Affect**

With gratitude constructed as a positive affect it upholds gratitude, making it an un nuanced emotional category. Gratitude debt falls more heavily on racialized and gendered subjects that are already in a vulnerable position within the university. The American Psychological Association explores the affective characteristic of gratitude by questioning whether gratitude is a moral affect. They found that “gratitude typically results from and stimulates moral behavior, that is behavior that is motivated out of concern for another person.”

This definition is one that does not get at gratitude specifically, but rather at the motivations behind it. Though we have seen many definitions that describe the confines through which a gift becomes a true gift, this definition looks at the emotional attachments that result from gratitude once the gift is received.

The article goes on to state that “...people who are grateful for benefits they have received are expected to act in ways that would be beneficial to themselves, other individuals, and perhaps society at large.”

This perpetuates the belief that there is goodness associated with gratitude, and that embodied goodness carries over

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121 Kilpatrick, Shelley D., “Is Gratitude a Moral Affect?”, 249.
into the life of the individual who expresses gratitude. It would be fair to assume that the article is using the expression of heartfelt gratitude as a positive affect. However, the gratitude that students pay back to donors, because elicited by the Office of Stewardship, is not necessarily heartfelt. The gratitude that student scholars repay is an uneasy gratitude, and extracted gratitude, and therefore it cannot and will not fit into these definitions of moral goodness and futurity.

The belief that gratitude is crucial to the greater good, is where there are holes because most of the times that “greater-good” narrative is specifically geared towards heartfelt gratitude—which is not necessarily the goal of the Office of Stewardship. Maintaining institutional futurity is the goal. Solidifying donor relations and assuring prosocial behavior are goals of the Office of Stewardship. The article continues, “finally, expressing gratitude to one’s benefactors stimulates the benefactors to behave prosocially in the future.”

This is the tactic in maintaining donor-institution relationships. The student never knows if the donor wants the thank you, the payment of gratitude. The Office of Stewardship, or the Office of Stewardship and Donor Relations serves as the middle man, the collector and the distributer of gratitude. Where does the donor stand with gratitude collection tactics? That is something worth exploring in another project.

The benefactors occupy the space that the beneficiaries’ vulnerabilities once occupied. Adam Smith’s The Theory of Moral Sentiments was influenced by Christian writers and their beliefs on moral judgement. Smith saw gratitude “as one of the most basic social emotions” while also believing that gratitude was crucial for a

122 Ibid.
nation of “good will” and social stability.\textsuperscript{123}

Gratitude is argued as a crucial “force for helping people maintain their reciprocity obligations.”\textsuperscript{124} Obligation feeds gratitude. This obligation is one that is transferred to the student scholar, in the same way that the “yes” that came with Financial Aid, is transferred over the student’s obligation to say “yes” to aiding Stewardship in its practices. “Yes” as an embodiment that demands “yes” from its inhabitant, Sara Ahmed argues, stems from the legibility that racialized and gendered bodies face in institutions craving difference.\textsuperscript{125}

There can also be a larger disconnect where, “people often experience gratitude for people whom they have not met (e.g. artists, politicians or poets) but when they perceive to have performed some benefit for them.” \textsuperscript{126} There is a huge separation here, a large distance between the donor and the student scholar that initially creates anonymity. This form of gratitude is really just a feeling, unless one were to take it upon themselves to say, write and send fan mail, initiate contact of some sort at a concert, or meet and greet, yelling out “I love you”-but that is not gratitude in the way that it manifests when there is a concrete exchange, less abstract than a presence or a song, or poem. These are not instances of heartfelt gratitude, instances like heartfelt gratitude for the gift of life, which the article addresses.

The article goes on to say, “most important, Simmel noted that gratitude can also be a response to the recognition that some gifts (e.g. the gift of life) cannot be

\textsuperscript{123} Ibid.
\textsuperscript{124} Ibid.
\textsuperscript{125} Ahmed, Sara, \textit{On Being Included}, 153.
\textsuperscript{126} Kilpatrick, Shelley D. et. al “Is Gratitude a Moral Affect?” 251.
returned. In such situations, gratitude motivates permanent faithfulness and obligation.”^{127} The presents us with the longevity of the gift of a massive scholarship that cannot be repaid- in terms of a one to one repayment plan- with enough gratitude because the dollar amount donated is not tangible for the student scholar who receives it. When a gift is not feasible, like the gift of life, or something more separated like a stranger saving you from a falling tree branch in the middle of a storm, the scope of the gift does not feel as present; the gift may be large and makes an impact, but is distant nonetheless especially in the case of money.

With closeness as an important factor in determining the scope of gratitude present, another key component to the gift-gratitude scenario is the intent of the benefactor and the way that intent is perceived by the beneficiary. As is stated below:

Heider argued that people feel grateful when they received a benefit from someone who (the beneficiaries believe) intended to benefit them. Like Smith, Heider posited that the perceived intentionality of the benefit was the most important factor in determining whether someone felt grateful after receiving a benefit. Heider also predicted that situations in which a benefactor calls on the beneficiary's duty to be grateful would produce the opposite effect.^{128}

Here perceived intentionality is found to be the most important factor in the formation of gratitude. When there is an expectation for the production, performance, and delivery of heartfelt gratitude, it fails to deliver. Instead, extracted gratitude. Emerges. However, I want to argue for indebtedness as coexisting with extracted gratitude. In the case of the Scholarship Student Update, where there is an expectation to deliver heartfelt gratitude, instead extracted, uneasy gratitude replaces heartfelt

^{127} Ibid.
^{128} Ibid.
gratitude. The performance of uneasy gratitude features the performance of financial insecurity. Uneasy, extracted gratitude forces the student scholar to come face to face with financial instability.
Chapter Four: Available Debt

Introduction

Upon revisiting my email archive for the purposes of this project, or rather for the purposes of this meditation, I came across the following information through a non-linear, non-chronological paper trail. I was bombarded with subject lines that led to keyword searches that led to sender email address mix-ups. Scattered was this process; scattered was the timeline of events. Forgotten are the responses to emails; forgotten are my initial reactions to emails received freshman, sophomore, junior year. To recreate them would be naive and insincere, for their impact weighs much heavier in the present moment, through this meditation.

Non-linear, non-chronological, nonsensical, but completely grounded was my arrangement of this narrative. Loose leaf scraps, color-coded markings, ALL-CAPS email keyword searches are what follow. I sit with my responses that answer the call for gratitude. I settled my gratitude debt my first three years here and found the answers through looking up a nonsensical term in my Gmail inbox. What followed were three emails where my responses to the scholar update were logged, a digital receipt. Upon re-reading my responses, I was propelled into a space of numbness. The one-sided email exchanges with the stewardship department were one part of this project, the present motion almost. Those digital receipts, however: they were the past.

Parts of this chapter were written many years ago. The responses came from a former self. A younger self, unable to put into words my worries, anxieties. Less unable and more unwilling, less unwilling and more discouraged.
The following will be a meditation on shame, and vulnerability. I divide the chapter into sections that carry notes from sections of my previous chapters. I do this carry over intentionally to evoke the affective, and the personal that were also embedded in my more formal structured chapters. I use the narrative voice throughout to establish points of contact with the reader.

I use Sara Ahmed and Eve Sedgwick’s theories of shame. They speak to this chapter throughout, and flow through the sections just as shame flowed through my writing and reflection process. Fred Moten and Stefano Harney’s *The Undercommons: Fugitive Planning and Black Study* inform my poetic engagements with the university. I call on Moten and Harney to guide me through being in but not of the university. Nick Mitchell’s interview “The Fantasy and Fate of Ethnic Studies in an Age of Uprisings” presents me with the tools necessary to engage with the fantastical space that I take up in embarking on this creative meditative project, that seemingly has no solution.

*Form automailer: Gratitude Delivered*

“P.S. If you have already submitted this and feel you are receiving this email in error, please forward me the ‘form automailer’ email you received upon submission along with your picture. Thanks!”

I linger on the words “form automailer.” If typed into the search bar, the words will reveal to me my constructed scholar update past. I pass the time searching through email exchanges instead. Allowing my voice, my gratitude to remain silent.
Scholar update request

This year I do not respond. My silence sends a rupture through their system. They will “continue to follow up on this.” Either way, they look forward to hearing from me. They want to know who I am, what classes I am taking, my achievements, what activities I’m a part of. As a senior now, they want to know my post-graduation plans.

I give permission for this information to be shared with my benefactors.

I tip-toe around the “Scholar Update” tab on my online Student Portfolio. I am nervous to click the link. Nervous to look at the questions that when answered become me. Benefactor/Donor will know me from these questions-their investments—manifested. I do not know who my donors are, or how many there are.

I tell myself I did not respond to the scholar update this year because it was crucial for me to gain access to the lengths through which the Office of Stewardship would go to get scholarship recipients to respond. I could have gone to the Office of Stewardship and spoken with the name behind the twenty odd emails in my inbox. I could have asked for the answers to the many unanswered questions that remain in this thesis: how many scholarship recipients receive family endowed scholarships?
How many Wesleyan scholars are there? How many donors are there (not including the THISISWHY fundraising campaign information)

Who are my donors?

I do neither of these things. I do not answer the calls, listen to the voicemails, or reply to the emails.

**form automailer**

I open my email and type “form automailer” into the search bar. Six messages appear. Three of which are my responses to the Scholar Update Profiles from years past. I cringe, too afraid to open them and travel back. At my responses. Fear and anxiety surround my naïve former self.

“PLEASE RESPOND” reads the subject line. “PLEASE RESPOND: Wesleyan Scholarship.”

*f11_Why_Wesleyan* translates to the question “Why did you choose to attend Wesleyan?”

THISISWHY Campaign raised $482 million. It began in 2007, and ended on June 30 2016.¹²⁹ The campaign consisted of a series of images of alumni holding up signs stating why they love Wesleyan. The campaign page is no longer active. All that remains are the words “Disallowed key characters”

Wesleyan’s Vice President of the Office of Equity and Inclusion was quoted in a December 2014 Argus article about work study. The article was about students who exceed their allotted work study hours of 20 hours per week. The Dean said:

What we would like to do is find that core nucleus that’s going above 20 hours and find out why they’re doing it,” he said. “Is it because of financial need? Or is it because they have a certain lifestyle that they want to mimic? We know that some students want to mimic a lifestyle that they’re not part of.130

To define need is to assume a position of authority over the purchasing power of students. Purchasing power is a privilege. To buy an expensive phone. To be able to afford $200 textbooks. Everyone has a smartphone nowadays. Why don’t they work harder so they can afford to send their kids to school?

The Dean continues:

They’re working-class kids that want to mimic a lifestyle that is very middle class or upper middle class because they feel that going out to lunch with someone, everyone else throws down their money, and they have to sort of count…. People make choices about needs and wants. We cover 100 percent of your need, but we’re not necessarily going to cover your want.131

Wesleyan University makes choices about needs and wants. The echoes of neoliberal chatter, chatter that takes the form of the bootstraps narrative, the bootstraps narrative that takes its written form via the FAQ section of Wesleyan’s Financial Aid website:

131 Ibid.
Does Wesleyan expect a contribution from the student?

Wesleyan expects a minimum contribution from students based on the class year. For fall 2016, the first-year student expectation was $2,000.

(source: http://www.wesleyan.edu/finaid/finaidfaqs.html)

“Wesleyan expects a minimum contribution.”

“[T]he first-year student expectation was $2,000.”

Wesleyan decides what they want you to be, and what you need from them. They act accordingly. You are expected to invest in your education financial aid recipient.

The Vice President of the Office of Equity and Inclusion, Wesleyan University, the Office of Financial Aid, The Office of University Relations, the Office of Stewardship, wants you to save your dollars. Do not spend them in town. Do not mimic the lifestyle you are not a part of. Do not. Stay in your lane.

Cook your own food. Don’t go out to eat. Thank your donors; they “generously donate to the university.” You are here because of their generosity. You exist because they allow you to exist. Your time at the university is temporary.

Jose Esteban Muñoz theorizes that “brownness is a mode of attentiveness to the self for others that is recognizant of the way in which it is not and can never be whiteness.”132 Middle class becomes whiteness. Do not mimic whiteness. We do not pretend we are white. We know we are not.

Muñoz’s argues that “minoritarian affect is always…partially illegible in

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relation to the normative affect performed by normative citizen subjects.”\textsuperscript{133} He writes that “‘feeling brown feeling down’ is a modality of recognizing the racial performativity generated by an affective particularity that is coded to specific historical subjects who can be recognized by the term *Latina.*”\textsuperscript{134}

**Prompts to Consider**

Ask me about my mom.

Ask me about her two jobs, her 72-hour work week.

Ask me how I’m doing today.

How I was doing last week.

If my monthly bill was paid.

If I needed anything else.

I hesitate to ask.

I do not ask.

I did not ask.

I applied.

I had no other option—none other.


\textsuperscript{134} Muñoz, Jose Esteban, “Feeling Brown, Feeling Down,” 679.
First Contact: Reprise

The subject line was “Wesleyan Financial Aid Information.” I found it through a keyword search in Gmail. “Stewardship.” I knew I had been filling out these profiles for the past three years. I did not realize, however, that the initial contact made with me regarding these prompts came from the very Office that provided with financial need. An Assistant Director of Financial Aid had sent me an email on 10/2/13. In the previous chapter I use the email to describe the channels through which Stewardship receives its scholars’ cooperation. I argue that because the student initially receives an email from their source of financial management, requesting that they cooperate with “stewardship activities,” the only possibility of an answer is yes, because the “yes” was granted to the student from financial aid.

Donor Bill of Rights

Wesleyan does not have a webpage dedicated to their Office of Stewardship. I searched through the webpages of other institutions of the likes of Wesleyan. Small liberal arts colleges that claim to provide an excellent education. They were colleges who had a small population, and were in small towns. While looking through their university webpages, I happened across iterations of “Offices of Stewardship,” many of whom linked the following information:

The Council for Advancement and Support of Education (CASE)

“1. To be informed of the organization’s mission, of the way the organization intends to use donated resources, and of its capacity to use donations effectively for their intended purposes.”135

135 Ibid.
“4. To be assured their gifts will be used for their purposes for which they were given.”

“5. To receive appropriate acknowledgement and recognition.”

Recognition, naming, acknowledgement, and legacy. Gauri Viswanathan’s “The Naming of Yale College: British Imperialism and American Higher Education;” provides an analysis of Elihu Yale’s colonial legacy in India and the naming of Yale college. Viswanathan writes:

Patrilineal naming offered one means of guaranteeing at least a discursive continuity: the practice of naming institutions after individuals rather than after descriptive abstractions emulates biological organicism, even as it gestures toward the survival of the institution far beyond the limited lifespan of the individual.

She gestures at the legacy, and the time that the name will endure. Yale lives on not as a person but as an institution, rooted in academic excellence. Viswanathan writes of naming as being a “discursive continuity,” his legacy will be carried out in language, the “emulation of biological organicism” makes the institution kin to the person, a familial bond is forged through the name. Viswanathan’s historization of Elihu Yale, both as a colonizer of India and a patriarch-father figure-to Yale, creates room for the contemporary adaptation of her theorization. Her framework of biological organicism and discursive continuity through the naming of institutions are applicable to the CASE Donor Bill of Rights can be applied to my project-in looking

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136 Ibid.
137 Ibid.
at donations to institutions as sites of possession and obligatory recognition. Possession meaning the investment is seeing their capital grow, and obligatory recognition meaning expecting or agreeing to the naming of or calling on of the title benefactor.

This year I said no. I did not respond. The emails stopped coming in for me around February. The same cannot be said for a friend of mine, who received an email on the 17th of April, 2017 requesting that she fill out her form. My friend was informed by the Office of Stewardship who her benefactor was. She was informed after her lack of response to the gratitude requests. She knows who her benefactor is. The information released as a tactic by the Steward to establish a contact zone between my friend and her donor. The email’s subject line read, “X Family Scholarship thank you notes and questions.” The Steward “knows that it’s an extremely busy time” but hopes my friend has “a few minutes” to answer some questions below and “write a thank you note to the X Family,” if she did this by 4/19 “that’d be wonderful!”

“What classes are you taking this semester?”

“Which class is your favorite this semester and why?”

“What class, program, or experience had the most impact on your Wesleyan career to this point?”

“What are your post-graduation plans?”

“Please write a thank you note to your benefactors, the X Family.”

If she would “simply reply to this email” with her answers, and “have a photo to attach” they’d “love to include it!”
But To Be Vulnerable and Ungrateful

Persistent requests to collect on gratitude owed results in the reactivation of the at-times-dormant vulnerabilities that are rooted in financial insecurity. Psychological definitions of gratitude favor attaching positive or negative attributes to them.


we would rather see our good fortunes as our own doing (whereas the losses and sufferings are not our fault), thus the neglect of gratitude. Like the emotion of trust (to which it is closely akin), it involves an admission of our vulnerability and our dependence on other people. Thus, gratitude lies at the very heart of ethics. It is more basic, perhaps, than even duty and obligation.139

Vulnerability is a full-bodied emotion. It is to be opened up, to feel opened up, and to be in gratitude debt then is to be exposed and vulnerable.

Solomon continues,

By contrast, being ungrateful is clearly a mark of a vice, whether in a single instance or as a long-term defect of character. Where gratitude is appropriate, even mandatory, being ungrateful is a sign or symptom of lack of socialization, whether evident in the inability to appreciate what others have done for one or, worse, the grudging resentment of one’s own vulnerability and the refusal to admit one’s debt to others.140

This is important to consider, but the charged language leaves me wondering whether

the target is the act of being ungrateful. Instead, vulnerability becomes a bigger part of this conversation, because performing gratitude—gratitude is usually performative (performative in the performance of a social or cultural role) and not this heartfelt gratitude mentioned earlier—entails opening up completely to vulnerability. Black and brown bodies are perpetually, visually, outwardly read as vulnerable, and whether we perform gratitude or not, or say thank you or not, we will continue to be read as vulnerable. The debt is not paid off; the “grudging resentment of one’s own vulnerability” does not go away. That vulnerability is taken in heavy doses by students applying for financial aid, it is opening up oneself for full examination through filling out the CSS Profile, through filling out the FAFSA, through being asked to thank.

The article continues, “But uncomfortable though it may be, we recognize that none of us is wholly self-sufficient and without the need of help from others. To deny that obvious truth is not just to be philosophically mistaken: it is to be a person of poor character, whatever one’s other virtues.”141 The issue here, or rather the truth here, is that students who receive gifts are not in denial of not being self-sufficient. That is something we are taught, we are all but branded with, we embody in the way we carry ourselves. I carry myself. We are familiar with gratitude because self-sufficiency is something that we are not able to afford. That is not the issue. The issue here is the industry which has built itself into existence to make sure that we don’t forget who we are indebted to, and that we deliver the gratitude to whom holds our debt. It is an obvious truth in deed, I can agree with that much, but where I wish to

push back is the stigma and lack of engagement with being ungrateful, and center the focus on that of the benefactor and the industry that has sprouted and flourished around gratitude,

“If we are always vulnerable and dependent beings, then acknowledging our vulnerability and dependency and being grateful in any particular instance should not be so much of a problem.”142 This would be an idealized case if we were all, always, vulnerable and dependent beings. The bootstraps narrative takes its written form the FAQ section of Wesleyan’s Financial Aid website:

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Does Wesleyan expect a contribution from the student?

Wesleyan expects a minimum contribution from students based on the class year. For fall 2016, the first-year student expectation was $2,000.
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(source: [http://www.wesleyan.edu/finaid/finaidfaqs.html](http://www.wesleyan.edu/finaid/finaidfaqs.html))

“People who are regarded as ungrateful incur the risk of becoming isolated and estranged because of their inability to contribute to the essential symbolic nourishment human relationships are fed on, that is mutual exchange of gifts connecting people by the bonds of gratitude.”143 The final level of ingratitude is the removal, the isolation, the act of casting out of. The fear of being left out of a scholarship for the next year, the fear that is propelled by the insecurity of financial insecurity, digs the unresponsive scholar into the hole of gratitude debt, to dig themselves out through payment.

What do you have to repay?

Their generosity allowed you to be here. You cannot decide to opt out of the mutual exchange that the donor has bought into. You must nourish this human relationship.

142 Ibid, x.
143 Ibid, 196.
You are ungrateful.

**On Shame**

In thinking about the vulnerability that comes with gratitude debt, or rather evocation of one’s status as a vulnerable subject, insecure and unsecure with their financial standing, an affective response then is the shame that comes with having to constantly open up the wound of financial insecurity in order to thank the thing that is filling that hole.

In *The Cultural Politics of Emotions*, Sara Ahmed explores shame and its affective manifestations. She writes that “…shame feels like an exposure—another sees what I have done that is bad and hence shameful—but it also involves an attempt to hide, a hiding that requires the subject turn away from the other and towards itself.”

I am linking shame and vulnerability not in an attempt to cast a negative connotation on vulnerability, but rather to create room for there to be an open dialogue about shame and its relationship with the student in gratitude debt. Ahmed’s shame as exposure, is the student scholars class status.

In her book *Touching Feeling: Affect, Pedagogy, Performativity*, Eve Sedgwick writes that “shame floods into being as a moment, a disruptive moment, in a circuit of identity-constituting identificatory communication.” Shame floods. It fills the body, in a flash, sending a rupture through the synapses, they fire rapidly, slowly. I

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begin to feel a rush of— I don’t know the words. I want to collapse into myself, disappear. Vanish into the insecurity of financial dependency, of forgetting to thank, of not wanting to be asked to thank, of not knowing what will happen if I do not respond. I do not respond.

Sedgwick argues that shame makes a “double-movement…towards painful individuation, towards uncontrollable relationality.”¹⁴⁶ She presents an example where a half insane man walks into a room, he smells, he mumbles to himself, she picture the excruciation that those surrounding him endure on account of him.¹⁴⁷ Sedgwick doesn’t have to go far in her analogy, as the old man that she presents takes a more concrete form in the university setting as class difference. The older man is racialized here, his insanity, his uncleanliness, his mumbles: he is class embodied.

They ask what I am writing about. “Do you know about the Wesleyan Scholar Update?” I ask them, anticipating their answer. Their class responds.

“They make you fill out a profile? That is so weird.” They understand, but they don’t understand. Sedgwick’s insane man walks into the room. He mumbles to himself. I turn inwards, only for a second. I have gotten better at fighting the response.

¹⁴⁶ Ibid, 37.
¹⁴⁷ Ibid, 37.
Conclusion: To be in but not of

In an interview from the website Undercommoning, Nick Mitchell writes that he sought, “to engage with the constitution of the university as the site that was making [his] own study possible.”148 With the university as the site where study is possible, fund raising, or philanthropy, or donor relations arises as the driving force behind that admission to the university.

I am interested in Mitchell’s idea of proximity to the university. Mitchell writes that

indeed, the pithy injunction that the intellectual’s responsibility is to ‘speak truth to power’ indexes such a fantastic arrangement in which the intellectual is at once distant enough from the dominant apparatuses of power not to be identified with them, yet at the same time proximate enough to them for her speech to be heard.149

In thinking about the proximity one has to the university I am also interested in Mitchell’s idea of the fantasy. Fantasy and proximity in conversation with inhabiting or rather, attempting to inhabit, the fantastical space of the undercommons.

Stefano Harney and Fred Moten in their book The Undercommons: Fugitive Planning & Black Study, argue,

It cannot be denied that the university is a place of refuge, and it cannot be accepted that the university is a place of enlightenment. In the face of these conditions once can only speak into the university and steal what one can. To abuse its hospitality, to spite its mission, to join its refugee colony, its gypsy encampment, to be in but not of – this is the path of the subversive intellectual in the modern university.150

There is a repetition of words in the emails; evoking the truth; sending me back to my position. The repetition of the personalized report solidifies my position as an abstract being. You are forced to take on the emotions of the donor; they have “generously donated,” and therefore I must reciprocate and return with gratitude, generously.

Class and economic justice is largely absent from the texts I encountered upon my first run through of the major texts of university studies. My turn to critical ethnic and university studies is one that is rooted in bringing economic injustices to the forefront. Low-income minority student scholarship recipients are being managed, individualized, processed for institutional futurity. We receive our large family endowed, or university endowed scholarship, but still graduate with upwards of $15,000 in student loan debt. We graduate having been requested to thank, and acknowledge our time spent here as a temporary one, allowed only through the generosity of others. Gratitude as a positive affect endangers the student in gratitude debt, because the stigma of the ungrateful subject does not explore the systemic oppression that maintain low-income students and wealthy donors in their rigid roles.

I leave my responses below. I cringe at them. I thank my younger self through this meditation. I dedicate this project to her. We have a conversation, we speak through these pages. I know she will do well, and be well. She will heal.
The “form automailer” responses sit in my inbox.

f21_Thank_You_Note

Hello!

My time here at Wesleyan has truly been amazing, and I know that it would not be made possible without your generosity and compassion. I would truly like to thank you for the scholarship awarded to me, and let you know that I am putting it to good use. I am enjoying all of my classes and trying to take advantage of everything Wesleyan has to offer, but with all of the amazing things going on, finding time to go to every production and guest lecture is truly challenging. Nonetheless I am rowing here at Wesleyan and love it very much, it is a place where I have made many friends and learned so many things from upperclasswomen on the team, things to look forward to in my coming years at Wesleyan and things to be wary of as well.

This scholarship is a great motivator for me to keep my head up high on those days when I feel the weight of tough courses on late nights. I am taking courses that interest me but also challenge me in ways that my high school courses did not, and I am enjoying learning.

I want to thank you again for your generosity and again say that I would not be here were it not for the amazing scholarship that I was offered.

Sincerely,

Iryelis Lopez”

Sophomore 2014-5

“q22_Thank_You_Note

Thank you for making my Wesleyan experience possible. It has shaped who I am, and made me a better person and student. I remember when I was a pre-frosh I knew that Wesleyan was where I wanted to be, and your contributions have made it possible. I have met the most amazing people, and been challenged in ways that I would have never imagined. Attending Wesleyan is truly a decision that I am so happy that I made, and cannot imagine my college experience at any other institution. Thank you so very much for making it possible.”
Junior 2015-6

“q22_Thank_You_Note
Hello, My name is Iryelis Lopez, and I would like to thank you for contributing to forwarding my education here at Wesleyan. My time here is so precious to me, and I know that that would not be the case were it not for your generosity. I plan on using the knowledge that I gain from studying here to better myself and the world around me. I am interested in the way individual changes and small lessons impact the people directly around us, and I know that Wesleyan has done a great job in helping me do so. Thank you once again for your generosity.
All the best,
Iryelis Lopez”

Senior 2016-7

Submit your update

Appendix A: Scholarship Update Form

Scholarship Student Update

As you know, a portion of your financial aid package has been generously donated by alumni, parents, or friends of Wesleyan.

We realize that you are extremely busy and we sincerely appreciate the time you are taking to thoughtfully answer the questions below. Your donor(s) will be delighted to learn more about you. We find that benefactors who feel connected with their scholar are more likely to give again in the future, so your assistance is truly valuable.

Please take a few moments to complete this form to let us know more about you. Be as complete and specific as possible in your answers; this will reduce the likelihood of us having to re-contact you.

Two important reminders

1. Please complete in one sitting. This form cannot be saved and returned to. You may find it best to use a Word document (or similar) to craft your answers, and then cut and paste them into the form when ready.
2. The form will not upload unless all the text fields are filled in. If an answer is not applicable, please fill in N/A.

Thank you!
Thank you!

Full Name
Iryelis Lopez

Class Year
2017

WestID
286779

Hometown
Hyde Park

Home State
Massachusetts

Country
USA

Why did you choose Wesleyan?

What is your major and why did you choose this area of study?
AMST

What classes are you taking this semester?
AMST 409 Senior Thesis Tutorial
ANTH 232 Alter(ed)native Approaches
CEAS 231 Intro to Asian American Lit
PHED 138 Indoor Cycling
Which class is your favorite so far this semester and why?

Who is your favorite professor this semester and why?

Are you doing a thesis (or senior/capstone project) this year? If so, please tell us the title and please tell us a bit about it.

This field is required.

Did you do an internship during your time at Wesleyan? If so, please share a little about your experience and/or research.

To date, what is your biggest academic achievement at Wesleyan? Please share details about how this has affected your academic career.

To date, what has been your biggest academic challenge? How has it shaped your Wesleyan experience?
What class, program, or experience had the most impact on your Wesleyan career to this point?

What activities, jobs, sports, and/or clubs do you participate in outside of class?

What are your post-graduation plans? (Please be specific)

After graduation, in a year, or five years, what do you think you will remember most about your time at Wesleyan?

What advice would you give to a new or first-year student?

Comments or anything additional you would like to add.

Please write a thank you note to your donor(s). Your donors look forward to receiving
Comments or anything additional you would like to add.

Please write a thank you note to your donor(s). Your donors look forward to receiving this personal message. Please take care when writing your note; check your spelling and grammar. Your words are a reflection of you and your Wesleyan experience.

I give permission for this information and photos to be shared with my benefactor(s).
- Yes  - No

Would you be interested in meeting your benefactor(s) if the opportunity arises?
- Yes  - No

I give permission for Wesleyan to publicize (with my name and photos) my Wesleyan experience in print and on the Wesleyan website (and/or social media).
- Yes  - No

Please upload a photo or two of yourself.
Choose File  No file chosen

Please provide a caption for your photos.

Submit your update
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