

# RADICAL TEACHER

A SOCIALIST, FEMINIST, AND ANTI-RACIST JOURNAL ON THE THEORY AND PRACTICE OF TEACHING

*Teaching Note*

## Teaching for Critical Consciousness During the Student Debt Crisis

by Gregory Bruno



IMAGE BY EHUD NEUHAUS

I began using the theme of education in my first-year composition courses at Kingsborough Community College because it is one context that I am sure that I share with my class, something we all have some degree of access to and opinions about. I like this theme because it allows for a lot of student autonomy; students are free to interpret “education” in whatever way they choose, while I am able to shift their focus to a variety of units – one of which centers on the cost of college and student loan debt. Many of my students, the overwhelming majority of them, opt to write papers based on this unit.

I promote the use of narrative in my class and encourage students to tell the stories that lead them to their research questions. This, I believe, embodies Paulo Freire’s theory that we read the “world” long before we can read the “word” (Freire & Macedo, 1987, p. 35). For Freire, meaningful literacy practices begin with the student and their experiences. In trying to situate my writing class in the lives of my students, and not the other way around, I find that the cost and access of higher education is an important point of entry, rife with both personal and political significance. This approach works because students are almost always willing to contribute *something* to this conversation, even if that is often only their frustrations and complaints.

Because so many students rightly relate the issues of college cost and loan debt to class mobility, I have dedicated a second unit of my course specifically to the topic of class and education. In discussing the costs and benefits of attending college, I begin by assigning the *New York Times* opinion piece, “The Implicit Punishment of Daring to Go to College While Poor,” written by Queens College (CUNY) student, Enoch Jemott. Jemott’s piece is as beautiful in its candor as it is incisive in its criticisms. Jemott describes the Free Application for Federal Student Aid (FAFSA) as “numbingly complex for families without a high level of financial literacy” (Jemott, 2019). I assume many students find this description familiar and hope it will encourage discussion about how socially inherited skills and abilities like financial literacy are often withheld from disenfranchised communities, even though those skills and abilities are often fundamental to accessing the services aimed to support them. These lines about FAFSA documentation tend to prompt a classroom dialogue equal parts rant and inquiry. Students trade war stories over their frustrations, laugh at the absurdities of bureaucracy, and argue over politics.

One trend I’ve noticed—but did not expect—is that some students have little sympathy for Jemott’s argument. They take particular issue with what they perceive to be the helplessness of the author. At first, I was troubled by this interpretation, but as I thought more about it and listened more carefully to my students, I began to understand that this confrontation represented an opportunity to analyze how we conceptualize “support” for disenfranchised students.

Investigating this issue of financial literacy further meant that our feelings about Jemott’s argument were only the beginning. In researching the connections between disenfranchised demographics and access to federal aid programs, students began to make the broader connections

between predatory loan lending and race and class. The *Frontline* documentary, “A Subprime Education,” explores this issue in detail, highlighting the criminal activity of for-profit private colleges targeting low-income students. I show this short film in class and ask my students to make connections back to Jemott’s argument. Many make the connection that it is the same obfuscation that mystifies FAFSA that leads so many students into incurring unnecessary loan debt.

This tends to spark a political dialogue about the role of government assistance, not simply in terms of financial support but also as social scaffolding. I like to introduce a bit of critical theory here and ask students to think about the ability to navigate such complicated systems and structures not simply as privilege but instead as an inherited form of social or cultural capital. What emerges is a complex dialogue about personal accountability, government overreach, structural racism and classism, and the unfathomably high cost of attending college in the United States.

The trick, I’ve learned, is to balance the airing of grievances with meaningful questions about these topics. Narrative works here. It allows students to insert themselves into the work, to tell the stories of their questions, to explain why these issues really matter to them, and to argue why they should matter to others.

“Meaningful” is the operative word here. For me, “meaning” implies something more than reading solely to substantiate preexisting beliefs or values. It means asking questions that a student does not already know the answer to. I try to remind my students that their problems are a part of larger political and economic systems. This tends to steer the conversation away from shallow arguments of self-interest and toward deeper understandings of systems and structures. I find that students are encouraged to examine the politics and systemic organization of policy decisions when they recognize how such decisions affect them directly, but the meaning they make from these understandings works both ways. Students come to understand how policy initiatives and legislative actions affect their daily lives, but they also come to see how their lived experiences can influence those decisions and actions.

Still, there are many students who are resistant to politicizing their beliefs and experience. Others are simply unsure of how to make the leap from lived experience to academic discourse. Jemott’s piece and the *Frontline* documentary work well in this regard too, as they can—in some ways—serve as a model for expanding and developing experience and observation into deeper critical analysis.

To make this unit work, it becomes the educator’s responsibility to have at least a basic understanding of the context and circumstances of college cost and the politics of access in education, so they can provide the scaffolding necessary for developing these ideas more fully. I often recommend students historicize their work by consulting primary documents like the Higher Education Act of 1965, which produced the federal student loan reserve as well as suggest that students consider researching the differences between private and federal student loans. For more ambitious students, I have recommended they consult the

Morrill Land Grant Acts and even consider the historical and political origins of community colleges, tracing all the way back to Joliet Junior College.

Historicizing their work puts students' ideas into dialogue with academic texts, but recent political contexts have also generated opportunity for meaningful inquiry. Over the past few years, many of my students have conducted research arguments and analyses of the misadministration of public service loan-forgiveness, the fine print of programs like New York's Excelsior Scholarship, and the differences between subsidized and unsubsidized loan borrowing. What makes these projects work is the fact that they operate on the two aforementioned levels: 1) these students are writing from a place of authority and personal agency but expanding those perspectives to engage political and academic discourse, reading both the "world" and the "word" as Freire would put it, and 2) the information these students gain could inform their personal understandings. Writing a research paper on private vs. federal loans, for example, could save a student thousands of dollars over a lifetime. A project on New York's Excelsior Scholarship might protect a student from garnished wages or any number of other penalties.

The implications of this type of work are most obvious when we consider the politicization of college cost and the complexity of the environment in which our students live and learn. The Occupy Student Debt Campaign, born out of the 2011 Occupy Wall Street Protests, popularized this message while progressive presidential candidates such as Massachusetts Senator Elizabeth Warren and Vermont Senator Bernie Sanders harnessed the energy and excitement of younger and educated voters by promising to absolve student loan debt and provide publicly funded options for higher education. These promises are easy enough to comprehend but imagine what a more nuanced understanding of these issues might bring to a more detail-oriented discussion. What if more students were able to make meaningful connections between their lived experiences and political discourse? Such analysis is crucial, not just for students to perform better in the academic environment, but also as a means of supporting an informed and active democracy.

## References

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