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Recommended Citation

Hemesath M. 2015 June 22. Character and the misuse of a liberal education [blog]. Quad 136. [Accessed 2017 June 12]. <http://blogs.csbsju.edu/mhemesath/2015/06/22/character-and-the-misuse-of-a-liberal-education/>.

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Quad 136

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Character and the Misuse of a Liberal Education



Several weeks ago in [Quad 136](#) I wrote about the fact that Johnnies have among the highest student loan repayment rates in the country. I was reminded of this fact when reading a recent essay in the [New York Times](#) by Lee Seigel entitled, “Why I Defaulted on My Student Loans.”

According to his Wikipedia [biography](#), Seigel is a New York writer and cultural critic who has written for *Harper’s*, *The Nation*, *The New Republic*, *The New Yorker*, *The New York Review of Books*, *The New York Times*, *The Wall Street Journal*, *Slate*, and many other publications, and is the author of five books. He also has three degrees from Columbia University.

In his essay he explains that he first applied for a student loan in 1975 when he was 17, to attend a small, private liberal arts school. After two years, he left that school due to family financial difficulties and enrolled in a state school closer to home. He does not explain how he finally got his bachelor’s degree from Columbia, but eventually his loans come due. He writes:

Years later, I found myself confronted with a choice that too many people have had to and will have to face. I could give up what had become my vocation (in my case, being a writer) and take a job that I didn’t want in order to repay the huge debt I had accumulated in college and graduate school. Or I could take what I had been led to believe was both the morally and legally reprehensible step of defaulting on my student loans, which was the only way I could survive without wasting my life in a job that had nothing to do with my particular usefulness to society.

I chose life. That is to say, I defaulted on my student loans.

Seigel is clever and, ironically, his unpaid for education trained him well in the art of sophistry. Paying back his student loans was unfair he claims because he “had the misfortune of coming from modest origins” and the temerity to think “I deserved better...To my mind, they (those who repay their loans) have learned to live with a social arrangement that is legal, but not moral.”

Like Eve after taking her bite of the apple, Seigel encourages other borrowers to follow his example, to prevent the destruction

of their “precious young life” and avoid “self-disgust and life-long unhappiness.”

As difficult as it has been, I’ve never looked back. The millions of young people today, who collectively owe over \$1 trillion in loans, may want to consider my example.

In fact, Seigel argues, not repaying the loans is almost a categorical imperative because if everyone did it:

The entire structure of American higher education would change.

The collection agencies retained by the Department of Education would be exposed as the greedy vultures that they are. The government would get out of the loan-making and the loan-enforcement business. Congress might even explore a special, universal education tax that would make higher education affordable.

There would be a national shaming of colleges and universities for charging soaring tuition rates that are reaching lunatic levels. The rapacity of American colleges and universities is turning social mobility, the keystone of American freedom, into a commodified farce.

If people groaning under the weight of student loans simply said, “Enough,” then all the pieties about debt that have become absorbed into all the pieties about higher education might be brought into alignment with reality. Instead of guaranteeing loans, the government would have to guarantee a college education. There are a lot of people who could learn to live with that, too.

Seigel casually mocks the concept of character several times in his essay:

Someone with character would have paid off those loans and let the chips fall where they may. But I have found, after some decades on this earth, that the road to character is often paved with family money and family connections, not to mention 14 percent effective tax rates on seven-figure incomes.

And:

Am I a deadbeat? In the eyes of the law I am. Indifferent to the claim that repaying student loans is the road to character? Yes.

I suspect Seigel has no interest in fellow *NYT* columnist David Brooks’ **new book**, *The Road to Character*, but Seigel’s rhetoric notwithstanding, it is hard to argue that this essay is about anything but character, or lack thereof.

I’ll take a world of Johnnies and millions of other student borrowers who don’t think the concept of character is quaint, who make a good faith attempt to fulfill even difficult commitments they have made to others, and who don’t misuse their liberal arts education to selfishly rationalize stealing.

Lee Seigel is currently writing a memoir about money.

By [Michael Hemesath](#) | June 22nd, 2015 | Categories: [Alumni](#), [Economics](#), [Higher Education](#) | [1 Comment](#)

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Michael Hemesath is the 13th president of Saint John's University. A 1981 SJU graduate, Hemesath is the first layperson appointed to a full presidential term at SJU. You can find him on Twitter [at] [PrezHemesath](#).