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Money Matters

A Cultural Analysis of the Experiences and Expectations of American Students in Sweden Regarding Tuition Fees

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Abstract

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This thesis analyzes the experiences and expectations of American students conducting full-time master's studies in Sweden and how their monetary valuation of education, demonstrated through paying tuition, impacts their studies. This thesis additionally aims to explore how students adapt a specific academic habitus during their US educational experiences that they, in turn, bring with them to study in Sweden. They must then adjust their habitus and expectations to the less commodified education system that they experience in Sweden. With the help of the theoretical frameworks of Georg Simmel's philosophy of money and valuation, Pierre Bourdieu's concepts of habitus and field, Monique Scheer's ideas of emotions as habitus-created practices, and Erving Goffman's analysis of socialized rules of conduct and expectations, an ethnographic study was conducted involving individual interviews, focus groups, and autoethnography. This study revealed that American students' academic habitus is influenced by the heavily commodified education system that they experience in the US. In Sweden, this causes them to frequently mentally enact the role of a customer within their education who has purchased a specialized service and expects specific value back for their purchase price. This creates acculturative stress and tension both individually and in the classroom, as the Swedish academic field does not present itself as a purchasable service, but rather as a collaborative public good in which all participants have an equal right to gain and develop knowledge. This study will not only contribute to a better understanding of American students' experiences in Sweden but will also allow higher education employees in Sweden to better anticipate American students' expectations and reactions to particular behaviours, both inside and outside the classroom.

Keywords: American students; Sweden; education; tuition; money; educational value; USA; valuation; cost analysis; habitus; academic field; commodification of education; the knowledge economy

Abstrakt

Money Matters: A Cultural Analysis of the Experiences and Expectations of American Students in Sweden Regarding Tuition Fees

Denna avhandling analyserar erfarenheter och förväntningar hos amerikanska studenter som genomför master studier på heltid i Sverige och hur deras monetära värdering av utbildningen, demonstrerat genom betalning av undervisning, påverkar deras studier. Undersökningens syfte är också att utforska hur eleverna anpassar det specifika akademiska habitus som de tar med sig från sina amerikanska utbildningserfarenheter till sina studier i Sverige. De måste sedan anpassa sitt habitus och sina förväntningar till det mindre kommodifierade utbildningssystem som de upplever i Sverige. Med hjälp av de teoretiska ramarna för Georg Simmels filosofi om pengar och värdering, Pierre Bourdieus begrepp om habitus och fält, Monique Scheers idéer om känslor som praktiker skapade från habitus, och Erving Goffmans analys av socialiserade regler för uppförande och förväntningar, så genomfördes en etnografisk studie som innehåller individuella intervjuer, fokus grupper, och autoetnografi. Den här undersökningen avslöjande att amerikanska studenters akademiska habitus är starkt påverkat av det kraftigt kommodifierade utbildningssystemet som de upplever i USA. Detta får dem att ofta mentalt anta rollen som en kund inom sin utbildning som har köpt en specialiserad tjänst och förväntar sig ett specifikt värde tillbaka för deras inköpspris. I Sverige så skapar detta ackulturativ stress och spänning både individuellt och i klassrummet eftersom den svenska akademiska världen inte presenterar sig som en tjänst, utan snarare som en samverkande allmän tjänst där alla har rätt att tillförskaffa sig och fördjupa sin kunskap. Denna studie kommer inte bara att bidra till en bättre förståelse av amerikanska studenters upplevelser i Sverige utan kommer också att göra det möjligt för anställda vid institut för högre utbildning i Sverige att bättre förutse amerikanska studenters förväntningar och reaktioner på speciella beteenden, både inom och utanför klassrummet.

Nyckelord: amerikanska studenter; Sverige; utbildning; undervisning; pengar; utbildningsvärde; USA; värdering; kostnadsanalys; habitus; akademiskt område; kommodifiering av utbildning; kunskapsekonomin; förväntningar

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Audrey Savage

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Chapter 1: Introduction

“There’s a lot holding people back because education is money in the US, and here in Sweden that’s not the case” (Ashley, 2019-23-10).

What does it mean to put a value on knowledge? The interplay between education and economy has a long and winding history, spanning all nations. As international education access grows globally, many educational institutions around the world have seen an opportunity to cash in on higher tuition fees, particularly from international students, as a solution to ever-decreasing federal funding (Connell, 2019, p. 84). International students, on the other hand, can consider which country’s or university’s educational programs might be a better fit for their budget, rather than remaining in their home country to study. Increasingly, American students are taking advantage of international education in Sweden, in part due to these lower tuition costs. Nevertheless, international students often bring the experiences and expectations of their home educational culture with them when studying abroad. This thesis seeks to explore this dynamic, as American students transition from the heavily commodified, extrinsically motivated education system in the US, where students are increasingly viewing themselves as the customer of a service, to the more intrinsically motivated Swedish education system.

The spectrum of commodified education that I will frequently reference in this thesis is based on German sociologist Richard Münch’s (2014) work, *Academic Capitalism.* Münch (2014) discusses how modern higher education institutions and students alike must be increasingly concerned with the accumulation of capital and grow less influenced by intrinsic motivations such as academic honor (p. 56). In his view, traditional old-school motivations for education were based purely on the desire for knowledge and that students and teachers “consider their membership in the academic community a special honor” (p. 56). Yet, as education becomes more commodified, “it is crucial to accumulate material capital (money) and symbolic capital (prestige) in a circular process” in order to keep research and universities afloat (Münch, 2014, p. 41). On the student side, pupils who are heavily financially invested become more concerned with the profitability of their degree after graduation and the value for their money, rather than pure desire to learn about a subject regardless of career outcomes or cost. I contend in this thesis that the US is one of the nations on the furthest side of the scale in terms of a fully commodified education system. Sweden, in my view, is currently sitting in the middle of the spectrum. Swedish and EU students still access education for free, or in some cases are partially paid by the government to study, but

Sweden is increasingly recruiting international fee-paying students. This is pushing it slowly along the commodification scale.

The purpose of this thesis is not to prove this notion as either true or false, nor to conclude if one system is superior or inferior to the other in any way. Nevertheless, while there is no purely clear cut view of this subject, for clarity's sake, I will operate under the assumption that this intrinsic to extrinsic motivation scale exists with some truth in order to study the American student's experience shifting from one educational culture on the far end of the scale to one closer to the middle. It should further be noted that while some of my findings and the experiences of my informants might be relevant to other international student populations, my focus is entirely on the lived experiences of American students in Sweden. Therefore, when I speak of 'students', this is the specific demographic to which I am referring.

While there may be some useful comparisons to be made to the experiences of other nationalities or groups of students, this is likely to be a generalization and useful only for specific applicability within the higher education field. The choice to focus on American students specifically derives from my own experience as an American student in Sweden, and the position of the US as one of the most financially costly countries in the world to receive an education. I will discuss these motivations further later in this chapter. Ultimately, I will contend that by creating a better understanding of the experiences, beliefs, and expectations that American students form and undergo during their studies in Sweden, this thesis will have significant applicability within the education industry. In particular, it will contribute to allowing higher education professionals in Sweden to better anticipate and assist both American students and others in similar cultural situations.

1.1 Background: A History of the Cost of Education in Sweden & the US

In order to understand the current level of marketization within educational culture in both Sweden and the US, it is important to briefly explore the history and span of educational costs in both nations. American university tuition in particular has gained a worldwide reputation in recent decades for being exorbitantly expensive. Indeed, in 2019 the collective American student loan debt reached an all-time high of 1.5 trillion USD (Thune & Warner, 2019). However, this was not always the case. Many American universities were heavily funded by the government, both at a federal and state level, after their founding and remained tuition free until the early 1900s. Some states, such as California, continued to offer free tuition to in-state residents until the 1970s (Sherman, 2016).

Nonetheless, it is important to note that governmental funding for education has always largely been regulated and distributed at the state level, not the federal level in the US. The reasoning for this carries all the way back to the founding of the United States and the deep-set fear of centralized federal control following British colonization. A system of checks and balances were written into the US Constitution to ensure the federal government did not have excessive power over the states, and the main control of budgets for education since then has always been regulated largely on a state by state basis (Trow, 1983, p. 177). Today, most US higher education is funded by a mixture of state and federal grants and loans, student tuition, private donations, and private scholarships. As state funding has continuously decreased in recent decades, universities have been forced to make up the difference by unceasingly increasing tuition. According to the National Center for Educational Statistics (2019, Tuition Costs), from 2006 to 2016 the average tuition fees for public universities increased 31%, with the average 2016 cost being $17,237 per year. Private universities saw tuition increase 24% in the same time frame, with a 2016 average cost of $44,551. Keeping in mind that this is a yearly sum that does not include living costs, and that all US bachelor's degrees consist of at least four years, it cannot be denied that American students undergo a significant financial investment for their education. While having an education in American society most often leads to more career opportunities and financial security, this is still not a guarantee. Therefore, this investment can represent something of a gamble for many students.

With tuition continuously rising and state funding falling rapidly, by 2010 student loan debt in the US surpassed credit card debt for the entire population (Dvorkin, 2010). A year later, public universities took in more money from student tuition than state funding for the first time in history (Lewin, 2011). In 2012, America's collective student loan debt reached 1 trillion USD, which at the time, was a 50% increase from 2008 (Harkin, 2012; Berman, 2016). Just seven years later, this amount arrived at the previously mentioned figure of 1.5 trillion USD. Thus, students in the US have lived their entire lives with a strong awareness of how expensive education is, and they are acculturated, as this thesis will show, to view it in some aspects as a financial transaction to purchase a specific service and eventually accrue a good, in the form of a degree. This perspective of students as customers will form a major theme in this thesis as I explore how this affects student beliefs and practices during their time in Sweden.

In contrast to the United States, Sweden has been able to maintain relatively low or even nonexistent tuition fees for nearly all of its history due to a much higher level of government funding. During the Enlightenment period of the 1700s, Nordic countries began to view education as a public good that would increase equality among all citizens and allow everyone to have the skills and knowledge to fulfill their aspirations in life (Ahonen and Rantala, 2001, p. 9). With this public appreciation for the importance of accessible education in mind, tuition in Sweden remained free for anyone in the world, regardless of citizenship, until 2011. Tuition fees became required in 2011 for the first time for all students with non-EU/EEA citizenship. The government's reasoning for this was to increase "quality assurance" to ensure that "Sweden could compete for the most talented students, as opposed to appealing mostly to those who want free education" (Carlsson, 2012). During the first year of the newly instituted fees, Sweden saw a decrease in the amount of admitted American master's students of 40%. While that is an inarguably substantial drop, it is actually a relatively small percentage compared to the decrease seen in countries with lower average incomes such as Pakistan and India, which saw a drop of 91% and 85% respectively (Carlsson, 2012). While cost was clearly a factor for American students, they were still much more willing to pay for education, perhaps because they are so accustomed to the idea of a heavy price tag on their degrees.

Since 2011, many Swedish universities have significantly increased their marketing and recruitment strategies for international students to focus on mitigating some of the loss of diversity that was caused by the drop in international students when fees were introduced. Many universities have increased international travel to recruit foreign students, displayed an emphasis on digitalization in order to connect with more far-flung students, and invested heavily in producing marketing materials in English. By 2018, Lund University, the institution in Sweden with the largest number of international students and the university where this thesis research was conducted, saw 20% of their student population of approximately 40,000 students coming from countries outside of Sweden (Lund University, 2019, June 13). While official statistics tracking the total percentage of international students in the student population were not recorded until after tuition was introduced in 2011, the Lund University External Relations staff confirm that the 2019 percentage of international students enrolled at Lund is higher than the pre-2011 percentages (personal communication, 2020-24-04). Increased interest in studying abroad globally as well as a stronger emphasis on internationalization on the part of the university itself are additional factors that contributed to this growth.

Despite the introduction of fees and the initial drop in applicants, Lund now has a thriving international student community that exceeds the 2010 numbers of enrolled international students. Lund, and to a larger extent, Sweden as a whole, has managed to maintain an educational culture that does not focus on education as a commodity to the extreme level that it has become in the US. This remains possible largely due to the relatively steady governmental funding and protection of tuition-free status for the majority of the student population. In 2018, 55% of the total revenue for Lund University came from governmental sources, compared to just 34% on average for public institutions in the US the previous year (Lund University, 2019, June 13; PEW, 2019). Tuition-liable students in Sweden pay on average 129,000 SEK ($12,645 USD, at the time of writing) per year, significantly less than American students can expect to pay at home (Study in Sweden, n.d.).

The chance to take advantage of these lower tuition prices remains a huge motivating factor for many American students to pursue their education abroad in Sweden. This thesis does not compare the financial gains or losses in the US and Swedish systems, nor does it intend to compare bureaucratic structures or statistical outcomes of students. Rather, this investigation will explore purely the beliefs, expectations, and experiences of American students who transition from the heavily commodified education system in the US to the relatively more value-based education system in Sweden, where students are not perceived as consumers but equal participants in knowledge production and absorption.

1.2 Aims and Questions

This thesis has two overall aims. The first is to investigate the beliefs, expectations, and experiences of American students studying in Sweden in relation to tuition fees and finances. The second is to determine how these experiences are unique because of their cultural background as Americans. Throughout my study, I will focus on American students' process of transitioning from the distinctively commodified education system in the US to an honor-value based education system in Sweden and how this affects their lived experiences. This thesis will achieve these aims by answering the following questions:

1. How does the act of paying tuition affect American students’ study experience in Sweden on an individual level and a social level within the academic field?

2. How are American students' beliefs and expectations shaped regarding the role of money in education and how are these beliefs and expectations managed when exposed to an educational culture that challenges them?
3. How are personal values demonstrated through the financial valuation of education?
4. What does it mean for a student to consider themselves a customer of an educational service and how does this influence their study experience?

In order to answer these questions, I have conducted a qualitative research study among a group of twelve American students at Lund University to investigate their beliefs and experiences. In the following sections, I will further outline the structure, theoretical framework, and methodology of my research and express the motivations behind my choice of this specific case study.

1.3 Situated Knowledge and Author Motivation

At this point, I would like to briefly address my personal motivation for exploring this topic as my thesis. As an American student studying in Sweden myself, I began very early-on in my studies to notice many of the same experiences and thoughts that my informants have shared with me. Studying a phenomenon from the perspective of both an insider, who fits the same profile as my informants, and an outsider, as an analytical researcher, became quite interesting to me. It is an intriguing challenge to my abilities as a cultural analyst to bring new levels of analysis into my research, while also striving to remain aware of the natural subjectivity bias that my status as an insider brings into my analysis. I can then attempt to use this inside knowledge as an advantage in the research field to open up more intimate areas of study within my topic. I will further discuss the methodological and analytical ways in which I dealt with this experience of being both an insider and an outsider in the upcoming methodology chapter.

Non-EU student finances and experiences are topics that I contend will become more and more relevant in the future as Sweden continues to globalize their education system and attract more fee-paying students. I will argue that it is important to have a thorough understanding of what it means, both culturally and emotionally, to international students to pay fees and identify the sort of expectations and beliefs that are born out of that exchange. In my professional life, I have worked as both a part-time and full-time employee of the higher education administration sector, both in the US and in Sweden, for over six years. My experience is mainly in university admissions, marketing, and study abroad advising. Therefore, examining international student experiences in order to better assist them at an institutional level is something that is personally vitally important to me. I strive in my professional life to always gather student feedback as often as possible in order to determine how I can improve in my service to them. It is for these both personal and professional reasons, that I have chosen this particular topic to study.

1.4 Previous Research

In order to better contextualize this study, this section will give an overview of some relevant research that has been conducted on the topics of economized education and international students' cultural adjustment.

Firstly, sociologist Martin Trow (1974/2010, 1983/2010, 2000/2010) has written extensively for decades about the effects of the development of the knowledge economy on twentieth century higher education. One of his major points of concern with the development of cognitive capitalism is the impact that higher costs have on the level of access to education for students from lower-income backgrounds, a situation that is driving more US students to study abroad (Trow, 1974/2010, p. 97).

Since the introduction of tuition fees in 2011 in Sweden, numerous studies have been conducted in an attempt to understand the effects of these measures on international students. This includes a comparative analysis of the tuition policies in Sweden and Norway and how Sweden has handled the change on a policy level (Cacan, 2018). Another previous master's thesis directly after the change examined the willingness of international students at KTH Royal Institute of Technology, a Stockholm-based university, to pay tuition fees (Ke, 2012). Economist Xuan Ke discussed the steep decline in international students that Sweden saw in the years following the introduction of fees and how students took other motivating factors, such as university reputation, into consideration when deciding if they would still apply regardless of the tuition fees. Finally, Karen Paulson, a previous master's student in my own program of Applied Cultural Analysis, conducted a case study of how Malmö University adjusted their university branding as a result of the introduction of tuition fees in order to be more globally appealing. This study established the importance of focusing on digitalization and social media in order to resonate with modern students.

Extensive studies have also been conducted on the role of cultural adjustment in the international student experience. Among them, Margaret Pitts (2009) analyzed how the increase in American students studying abroad in recent decades has led to students having higher expectations of their international experience due to everyday talk with friends or classmates who have studied abroad as well. Knowing more people who have studied abroad gives students more access to information about the experience and increases their hope for positive outcomes in their own experiences abroad. This leads to higher levels of adjustment stress if these expectations are not met.

Regarding motivational factors for studying abroad, Mazzarol and Souter (2002) analyzed the global factors that encourage students to select a study destination when going abroad for education. They identified a number of ‘push factors’ that push students away from their home country’s educational institutions, such as perceived academic reputation and quality at home versus abroad or higher levels of competition for fewer spaces in home institutions (p. 88). They likewise discuss the ‘pull factors’ about other countries that encourage students to go study there, such as knowledge and awareness of a host country’s culture or perceived notions of safety (p. 88-89). Mazzarol and Souter (2002) found that cost frequently comes into play in encouraging students to seek a study destination that is either cheaper than at home (a push factor for American students for example) or by leveraging other enticing pull factors in order to make a higher cost seem worthwhile. Interestingly, they also distinguished between financial costs such as tuition and travel and social costs, such as perceived levels of racial or religious discrimination in the host nation (p. 86).

While each of these studies addresses important issues, and many of them have alerted me to crucial aspects that must be considered in my own study, it is clear that they mainly take a macro focus on the experiences and issues concerning international education and cost. To my knowledge, there has not been a study done on a micro level looking at specifically American students' education experiences in Sweden, nor a study looking explicitly at how students experience cultural adjustment to different educational systems in relation to cost. This thesis will attempt to begin to fill in this research gap, while further opening the possibility for future research on other nationalities’ study experiences or other study destinations.

1.5 Thesis Structure

The project design of this thesis will be presented in chapters two and three. Chapter two will give an overview of the main theoretical frameworks of the analysis. Chapter three will detail the research methodology I have used in the collection of my data and discuss the ethical considerations of my work.

The analysis of this thesis will be presented in two main sections, in chapter four and chapter five. Both chapters consist of three subsections covering specific topics of analysis.

The fourth chapter will examine the individual experiences of my informants on a personal level. It will begin with a discussion of how and why students value education in the first place, and how their moral values regarding education are being demonstrated monetarily in the form of tuition. It will then examine the monetary motivations for choosing Sweden as a study destination due to lower tuition costs, and the psychological and action-based adjustments they have made while experiencing a new educational culture. It also explores the features of the academic habitus that American students have acquired in their previous experiences with US education that they then bring with them to study in Sweden.

The fifth chapter will examine the American students' experiences adjusting to the educational culture in Sweden in relationship to other people, mainly their classmates and professors. It will deal with the tensions created in the classroom as fee-paying students are collaborating with non-fee-paying students, and how Americans interpret the expectations they have for themselves and their classmates due to their financial investment. It will furthermore examine the expectations they have for their professors and the view that they are a paying customer of a service that is to be provided by the faculty. The final section will explore my informants’ relationship to the university institution as a whole and the various student support services within the university.

The sixth and final chapter will present how this thesis can be made applicable to Lund University, other universities in Sweden, and global educators as a whole. It will also present my conclusions.

Chapter 2: Theoretical Framework

In order to better understand the underlying dynamics and experiences of American students who are transitioning from a commodified education system to a value-based education system, I have utilized several theoretical frameworks in order to examine my data and clarify my analysis. I will introduce each of my main theoretical inspirations in this section and they will be further developed and supplemented in the analysis chapters to come.

2.1 Simmel – Money and Values

One of the most essential theoretical components of this study is rooted in the work of Georg Simmel, a German philosopher and sociologist from the late 19th century. In his work *The Philosophy of Money,* Simmel (2011) argues that all values are created psychologically by people. Nothing is inherently valuable simply by nature (p. 62). He discusses the dual meaning of the term 'value', which can be interpreted both morally and monetarily. Everyone has a set of personal moral values, and each person likewise values some objects or ideals in the sense that they would be willing to exchange or sacrifice things to possess them. Money is the socially constructed force that allows us to interpret our personal values into a monetary figure and produce an exchange between these two 'value' systems (Simmel, 2011, p. 62, 72, 84). Tuition can be seen in this way as the monetary valuation and exchange that makes it possible for students to achieve their moral value of being educated, having a successful career, or gaining knowledge. My first analytical chapter in particular will explore this idea in depth and consider what personal values my informants are presenting in their monetary valuation of education. In order to aid the understanding and clarity of these concepts, I will henceforth distinguish between Simmel's two value concepts by communicating them as either personal values or monetary values.

Simmel (2011) also considers the "growing spiritualization of money" wherein money becomes a mental entity, not necessarily a specific object (such as a coin or bill) in hand (p. 212). He writes that "the interaction of exchange brings about a mental unity of values. The spatially extended substance is only a symbol of money, because the disconnectedness of what exists as substance contradicts the nature of money as an abstract representation of interaction" (Simmel, 2011, p. 212-213). This idea of how money can exist in a conceptual way, as well as a physical way, is vital to understanding how finances play a mental role in the everyday interactions and experiences of the students in this thesis. As students conceptualize their tuition funds in increasingly abstract ways, they begin to distance themselves from the physical aspect of money and consider it more as a mental entity that stays with them and is constantly undergoing a process of revaluation during their studies.

2.2 Goffman – Rules of Conduct and Expectations

When considering how my informants enact their valuation of education in the classroom and comparing their expectations of themselves to the expectations they each hold for their classmates, the work of American sociologist Erving Goffman is vital to providing an understanding of these concepts. Goffman (1956) describes how social rules of conduct create either *obligations* or *expectations* of individuals (p. 473-474). *Obligations* demonstrate how a person "is morally constrained to conduct himself", while *expectations* establish "how others are morally bound to act in regard to him" (Goffman, 1956, p. 473-474). Examining how the students in my study create *obligations* for themselves to demonstrate how they believe a financially invested and 'good' student should perform in their studies will be essential to my analysis. In the fifth chapter, the concept of *expectations* that these students project onto their classmates, professors, and even institutions such as the university itself will be explored.

As a student maintains a rule that they have established for themselves, they imagine a specific self-image in which they are the kind of person who obeys that rule and anyone who does not becomes 'othered' (Goffman, 1956, p. 474). This means they constantly form ideas of what a successful student does, and it further increases tension when others around them break these rules in the classroom. This 'othering' process of those who do not adhere to American students' expected rules of conduct can cause increased stress or problems within the classroom or between student relationships.

2.3 Bourdieu – Habitus and Field

The concepts of habitus and field, as understood and presented by French sociologist, philosopher, and anthropologist Pierre Bourdieu, are essential to my thesis. Bourdieu's concept of a habitus refers to the deeply ingrained beliefs, habits, skills, and lasting dispositions that each individual has incorporated into their self, based on their social context. The habitus allows people to negotiate social environments almost by instinct based on their socialized predispositions. He introduces the idea of the field as the specific social environment where this happens. He sees each field, such as the academic field, the sport field, the home field, or the office field, as being relatively autonomous from the others and creating its own rules, practices, and knowledge formation. In Bourdieu's (2020) words, "a 'field' designates the rules that govern the working of a social space, the rules of the game. On the other hand, the social is objectified in what I call the habitus, by which I mean dispositions that are permanent lifestyles resulting from learning, training and incorporation" (p. 26).

In this thesis, I will be mainly concerned with the academic field in which my informants have created an acculturated habitus around what it means to be a student and to engage in learning. This habitus has been developed in the US, within an academic field that is heavily commodified and therefore encompasses specific norms of practice and conduct. As they enter a new academic field in Sweden where the inhabitants (their professors and fellow classmates from other nations) have a different habitus towards how to enact being an academic, I will analyze how this impacts their own beliefs and practices as it challenges their ingrained habitus. This often further contributes to the process of 'othering' their non-fee-paying classmates, as they perceive the differences in their habitus to be inferior or somehow detrimental.

2.4 Monique Scheer – Emotions as Practice

Finally, in supplement to Bourdieu's concept of the habitus, I will heavily utilize German-American anthropologist Monique Scheer's Bourdieuian theory of emotions as a form of socialized practice that is ingrained in the habitus. Scheer (2012) writes that emotions "are indeed something we do, not just have" and that these practices are "socially situated, adaptive, trained, plastic, and thus historical" (p. 193-194). She emphasizes that emotions are not only 'inner' mental feelings, but also 'outer' bodily feelings as the body is "a knowing body, one that stores information from past experiences in habituated processes and contributes this knowledge to human activity and consciousness" (Scheer, 2012, p. 201). In this way, people learn societally appropriate emotional reactions from their social context according to patterns in their field or environment, leading the body to unconsciously determine what the correct physical behavior or emotional response is to a certain situation. Since many of my interviews revealed strong emotional reactions or explicit emotional language from my informants, this theoretical framework is essential to contextualizing these emotions within their habitus and social experiences.

Additionally, Scheer denotes four kinds of emotional practices that are useful for helping me categorize and analyze the different displays of emotion that my informants demonstrated. The first category of emotional practices is *mobilizing*, which operates to shape, adjust, or change emotions that are already occurring, not to express them (Scheer, 2012, p. 209). An example of this could be to view a piece of art or a field of wildflowers to bring about mental and physical comfort, peace, or calmness. The second category is *naming*, in which linguistic expressions of emotion, or 'emotives' help a person to organize their experiences by "putting a name" to them (Scheer, 2012, p. 212). Thirdly, *communicating* practices are emotional performances in which emotion is used as a "means of exchange" to transfer meaning from one person to another based on social context and signals (Scheer, 2012, p. 214). For example, a sports coach yelling and gesturing at his team utilities a particular tone, body posture, and movement in order to convey meaning and emotion.

Finally, the fourth emotional practice category is *regulating*. *Regulating* practices are personified emotional norms that have been accultured through the social habitus. "The expectations of the group are implicated in learned habits of feeling and stored in the habitus. The acquisition of the sensibility, or emotional style, of a group proceeds via tacit socialization as well as explicit instruction: boys are specifically told not to cry, girls to swallow their anger" (Scheer, 2012, p. 216). My informants displayed a variety of each of these emotional practice categories. Being able to break them down and denote how their displayed or named emotions developed from their social context or habitus adds an additional layer of depth to my analysis.

Chapter 3: Methodology

The field work conducted for this thesis involved a plethora of qualitative research methods. These methods were selected, as opposed to quantitative methods such as a survey, due to their ability to delve more deeply into the underlying thoughts and feelings of informants and capture deeper meanings for analysis. In the words of Ehn and Löfgren (2009), qualitative research is “good for reaching those aha-insights that other methodologies cannot” (p. 36). The original data collection and interviews were compiled during my work placement project in partnership with Lund University’s International Marketing and Recruitment division of External Relations, henceforth referred to as IMR. The aim of that project was to analyze motivations for studying abroad and the educational experiences of students from the US, Nigeria, and Indonesia, as well as how their home educational culture affected their mentality or expectations of education in Sweden. Many of the insights in this project from my American informants in particular related to the importance money played in their educational values and expectations.

In order to narrow my thesis topic, and focus on a phenomenon that holds great personal interest to me, I used these insights as a jumping point to center this thesis, while the data from Nigerian and Indonesian students has been completely set aside from my analysis due to time and space constraints. I am aware that focusing on only one nation limits the breadth of my analysis, but I feel it was necessary considering the available scope and length of this thesis. Studies of other nationalities’ experiences would be an excellent area in which further research could be pursued in the future to expand upon this study.

This being said, it is perhaps notable to mention that in my interviews with Nigerian and Indonesian students, aspects of stress or tension over tuition and money were similarly present. Concern over finances or creating a mental and emotional valuation of a degree is likely universal among all students at some level. Therefore, my analysis in this thesis is not meant to create a clear cut ‘truth’ in which American students are displayed as the only students who have expectations or beliefs regarding their tuition. This is something that affects students from many countries, even students who do not pay tuition but must consider other financial burdens, such as the cost of living while studying. Thus, it is important to note that many of the feelings and experiences uncovered during my fieldwork could be applicable to many other nationalities and students. Due to my active choice to narrow the scope of my project, I can only discuss the practices of American students, how they perceive their lived experiences, and how they perceive others in their social surroundings. This does not make these perceptions of others either 'true' or 'false' in actual reality, but merely reflects how these particular students make meanings of and understand their personal realities.

With this limited scope in mind, the following sections will discuss the various methods I used in order to capture the data for this thesis both during the work placement project and afterwards, as well as my ethical considerations throughout the project.

3.1 Individual Interviews

My main research method during this thesis was semi-structured individual interviews. I interviewed twelve American students who were full-time students during the autumn semester of 2019 studying at Lund University. Eleven of my informants were studying a full-time master's program at the university and one student was taking stand-alone bachelor's courses. The informants come from different regions around the US and range in age from 21-34. Collectively, they represent nine different academic departments across four faculties. A presentation of these informants including their gender and faculty of study can be found in Appendix A. While the majority of the students were full tuition-liable students, two informants, Therese and Hannah, had some partial scholarship funding covering some of their tuition fees. One informant, Ashley, had a full scholarship covering the entirety of her tuition. This was an especially intriguing case study, as I will discuss further in my analysis, as she retained many of the academic habitus components of the other American students and still felt financially invested and responsible, despite the fact that it was not her own money being paid, since "someone else was paying" for her to study in Sweden (Ashley, 2019-10-23).

I recruited these informants through a combination of personal contacts, contacts from the IMR staff, and posting on the "International Students in Lund" Facebook group. While I tried to aim for diversity of gender, age, and study programme, ultimately, I interviewed everyone who responded to my inquiry due to the time constraints of the project. I interviewed all but one of my informants on an individual level during my previously mentioned work placement. I then conducted follow up interviews with seven informants after the work placement project completed in order to gather more data and ask questions specific to the topic of money in regards to education, after my topic had narrowed to this scope. This resulted in nineteen total individual interviews.

The initial interviews during the work placement project were conducted in my assigned office space at the IMR office in order to maintain a sense of professionality and encourage a power dynamic in which my informants viewed me more seriously as a researcher, rather than a peer. Charlotte Davies (2008) advises that “the experience of being listened to and taken seriously by a researcher possessing high social status can be experienced as both empowering and reflexively enlightening, and as such, is not necessarily a barrier to communication” (p. 111). I always made my position as an independent researcher who was not a full-time IMR staff member clear at the beginning of each interview. In doing this, I wanted to encourage students to give me honest responses about their experiences, which I felt would be more likely if I appeared to be an objective third party without the explicit agenda of promoting the university. Regardless, I still had the authority to pass along their feedback to the IMR team in order to possibly implement some changes at the university, indicating that their responses would be valued. I feared that some informants might simply respond with positive feedback that they thought they university would like to hear in order to not disappoint the recruitment staff who had formed a relationship with them during their admission process. Therefore, this interview location and the presentation of myself as an outside researcher was my attempt to mitigate that possible outcome and encourage more honest responses, which was fairly successful.

Research interviews are, after all, not normal, naturally occurring situations or conversations in the first place. Charlotte Davies (2008) notes that “the goal of open and free-flowing discussion is not readily attainable when one party to the discussion is clearly holding back, not expressing any opinions, or even interacting except in the most minimalist form” (p. 107). Therefore, it remained important to keep all of the possible power dynamics in mind and attempt to conduct the interview in a safe but professional space, and with a carefully balanced identity as both a researcher and an insider, in order to make my informants feel more comfortable, respected, and likely to be forthcoming in their responses.

Follow up interviews were conducted either in a university building study room in order to preserve some reminder of the academic integrity of the project, or over the phone or email for the informants who could no longer meet in person. While my interviews always began with some structured questions, they often became very engaging discussions as I could strongly relate to my informants’ position, being an American student in Sweden myself. Being an insider and an outsider in my research is something I had to constantly keep in mind in order to try and minimize biases, while also allowing for our shared identity to create a rapport of trust and understanding about the topics we discussed. I will explore this dynamic further in the upcoming autoethnography section. This combination of conducting interviews in a professional, academic setting, in addition to permitting my relatability as a peer to steer our conversations in a more casual direction, resulted in interesting and open dialogues.

3.2 Focus Groups

In order to see how my informants reflected on their experiences when discussing with a group of their peers, I decided to utilize focus groups as an additional research method for this thesis. Fallon and Brown (2002) describe the benefits of this method when discussing how in a focus group “participants interact with one another rather than with the interviewer, leading to the emergence of views on a bottom-up basis, which provide data for analysis and for possible policy action” (p. 196). I was eager to see whether these interactive discussions among a group would take the research into a new direction that I had not yet explored in individual interviews.

I conducted two focus groups of four students each. I had already interviewed all but two of these students previously on an individual level and therefore had an established connection with most of the informants. This allowed for a sense of ease during the beginning of each focus group, in which I engaged in casual chats unrelated to the research with the participants while they served themselves coffee and waited for everyone to arrive. This created a more casual and relaxed atmosphere for all of the participants, as the new informants were able to join in our pre-interview social engagement and not sit formally in silence, as if waiting for an appointment with a stranger. In the end, this contributed to a much more engaged discussion since the students felt more comfortable talking to each other and to me by the time we started the official interview.

While these focus groups took place during my work placement, and therefore were not fixated specifically on matters of finances in education, both groups eventually led to lengthy discussions on the topic anyway. One of the focus groups dedicated nearly half an hour to the matter of expectations regarding tuition in Sweden and how it affected classroom relationships with professors and classmates. This discussion was so interesting that it formed the main basis of my decision to dive deeper into this topic for this thesis. I especially made sure to conduct follow up interviews with each of the students involved in this group.

Although I tried to remain as passive as possible during the focus groups in order to maintain neutrality, I did tell several small anecdotes related to the topics of discussion from my own experience. This clearly solidified my role as an ‘insider’ in these instances. I could notice when this happened, or when other students expressed thoughts related to our shared identity as Americans, that all of the participants seemed to open up more in the discussion. This group identity made them more forthright about their thoughts, perhaps because of the safe and familiar space it created between us. This nevertheless exposes one potential weakness of focus group interviews which is that "their set up invites bias, groupthink, and the potential to obfuscate what consumers really believe or do in their lives" (Sunderland and Denny, 2007, p. 178). Davies (2008) warns that "for ethnographers doing research in their own society, the difficulty is to guard against assuming that their particular perspective is shared by their informants" (p. 119-120). I remained vigilant about ensuring that my personal viewpoints did not cloud how I phrased my questions in the interviews in order to ensure the data remained uncorrupted by potential information received by eliciting coerced responses. Despite these potential difficulties, there were still several instances where the participants disagreed with one another or felt they had experiences that diverged from those of the other students. Thus, I do not think that the shared identity as Americans caused a substantial amount of groupthink to color my informants' responses to the topics.

3.3 Autoethnography

The final research method I have applied in this thesis project is autoethnography. Billy Ehn (2011) defines autoethnography as "a method of cultural research where you use your own experiences as a starting point or as examples of more general conditions. You are both the subject and the object of observation" (p. 53). As an American student myself, I am experiencing a lot of the same phenomena as my research subjects and always actively interpreting my own beliefs and perceptions. Reflecting critically on my experiences allows me to place myself among my subjects social contexts as both an insider and an outsider while analyzing "how our own experiences, interests and emotional life affect the interpretations of other people and their behavior" (Ehn, 2011, p. 54).

When researchers use their own experiences as an area of study, they are of course still, in a way, studying others. Nothing that a person experiences in their lives is in a bubble. The experiences that I draw from are also rooted in the broader cultural and historical context that I live in and my relationships to others. Carolyn Ellis (2007) elaborates on this concept when she states that "doing autoethnography involves a back-and-forth movement between experiencing and examining a vulnerable self and observing and revealing the broader context of that experience. When we write about ourselves, we also write about others" (p. 13-14). While interviewing my participants, I constantly reflected upon the cultural context we shared that accounted for many of our similar thoughts and experiences, while still acknowledging that the complexity of experiences being shared with me were not always relatable to my own due to our differential contexts. This allowed me to identify and reflect upon moments when I fully embraced my status as an insider as I related to my informants and deal with this subjectivity in an analytical way.

One of the major benefits of autoethnography is that a researcher can have more undiluted access to their own thoughts than they are able to have to the thoughts of other informants. Billy Ehn (2011) reflects that:

> Introspection or watching yourself is something different to observing other people. As an autoethnographer, studying your own experiences, you have for sure a privileged access to the thoughts and feelings of the observed person. In theory, you ought to be a good informant about yourself. Regarding other people, you mostly have to imagine what they are up to. (p. 61)

I chose to capitalize on this benefit by keeping a diary for several weeks of any time that I thought about the financial aspect of my education or something occurred in the classroom that reminded me of such. Additionally, I 'interviewed' myself near the end of the project, writing down what my responses would be to most of the questions I asked my informants. Having unadulterated access to my thoughts allowed me to center myself in my project and better analyze my data, while continuing to remain aware of my own biases and personal relationship to what can be quite a sensitive subject.

Staying vigilant about my own personal stake in this topic has been of the utmost importance to me to ensure I produced quality and ethical research. This being said, I have embraced my subjectivity in my analysis, and I recognize that all research is colored in some way by our personal biases. As Sandra Harding (1995) writes "culture-wide assumptions shape the very statement and design of the research project" (p. 338). It is impossible, in my opinion, to produce completely objective and unbiased research. My personal experiences as an insider and my reflection upon these experiences instead adds strength and nuance to my research in a way that might not have been possible without my shared identity as an American student in Sweden.

3.4 Ethical Considerations

In addition to taking precautions to remain aware of my personal biases regarding the research subject, I conducted this project by following the ethical principles of humanities and social science research to the best of my ability and knowledge. All participants were informed of the research aim and purpose and gave verbal permission to be recorded and studied for the project. They were made aware that the interviews were for an academic purpose, and although they would be used to present findings and solutions to the

International Office at the end of the work placement, the material would be used later for this thesis as well[1].

The majority of the data was gathered, as previously mentioned, during my work placement for the Lund University International Marketing and Recruitment Office. As explained above, the aim of the interviews for that project were originally broader than what the focus of my thesis project has eventually become. Therefore, all participants that I conducted a follow up interview with received an updated overview of my research and that I would be focusing on the financial aspects of their experience. They were given the option to withdraw their consent to participate if desired, but no one chose to do so.

Given the sensitive nature of finances as a topic, all participants' real names have been changed to a fictional pseudonym and their study area has been listed in Appendix A as just the faculty, not the program they study, in order to maintain anonymity and privacy. In instances where they revealed their professor, program, course, or previous university by name in a quote used in this thesis, I have omitted this information from the quote. In doing so, I have ensured to the best of my ability that no harm will come to my informants or their classmates, professors, or departments as a result of the sensitive nature of this study.

Chapter 4: The Individual Costs

“This money and the personal consequences it will cause me is what 90% of my thoughts are devoted to. This is constantly on my mind. It does affect the quality of my life. This affects me FOREVER!” (Zoe, 2020-22-20)

This chapter explores the experiences of American students regarding their relationship to the financial valuation of education on a personal, individual level. I will first examine why and in what ways education is considered valuable and how personal moral values regarding education can be demonstrated monetarily by paying tuition. I will then examine the monetary motivations for choosing Sweden as a study destination due to lower tuition costs, as well as how students negotiate a balance between their perceived valuation of a degree and the financial costs associated with undertaking an academic program to achieve said degree. Finally, I will outline the major features of the American student habitus, as understood by Pierre Bourdieu (2020), that was revealed in my research and the psychological and action-based adjustments American students make while settling into a new educational habitus culture in Sweden. This chapter focuses primarily on how these experiences are negotiated on an individual basis. It is important to lay these foundations of individual perception, as Merleau-Ponty (2002) argues, since each person sees the world the way it appears before them and it is that person alone who can make sense of what they individually experience within it.

4.1 Education as a Value

Most civilizations, nations, and cultures for the last several thousand years have incorporated some form of education into their society, either exclusively for elite social classes or for the mainstream population. Today, one can see and hear common tropes encouraging an appreciation for education nearly everywhere. “Stay in school, kids”, my uncle writes sarcastically in a Facebook post with a photo of a stereotypical ‘uneducated’ hippie with facial piercings and tattoos, implying that having an education will ensure a person will not make these life choices. A 1973 American cartoon called Schoolhouse Rock that plays daily in nearly every classroom in the US, including mine as a child, shouts the slogan “Knowledge is Power!” through the screen at America’s schoolchildren (Solomon, 2018). Politicians such as former US President Barack Obama (2014) make speeches with lines like the following encouraging social investment in education:

> Now, giving every student [a] chance - that's our goal. That's what America is all about. We work and study hard and chase our individual success, but we are also pulling for each other, and we've got each other's backs. And as a nation, we make the investment in every child as if they're our children. Because we're saying to ourselves, if every child is successful, then the world my child grows up in will be more successful. The America that my child grows up in will be more successful.

Today, instances like these seem to imply that education is considered valuable at a societal level not purely for the acquisition of more knowledge or information, but because it is deemed an investment in a person's personal future outcomes and the outcomes of their society. Yet, how does this translate to a desire for more education on an individual level? In order to understand how the American students of my study are experiencing education in Sweden, and thus, why they are willing to pay for it, it is vital to first understand why they value having that education in the first place.

One of my informants, Kim, tried to sum up why education is important to her by stating that "education is the best track a person can have for a solid foundation for future life" (2020-13-02). A personal value to live a 'successful' life in terms of either a monetarily fulfilling career, a higher status in society due to post-graduation job opportunities, or both, became common themes in my informants' reasoning for choosing to earn a master's degree. As the first in her family to go to university, another of my informants called Therese saw having a degree as a "status indicator", for which she had "a lot of pride" (2020-11-02). Finally, another informant named Sarah made clear that future career options and the ability to impress employers were her central priorities:

> My main goal in investing in a master's program was to be more attractive to employers. I value education based on the institution's and program's reputation for rigor and relevance. I want to be able to reassure future employers that my program was incredibly competitive and selected 'the best of the best', and that I wasn't just off in Europe having a vacation for a year and slacking my way through an easy degree or whatever. My faculty's and Lund's rankings are especially helpful here, and I think the number of nationalities in my program like around 40 for about 120 total students also underscores that students from around the world seek out my program for its rigor. (2020-17-02)

This degree of concern for how competitive and academically impressive your university is regarded as is a common talking point that I have likewise personally experienced throughout my life in the US. I have been asked by friends, family, and acquaintances about the ranking of the university I attend just as often as they inquire about the program I study. Once, I was even asked about my school's ranking by a stranger in a Washington D.C. airport who proceeded to remark: "Wow, that's a great school! You must be really smart!"

(autoethnography, 2020-10-04). Thus, implying that my school ranking was the highest indicator of my possible intelligence as a student. As a highly capitalist society, concern about appearing competitively superior in both academics and subsequent careers is a foremost societal value in the US.

Smart (1973) posits that formal education is a method of “transmitting the values of a society” (p. 33-34). Here, I would suggest that the above quotes from my field work indicate that not only can education acculturate you to maintain society’s values, but individuals often are already valuing a degree for reasons of societal pressure even before beginning their actual education process. As Bourdieu (2020) maintains, “the incorporated mental structures tend to adapt to the social structures” (p. 132). This leads me into what Simmel (2011) has presented as he argues for the role money plays in allowing people to turn their personal values (or social values that have been incorporated into an individual’s personal values) into a monetary value. He states that “often enough it is some expediency in the direction of our practical activities that leads us to regard an object as valuable, and it is not in fact the significance of the object but the possible subjective satisfaction that excites us” (p. 72). A university degree can be regarded in this manner. It is not the physical paper diploma that holds personal or monetary value. Rather, it is the pragmatic need for the degree to allow for more career opportunities and “ensure a better future for me and my family” that makes the physical object suddenly valuable and desirable (Zoe, 2020-22-02). People imagine the satisfaction that they will have when they are living the successful life that they want for themselves because of the opportunities the degree affords.

After establishing this desire for a degree and that one finds it personally valuable to have, it therefore becomes possible to use money to transform a personal value into an economic value. “The specific characteristics of the economy as a particular form of behavior and communication consists not only in exchanging *values* but in the *exchange* of values” (Simmel, 2011, p. 84). Here, Simmel is calling attention to the difference between mentally changing personal value into monetary value and how the actual act of paying for something to make that exchange a reality is another way to convey those mental valuations visibly to others. This is what happens when a student pays tuition in order to receive a degree. They have turned their personal abstract value for education and the future opportunities that the physical object of a degree would provide into a specific monetary value that they are willing to exchange in order to receive the former. The physical money in this exchange is meaningless. “The significance of money is only to express the value relations between other objects”, which in this case is the desire for the degree and the amount someone is willing to sacrifice in other ways to have it (Simmel, 2011, p. 156). After all, “if we regard the economy as a... surrender of something in order to gain something - then we shall at once suspect that the value of what is acquired is not ready made, but rather accrues to the desired object wholly or in part from the extent of the sacrifice required” (Simmel, 2011, p. 91).

Simmel (2011) also observes that “the individual makes his expenditures and accepts the prices for larger purposes not in relation to his monetary disposal of money, but in relation to his total income over a prolonged period” (p. 148). This explains why students are willing to pay large sums of money for tuition, as discussed in the background section 1.1 of this thesis, despite rarely having that much money currently on hand. They relate the price of tuition to their earning potential over their lifetime, which is generally increased with the acquisition of a degree. Thus, the amount of money needed to exchange for the acquisition of a personal value is relative and individually determined. Overall, the decision to acquire a higher education degree, and the willingness to pay substantial figures for this degree, can be seen as an expression of personal values for a ‘successful’ life, based on the incorporated social values to which students are accustomed.

4.2 Valuing Studies in Sweden

Once students decide, based on their personal values, to acquire a higher education degree, (and in the case of this thesis, specifically a master’s degree), one of the logical next steps is to decide where to acquire said degree and at what cost. All of the students who participated in my study discussed at length how finances played a major role, if not the main role, in their choice of which university to attend. As my informant Mark succinctly noted: “I just realized studying here in Sweden just made sense financially. It really all does come down to finances for me in a big way. It just was a lot more affordable. I was looking at programs in the States, and it was just obscene. I’d have to take a crazy amount of debt, and I didn’t want to do that” (2019-23-10). The concept of ‘obscenity’ that Mark mentions here begs the question, ‘is it possible for an education to be less valuable if a person feels they have paid too exorbitant a price for it?’ This would mean that it is not the actual knowledge or degree itself that has a specific inherent value, but instead that the conceptualized notion of an education exists in a cost relation that each individual performs relative to their personal valuation of education.

As many American students have already acquired a large amount of debt from their bachelor’s degree in the US, they begin to explore other options to make a master’s degree more affordable. Several of my informants discussed how they considered getting a PhD in the US, despite not actually wanting a PhD, purely because the US educational system will fully fund your master's degree in the process if you get a PhD[2]. However, if you attend just a master's program then the tuition cost falls on the student[3]. The average length of a master's program in the US is two years, compared to five or six years for a PhD, which is quite an additional time cost in exchange for a better financial cost. In one of the focus groups, several students admitted that going the 'unnecessary PhD route' was their plan until they discovered the lower tuition costs offered in Sweden and other foreign countries. Mark even arrived in Sweden with a previous master's degree from a PhD program that he ultimately did not finish. To do this, students are still making a valuation of their education, but they are nevertheless accepting to some extent that education is a burden to undergo. This burden of added time or effort creates an additional layer of cost that is negotiated in the overall cost analysis of how personally and monetarily valuable an education is to each person.

Signing on for a PhD program that students do not want to take just to reduce the cost of their higher education clearly adds a lot of time, effort, and stress onto the educational process. This is not even considering the institutional resources invested in teaching PhD candidates who either do not intend to finish or are not truly devoted to the exercise of earning a PhD. The willingness to take the much lengthier program that a PhD requires demonstrates how far US students are willing to go to reconcile their personal value of having an education with what they deem as an appropriate amount of fiscal sacrifice. Considering the social pressure in the US of entering the workforce as soon as possible in order to have more comprehensive health insurance and begin accumulating retirement and other savings, contemplating extending your studies for an additional three to four years involves a significant sacrifice of other life goals and values (Fisher, 2014; Sharif, 2012).

Alternatively, some students noted that they would not have applied for a master's degree at all if they had not discovered the lower tuition options that Sweden offered. As Simmel (2011) posits:

> If the object is to remain an economic value, its value must not be raised so greatly that it becomes an absolute. The distance between the self and the object of demand could become so large - through the difficulties of procuring it, through its exorbitant price, through moral misgivings that counter the striving after it - that the act of volition does not develop, and the desire is extinguished or becomes only a vague wish. (p. 75)

This reflects the value exchange that has occurred within these students who originally lost their desire for an extra degree based on the inflated price of tuition in the US or the amount of extra time needed for a PhD. Discovering the possibility of lower tuition fees in Sweden revived their personal value for education and made it appear within reach of procurement once again.

While many students are willing to go to some form of additional lengths in order to ensure their education meets their recognized level of appropriate financial sacrifice, the majority of my informants still agreed that they did not expect to have a tuition-free degree, regardless of what country they earned it in. “As an American, higher education has always been associated with tuition**.** I never had expectations of not paying tuition, so it doesn't bother me too much”, Therese noted (2020-11-02). Instead, education and tuition to Americans simply translates to debt, as explored in the background section 1.1 of this thesis. Interestingly, one of my focus groups delved into a lengthy discussion that, in their view, foreigners tend to think that education is out of reach for many lower-class or impoverished students in the US. Instead, my informants remarked that this is not the case as much as one might think because the idea of going into exorbitant debt for an education is so normalized in the US that most students just accept this as the way things are. Therefore, the idea of paying tuition in Sweden was not a surprise or morally questionable to most informants. “I feel like it's normal. To enroll in a program, you have to pay for the courses, staff, infrastructure, services like the library, gym, et cetera”, Kim remarked (2020-13-02). The expectation that any form of education requires certain costs appears to be an acculturated notion incorporated in the developed academic habitus of American students, as the next section of this chapter will explore in further detail.

While paying for an education was expected by my informants, this did not prevent them from experiencing concern over the cost and prompted a fair amount of risk evaluation.

By the time I graduate in 2021 my total student debt will reach about $85,000. I will also be 35 years old. Until I retire at 65, I will have to pay monthly $250 for 30 years to pay off my student loans. How will I help my own kids pay for their education when I will still have my own student loans to pay? What if I get sick and can’t work? I definitely feel worried. (Zoe, 2020-22-02)

In this quote, Zoe is expressing the emotional practice of *naming* when she describes the feeling of ‘worry’ over the vast implications for her future that her debt symbolizes to her. As Scheer (2012) explains, “emotions must necessarily have a history, as they each link cognitive emotional processing to elements that themselves are subject to historical change and cultural specificity” (p. 198). Here, is it clear that the cultural concept of a heavy burden of student loan debt and her previous experiences with her debt continuing to accumulate is what contributes to her expressing such strong emotion and concern. Watching her debt accrue throughout her educational career allows the visions of how it will affect her future to constantly compile and expand, which in turn permits the worry to fold itself into her historical habitus of emotional practice. This shows how the valuation of education is not just a one-time fee but something that carries over to affect students' children and their personal quality of life for decades.

Several students worked out the math of their student loan debt with me in a similar manner as Zoe did in the quote above during their interviews. They discussed how they weighed the decision for more education against the lifetime of cost this would cause them, demonstrating how heavily this constantly weighed on their mind. One student even made the connection that the price she had paid for her education, or someone else had paid for via her scholarship funding, was "more than the cost of a house" (Ashley, 2020-16-02). During the above interview with Zoe, I myself had a visceral moment of realization that I carry the same amount of student loan debt as she does, despite the lower tuition rates in Sweden, and that it will take me an equal amount of time to pay off. This prompted me to have a noticeably heightened level of anxiety around my educational finances for weeks afterwards. I kept remembering that flash of realization and evaluating whether I felt like this financial sacrifice was being valued properly in the education I am receiving or not. Upon analyzing these feelings, I was able to recognize that it is not just anxiety or worry, but also fear of the unknown that drove this feeling. Not knowing if this degree will 'pay off' enough in the future in order to be worth the price I paid in lifelong debt intertwines multiple layers of fear. This is one of the most notable moments in my research in which I could actively notice my status as an insider coming to the front. After all, "emotions are something people experience and something they do. We have emotions and we manifest emotions" (Scheer, 2012, p. 195). Scheer's statement highlights my lingering emotional reaction to this weighty subject during my research and the amount I could perceive myself actively practicing it in subsequent weeks. It is not something that I, nor my subjects, simply experienced in a passing momentary state. Rather, we all actively live it out in our daily practices.

This individual level of concerned attention that these high tuition and debt rates bring many students, using myself and Zoe as examples, causes what Simmel (2011) calls "the growing spiritualization of money" (p. 212). Money takes on a conceptual, spiritual form rather than a physical form as people imagine the place it has in their everyday life. Visualizing how this cost breaks down month by month for decades of their life is a specific way that students spiritualize it into an abstract meaning. They no longer see their tuition as a physical stack of bills or coins, or even a number in a bank account, but a visualized bill in the mail that will theoretically affect their daily life choices and possible expenditures for the majority of the rest of their life. The money becomes a mental and emotional entity that detaches from themselves and expands to affect their spouse or children's lives as well.

Outside of the tuition, there are other additional fiscal considerations associated with attending university in Sweden. Non-EU citizens must prove that they have a set amount of money on hand to cover their expenses for the length of their studies. As of 2020, this amount is 8,514 SEK per month of study (around $880 USD at the time of writing), including the summer months. If a student does not have this amount on hand when applying for a 10, 13, or 22-month residence permit, they will be denied entry to study in Sweden. Proof of earning a salary or any other funding source other than a bank account in the student's name or proof of US federal student loan usage is not accepted (Migrationsverket, 2020). A few students expressed how this added to their stress level when preparing to come to Sweden. "I definitely feel extreme anxiety when I'm applying for the residence permit because of the money requirements, and the timing of the permit extensions when tuition is due is extremely stressful" (Amy, 2020-01-02). As the tuition bill is often due around the same time that students must apply for the residence permit and prove they have funding for their living costs, it can be a struggle to produce enough funds at the same time.

Many American students opt to take out US federal student loans while in Sweden. In order to utilize these loans, American students must open a Swedish bank account for them to be deposited into. This can be an incredibly lengthy process involving multiple trips to several banks and government agencies. While describing the full scale of this process would take several pages to denote and is not critical for the scope of this paper, none of the students who mentioned this process in our interview were able to secure a bank account until several months after arrival in Sweden. I myself arrived in early August and was not able to open an account until the end of October, despite meticulously following all of the steps laid out for me by the university and the banks themselves. Students who are relying fully on student loans for their living expenses must then arrange some alternative funding for the duration of this process before their loans are distributed to them. Ashley described this procedure succinctly as "a nightmare" (2020-16-02). Students in these situations are experiencing an internal emotional battle with an invisible, numerical enemy. These logistical financial requirements of studying infuse a sense of anxiety and powerlessness into their lives, which is carried and practiced over a long period of time as the process of acquiring a residence permit and a bank account often drags on for months. While the focus of this thesis is on tuition as the main source of funding that American students must contend with, it is important to note these other relevant processes that must also be considered. They have the potential to greatly impact students' mental valuation of the time, financial, and emotional cost that is being charged of them when studying in Sweden.

Ultimately, as I have shown in this section, while my informants and I discussed many other factors that contributed to their choice of university such as: location, program availability, student life, and local weather - the tuition fees and other related costs remained the most prevalent factor that my participants shared with me. Some students expressed appreciation not only for the lower fees in Sweden, when compared to most US education programs, but also for the sense of morality and simplicity that the educational institutions of Sweden demonstrated in their eyes. "Master's are a lot easier to get into here than the States. No GRE, no GMAT[4]. It's a lot cheaper. I think Lund is like a secret. The education quality is just as good, if not better, than the US, and there's no profit motive or bullshit that comes with the school", Peter commented (2019-16-09). Several other students noted their disenchantment with the commodification of education in the US and viewed Sweden as one of the final frontiers where education is not yet considered an area of extra governmental profiteering. Interestingly, Sarah even noted the lower tuition as a point of social pride, stating that, "in terms of monetary value, I am known among my friends and family for finding good deals, and Sweden's tuition is a huge deal compared to the US when considering a diploma" (2020-17-02). This pride that Sarah feels is a form of the *communicating* emotional practice that Scheer (2012) describes, as Sarah is communicating information about the kind of person she would like family and friends to perceive her as – someone who is financially savvy and finds good deals. This echoes the earlier discussion of how university choice can translate into social status in US culture, but in terms of financial responsibility.

In the end, my informants had a variety of nuanced fiscal reasons for making their decision to study in Sweden. In doing so, they experience and enact different emotions for the different segments of the university search and onboarding processes. As Philip stated, "I think I could convince any student in my subject to come to Sweden if I had five minutes to talk to them. Because it's a lot cheaper and way less stressful. It's the best deal in the world, you just need a plane ticket" (2019-17-09). Here, Philip is describing the emotionality that is embedded in the American academic habitus in relation to high tuition fees, noting that Sweden's lower fees equates to lower stress. The emotional experiences that Ashley and Amy described earlier in this section when discussing the process of acquiring a Swedish residence permit and bank account relate to a different category of emotional habitus. Residence permits and foreign bank accounts represent processes that students do not necessarily have previous experiences with and are generally not aware of until after making the decision to study in Sweden. Thus, these experiences create new areas of emotional practices that are often not anticipated beforehand. These are not contradictory emotions, just different emotional regimes in separate processes. What exactly American students do experience in Sweden and how their ingrained academic habitus affects this after they get off the plane is what the remainder of this thesis intends to explore.

4.3 Academic Habitus Development and Conflict

In order to examine how studying in Sweden affects American students' academic habitus, I must first devote some brief time to examining what their acculturated academic habitus is in the first place. To briefly recap Bourdieu's (2020) theoretical notions of the habitus and field, he states that, "in place of the commonly given opposition between individual and society, I have then constructed an opposition between the incorporated social, which I call a habitus, and the objectified social, which I shall call a social thing or mechanism, or field" (p. 29). Each person's habitus is "a product of history", in which both society and all of the experiences of a person's life create certain beliefs, habits, structured propensities, and lasting dispositions that unconsciously govern how each person thinks, feels, acts, and performs in determinant ways that guide them in a specific field (Bourdieu, 2020, p. 124). In this case, the field in question is the socialized academic space - any environment where formalized learning is seen to have a place in the world. This is most commonly a classroom, library, school, or university campus, but can also extend to other spaces where academics gather and share ideas or otherwise enact their academic habitus. In this way, students become actors in their academic community and perform, either for themselves or others, based on these incorporated social rules developed in their habitus. "One important thing that helps explain the specific efficiency of the habitus is the fact that people carry their habitus around with them; they are so tied up with it that they cannot shake it off" (Bourdieu, 2020, p. 340). In this manner, it is possible to see how American students develop their particular academic habitus throughout their educational lives in the US and carry it with them to Sweden when they study abroad.

My informants revealed that a core belief within their academic habitus is a focus on good grades and successful performance in the classroom. They conceptualize learning as a process of “memorization, regurgitation, and then forget it”, rather than a “deeper understanding” where you “take home the knowledge” (Philip, 2019-17-09). This is one of the first major challenges to their habitus that the Swedish academic system puts forth for American students. Several students reflected upon the moment at orientation when they learned that very few students receive an A grade (or the equivalent in their faculty’s grading system) in Sweden. Instead, receiving a passing grade of a C is still considered positive in Sweden, as it means you successfully learned the material. Some students like Therese eventually find this to be a positive adaptation, once properly adjusted to this expectation:

> My experience in the US was more results driven in terms of grades and class standing. So far, here it's all about personal growth. We haven't had a graded assigned yet, and we've turned in a lot of work. That focus at first was a little frustrating to me. Like I worked so hard, where's my A? But now I'm learning it's okay to fail and grow. This growth mindset has been sort of refreshing to focus on growing the areas that you want to and not feel so weighed down by grades. (2019-26-09)

Nonetheless, this cultural adjustment caused most of my informants a wide variety of emotions, ranging from significant stress to pure disbelief. They had to challenge a lifelong principle that the only way to succeed academically is to make the highest grade possible. As Zoe put it, in the US, “if you’re not first, you’re last”, as the ultra-competitive academic culture only rewards those who are at the top of the class in grades (2020-22-02).

Another major element of the academic habitus my informants revealed is a hyper focus on timeliness in their education. All of my interviewees expressed that they would consider it virtually unacceptable to submit something late or need to retake a class. This particular notion correlates directly to finances, due to the exorbitant cost of paying to retake courses in the US. There is no policy in the US education system of retaking exams multiple times for free like there is in Sweden. If you fail an exam in the US, you cannot retake it. If this, in turn, causes you to fail a class, you must pay the full tuition again to retake the entire class in a future semester, costing both time and money. “I definitely think that I have felt angry and more stressed about getting assignments in on time or doing well ‘the first time’, because I can't risk having to take the class again. I also feel like I can't miss mandatory classes where it would be required to come back the next term to participate” (Amy, 2020-01-02). Again, the notion of maximizing the return on financial and time investments in one’s education appears particularly strong for American students, as they are so hyper-aware of the costs that will extend to all areas of their lives if they delay or need to re-take courses. “Another part of the Swedish way is just ‘oh yeah you can just miss anything or try an exam as many times as you want’. Like, what is that? It’s the most un-American thing I’ve ever heard of" (Amy, 2019-28-10). Amy's bold comment here shows how although students learn that in Sweden it is not as negatively stigmatized to re-take exams, they are still hesitant to do so. It would strongly challenge their ingrained habitus and could still result in a need to extend their studies for an extra period of time, increasing their financial burden. This concept will be explored further in the next chapter in relation to how American students view their tuition-exempt EU classmates who may not have developed the same habitus beliefs regarding finishing courses on time to prevent re-taking exams.

Interestingly, while most of my informants detailed their idea of being a 'good student' as someone who is always diligent and dedicated to their studies, a few remarked that their dispositions towards studying had changed to become more hard-working while in Sweden than they were in the US.

> I was an A student in almost all my courses in the US. But I definitely took part in college life like parties, clubs, general slacking and stuff that led to cramming for coursework and doing work just for the grade I wanted rather than my own self-fulfillment. Now that I am paying for my master's degree without any assistance from my parents, I view it much more as an investment in myself that I need to take seriously. I work much more diligently than I ever did in my bachelor's and have been much more invested in and proud of the projects and papers I produce. (Sarah, 2020-17-02)

This quote shows how personal financial investment in education can bring about a change in a student's academic habitus just as strongly as a cultural change can do the same. As the burden of paying tuition is shifted from a student's parents to the student themselves, a dramatic change in personal and monetary valuation of the degree occurs. This can result in adapted individual behaviors to demonstrate this stronger commitment to studies.

It is furthermore interesting to note how in the above quote Sarah associates participating in student life activities, such as parties at the student nations[5], as evidence of negative or uncommitted academic behavior instead of, alternatively, viewing this as engaging in a healthy balance between studying and personal life. On a larger level, my research revealed that American students seem to accept a hyper-accentuated level of stress as a normal part of academic life, and do not engage in many strategies towards a healthy work/life balance. Students spoke of the amount of stress and negative mental health consequences that their studies have caused them as if there is no other alternative to this. It is simply expected by American students.

> It's so stressful to study in the US. I don't think a lot of places in the world realize how stressful it is. We can't just retake exams, we have to pay thousands of dollars to retake the whole class. The suicide rates are super high in colleges. It's really stressful. It sucks almost. You really feel good when you get that degree because you're $60,000 in debt

> for a piece of paper. But you're just super hype to be done, because it was so stressful and hard to get. (Philip, 2019-17-09)

Scheer (2012) discusses how “the habitus specifies what is ‘feelable’ in a specific setting, orients the mind / body in a certain direction without making the outcome fully predictable. Emotions can thus be viewed as acts executed by a mindful body, as cultural practices” (p. 205). Thus, the emotions Philip expressed here can be viewed as part of his academic habitus that have influenced how much stress is deemed appropriate to feel and practice in relation to his educational setting.

Although it takes a while to adjust to the lower-stress academic environment in Sweden, and indeed, some students never do fully adjust, this was largely viewed by my informants as one of the most positive mental acclimations that they needed to make while studying in Sweden. Students recall experiencing much less pressure to perform well 24/7 or risk being penalized in the classroom. There is an emphasis on a healthy work/life balance in Sweden that does not exist in the US academic field. Though there was some discrepancy on the amount of academic stress felt by students depending on the class time expectations of each specific faculty and program, the majority of students agreed that their internalized notion of school being inherently stressful was contested in the Swedish field.

While American students may experience less academic stress while studying in Sweden, several still recall feeling similar or higher levels of financial stress than they did in the US. Many students quit their stable, full-time job in order to study in Sweden and they admit to reflecting often on the lost income and savings they have sacrificed for their degree. As Simmel (2011) notes, “every enjoyment of values by means of attainable objects can be secured only by forgoing other values, which may take the form not only of working indirectly for ourselves by working for others, but often enough of working directly for our own ends” (p. 88). Quitting a job in order to pursue a degree that will hopefully, in time, earn one a better-paying or higher ranked job is a form of sacrificing one value for another. Students in this position forgo both their personal value of having a steady income to ensure their wellbeing in order to invest in the possibility of increased opportunities for their future. Yet, this sacrifice does not always come without fear of the cost, hence the persistent reflection on loss of income and questioning of the decision to do so.

Some students attempt to make up for this by continuing to work part-time during their studies in Sweden.

> I think a lot about the part-time job I've maintained with a company in the U.S., and the reason I'm working is so I can afford tuition, housing, food, and travel while in Sweden.

> I'm constantly negotiating a balance between working and studying, all in the pursuit of having a stable income and good foundation of savings to ensure that I don't have to turn down any academic or personal opportunities while in Sweden. (Sarah, 2020-17-02)

Although finding part-time work can be more difficult in Sweden, where on-campus jobs are much less common than in the US, this does not represent a significant change to their academic habitus (Lund University, 2020 April 16). Due to the high tuition in the US, working while studying is quite common. According to the National Center for Education Statistics (2019), 43% of US students work while studying, with 10% of students working at or over 35 hours per week. I myself worked four different part-time jobs during the senior year of my bachelor's degree in order to make ends meet. For many students, having a job and getting an education go hand in hand in a mutually dependent relationship. Needing to balance both working and studying is something that most American students are well prepared to do within their academic habitus.

Finally, and perhaps most importantly to understanding the experiences of American students in Sweden, my research revealed a frequent enactment of American students mentally perceiving themselves as customers in their educational field. To recall Münch's (2014) argument regarding the commodification scale of universities who either act on intrinsic or extrinsic motivational forces, he notes that in an honor-based intrinsic system "the habitus of researchers, teachers, and students differs strongly from the habitus of suppliers and demanders of a service" (p. 59). Rather:

> The students, too, are members of the academic community, but not customers wishing to obtain the best possible grades at the lowest possible expense, or who are prepared to pay a high amount of money for a particularly prestigious premium product, in our case, the certificate of a high-ranked university. All these activities focus on honor, not profits. (Münch, 2014, p. 59)

This is how, in Münch's view, an intrinsically motivated education system should function. However, when profit is added into the equation, students are forced to adapt to a new role as extrinsically motivated customers, which is exactly the behavior my American informants display. He hypothesizes that a shift towards economized knowledge, similar to the manner seen in the US, would result in the following:

> The young generation adapts to the new system and acquires the new habitus needed to achieve. It does not do research, teach, and study for the sake of knowledge, for the honor of their discipline, and for recognition within the academic community, but merely to score points so that their account grows, capital is accumulated, and revenues are generated. For them, handling teaching and learning as a form of business will be standard practice. Their habitus is no longer an academic one, but a managerial one,

> including all the constraints of having to make a business of everything, including themselves, and the inherent dominance of marketing. (Münch, 2014, p. 65)

This aligns quite closely to the dispositions my informants revealed as they discussed multiple aspects of their educational experience.

Before even analyzing my informants behaviors as comparable to this new customer-oriented habitus, I noticed that the language they use to describe the responsibility they think the university has towards themselves as students is very similar to the responsibility of a service provider to a customer. Hannah remarked the following: “with money being exchanged for education, I feel there is an expectation that you should get what you paid for, and for us, we are paying quite a bit” (2020-28-02). Several students reflected that they had engaged multiples services of the university such as career advising or the health center, despite not really feeling as though they needed these services, simply because they “had the perspective that they are services I am paying for and should use” (Therese, 2020-11-02).

It is important to note here that this role as a customer appears to be one that students consider mentally and on an individual level, more-so than a role they perform to others. The customer mindset is entirely an ingrained thought pattern and belief system that colors their own practices and their perceptions of the practices of others around them. Mentally enacting the role of a customer in their beliefs and behaviors is shown further in the relationship students have with their professors, which I will explore in depth in the next chapter. Many students remarked upon the expectations they held for how much time or feedback professors dedicated to their learning experience and viewed any deficiency in regard to these expectations as a form of services not rendered, despite having already paid the fee.

This perspective of a consumer who has paid for and is owed a specific service is the core habitus disposition from which the majority of the challenges American students face in Sweden derives. As Bourdieu (2020) argues:

> In the ‘disorientation’ that we feel on entering a foreign society, the gap between our incorporated structures and the new objectified structures provokes a feeling of incomprehension, which, being intolerable, is immediately dissolved by reinterpreting the objectified structures in terms of our incorporated structures [which is where misunderstandings arise].” (p. 38)

Sweden, in the perspective of my informants, does not treat education in the same terms of customer versus service provider. Instead, American students view Swedish education as a public good that everyone has a right to access, but that does not have explicit standards or benchmarks to uphold regarding what specific value will be given from a degree program. An education in Sweden becomes more so what you individually make of it, rather than a guaranteed product or service that can be standardized and delivered across the board to the masses. While my informants generally recognized that, to them, treating education as a right is an improvement to the American system of only giving education to the highest bidders, they become distressed over the notion that they may not receive exactly the same product that they believe they paid for. This can cause a great deal of disorientation, confusion, and frustration that derives from this cultural shift for Americans and often leads to a concept defined by Berry and Sam (2006) as acculturative stress.

Acculturative stress is similar to the concept of culture shock but allows for a more nuanced approach to the phenomenon. Merriam-Webster's (2020) online dictionary defines culture shock as "a sense of confusion and uncertainty sometimes with feelings of anxiety that may affect people exposed to an alien culture or environment without adequate preparation." Here, the term *shock* implies that the experience is entirely negative and involves a singular emotion or experience. Instead, *stress* implies that individuals who are under the force of specific stressors are in a "dynamic process" where they must enact coping strategies in order to eventually reach a level of adjustment or "adaptation" to their new environment, which could be positive or advantageous in the end (Berry & Sam, 2006, p. 17). *Acculturative* stress, rather than *culture* shock implies that there is more than one culture involved, as the source of the stressful experience is rooted in the interaction of multiple cultures, not just the fault of the non-incorporated culture (Berry & Sam, 2006, p. 18).

Students are constantly interpreting their experiences in Sweden in terms of their American-developed habitus and experiencing varying levels of acculturative stress. They will then either adjust accordingly to the best of their ability or descend into a constant struggle with these incompatible viewpoints for the remainder of their studies. While this challenge to the habitus is constantly being experienced on an individual level, it compounds greatly when confronted with others in the social academic field, such as classmates, professors, and university administration personnel. I will explore these social relationships and how they affect American students' academic experiences in Sweden in the following chapter.

Chapter 5: The Social Costs in the Academic Field

“I do see a behavioral divide that I think my EU classmates don't see. I treat this degree as an investment and am disappointed when it doesn't meet my expectations like instances when professors don't seem prepared, show up late or end class early, or like don't go the extra mile to help me when I have questions. But it doesn't bother my EU friends nearly as much since they aren't paying anything.” (Sarah, 2020-17-02)

This chapter examines how the previously established academic habitus of American students is challenged further in their social experiences in the educational field in Sweden. I will first analyze the expectations they have for their classmates and how interactions that counter their American habitus create tension in the learning space. I will explore the undercurrents that exist in an academic field where some students pay tuition and others do not. Yet, they all rely on mutual understandings of their expectations as learners, which are sometimes out of sync, in order to successfully acquire knowledge and receive a grade. In the second section, I will analyze the relationships that American students have with their professors and other academic professionals within their study program. Expectation adjustment and mentally enacting their customer mindset becomes especially prevalent here as students encounter divergent perspectives on what services are meant to be provided by professors in Sweden versus their experiences in the US. Finally, I will explore American student’s perceptions of the university as a whole and how they continue to internally enact the role of a customer in their expectations for student services and from the larger university system in Sweden.

5.1 Classmates

After arriving in Sweden to begin their studies, American students not only have to manage the cultural changes they experience on an individual level, but also how the incorporated academic habitus of other students from around the world challenge their socialized rules of conduct. Goffman (1956) explains that rules of conduct are “guides for action” that people develop according to how their society expects them to behave in order to “pattern our behavior” and “regulate human affairs” (p. 473). The behaviors discussed in the previous chapter regarding how American students perceive ‘a good student’ to act, such as timeliness with and dedication to their studies, not skipping class, and always being vigilant about the perceived value for their tuition money, are examples of some rules of conduct that American students come to expect in the academic field. “Rules of conduct impinge upon the individual in two general ways: directly, as obligations, establishing how he is morally constrained to conduct himself; indirectly, as expectations, establishing how others are morally bound to act in regard to him” (Goffman, 1956, p. 473-474). In this way, the aforementioned behaviors are both obligations that students feel they must enact and expectations for how their classmates will likewise act in order to obey the same social rules.

People are not always aware of these obligations and expectations until they are violated in some way, which draws attention to the fact that they exist and causes the individual to question their self-image or their image of others (Goffman, 1956, p. 474). It is then common for people to either reevaluate the rule of conduct that was violated or find a suitable narrative to interpret why it was violated in the first place. The latter is what occurs in the following quote where Amy tries to reason to herself possible causes for why her classmates do not have the same expectation of perceived timeliness and dedication to their education as she does:

> Even though I am about the same age as many of my classmates. I'm 25. I feel like I am older because I have to pay attention to my budget all the time. The students that are older I think have the same commitment to their studies, but I feel like especially the younger students take it for granted, and it makes me super mad to think that they can just nonchalantly consider doing even a second master's when I am paying so much to do this *one*. They might not take their education as seriously as me, but I think it's a combination of age and being American. It's obviously not like I think Americans are smarter than Europeans in any way, but I do think that our relationship to education is more intense and competitive. I think we all have similar goals for what we want from our careers in the future, but not always the same idea of what is required to get there. (2020-01-02)

Here, Amy perceives that her tuition-exempt classmates do not follow the same rules of conduct regarding dedication to studies and attempts to understand this through the lens of age and cultural identity. She views older students as following the social rules in a way that her younger classmates do not, and she interprets the ability to freely consider gaining multiple higher education degrees as being less serious about said 0064egrees. While all of this may or may not be true in reality, the importance is that this is how Amy understands and experiences interactions with her peers due to her ingrained habitus and social rules of conduct. What is essentially occurring is here a difference in the perceived personal values Amy has for herself versus what she believes her tuition-exempt peers value, since they are not required to undergo the process of exchanging these personal values into monetary values. Perceived infractions such as these will affect her relationship to these classmates either consciously or unconsciously, and, as she openly states here, has caused significant anger. Challenges to understood social rules of conduct can create tension in a classroom that affects both the individual who is assuming the indignation of the rule breakage and also the studies of the other students, as they might experience the behavioral fallout of this in their interactions with the original student.

While there are many more subtle rules of conduct or differences in the habitus of non-fee-paying students versus the American students of this study, most of the conflicts and challenges that my informants revealed could be understood under the main frame of tension that derives from students who are either paying for education or (in my informant's perspective at least) getting paid to be educated. Both groups of students might have similar values regarding their desire for a higher education degree, but, for some, the secondary valuation of needing to turn their personal value into an acceptable monetary value has not occurred. This can very easily create tangible unease or friction between the two groups and affect the course of their studies.

Although not all EU students get paid a stipend or loan by their government to aid in their studies, many of my informants discussed classmates who do receive such a grant. Swedish citizens, for example, are eligible to receive the centrala studiestödsnämnden, more commonly known as CSN, which gives Swedish students who study full time an average of 2,715 SEK ($272 at the time of this writing) per week of study time, for a total of 108,600 SEK ($10,877) per academic year. This is broken up so that roughly 1/3 of the funding is a grant that does not need to be paid back to the government and 2/3 as a loan at an interest rate of 0.16% (Centrala Studiestödsnämnden, 2020). Comparatively, US students at the time of this writing are eligible to take up to $20,500 (204,608 SEK) per academic year of federal student loans (or $512, 4911 SEK, per week) at an interest rate of 7.08% (Federal Student Aid, 2020). Around half of the students I interviewed, myself included, took this full amount for their entire study period (one to two years, depending on the program). Therefore, it is not only a factor of some students paying tuition and others not paying tuition that preoccupies the minds of American students in the classroom. It is the notion that some students not only are exempted from tuition, but then receive what is perceived as 'free' money from the government in order to offset living costs. The fact that 2/3 of CSN is not actually grant money, but a loan, is something most students in my study found to be superfluous information compared to the bigger picture of the situation. One of my informants even made a comparison that they see Swedes as having a part time job just to study, since they are paid for doing so.

As noted in the previous chapter, many American students do often participate in part-time work during their studies to help offset costs. For Sarah, this was not just a personal decision but something that created ongoing friction between herself and her classmates.

> The most clear way that I see the difference in who pays and who doesn't every day is that I work 20 hours a week for a company back in the US… When my company said, 'yes we'll keep you on 20 hours a week', I was like 'Yes! Thank god! Now I can come out with a small net loss instead of a $12,000 in tuition plus living expenses, plus rent, plus all others net loss.' But I'm so envious of my European counterparts who are like, 'oh my god, I'm so busy with school. I don't have time to do this assignment', and it's like well, *I* had time to do it and I'm working 20 hours a week, and I'm so stressed. You guys have so much free time that you don't even know you have. In interactions with classmates, money is something I'm *always* thinking about because I have to pay, and they don't. (2019-23-10)

Here, Sarah shows that working while studying, but continuing to be diligent about studies and time management, is considered normal in Sarah's personal academic habitus. It is something that she only reflected upon once it was made clear that others do not act in an appropriately similar manner with their time. It continues to further contribute to her internal conceptualization of money, as money becomes something she thinks about more often during these interactions with others. It is not just a sum that was paid once and then forgotten. Ultimately though, this situation, yet again, comes down to a differentiation between her personal values and the values she perceives her classmates as having. "We are rarely aware of the fact that our whole life, from the point of view of consciousness, consists in experiencing and judging values" (Simmel, 2011, p. 62). Sarah works while studying. At the same time though, she also judges and ascertains her EU counterparts' studying as working. This mixture of perceived fiscal and personal values becomes quite loaded, particularly when only experienced from one side.

Several of my informants recalled multiple instances where the realization that their European classmates received some form of payment for their studies created a verbalized conflict between the students. According to my participants, non-fee-paying students frequently argue during these conversations that living costs are still required of them even if they do not pay tuition, as well as that some of their CSN or other governmental funding is in the form of a loan. Ashley remarked that she would frequently tell these classmates to:

> Go bitch to someone else. Don't bitch to me. Are you kidding me? You're getting paid by your government to study. Yes, this isn't something you chose to be born into, but recognize that it's a huge privilege. (2019-23-10)

The emotion Ashley displays here could be seen as a form of *regulating* emotional practice. Ashley is attempting to set up a social 'feeling rule' in order to regulate what emotions are allowable in a specific setting. As Scheer discusses, "'feeling rules'… denote the demands social etiquette places on the management of emotions" (Scheer, 2012, p. 215). Here, Ashley deems it socially unacceptable for someone to display emotional practices of frustration or to 'bitch' to her because their situation, in her mind, is inherently more privileged. She views her EU counterparts as less deserving of being allowed to release frustration over their situation due to it not being as financially taxing as her own.

This makes it all the more interesting to recall that Ashley's tuition remained fully funded by a scholarship in Sweden. Therefore, this habitus behavior and regulating emotional practice regarding tuition and living costs is something she is experiencing purely as a socialized norm from her experiences in the US. She understands what it means to her, in theory, to pay for education based on her already elapsed experiences and the experiences of her compatriots. This seems to form into a belief that others who have never needed to understand what it 'means' to pay tuition have less of a right to complain about other costs associated with education. The fact that she is not paying for her education in that instance does not seem to lessen her personal feelings of what it means to actually pay or not pay.

This mirrors an inscription from my field diary in which I wrote my thoughts after having a similar conversation with a tuition-exempt classmate about the loans I have taken out for my degree. They responded, rather uncomfortably, that they were still responsible for paying for living costs, so it wasn't fully a 'free' education for them. I wrote the following:

> I was so angry and frustrated. I could not stop thinking about how this conversation would go over in a different scenario. This is like if I opened my half-stocked fridge and complained to someone dying of hunger that I have nothing to eat. It's just so ridiculous that it's almost unthinkable to compare. I couldn't say this though without risking becoming the 'complaining American' and just leading to a bigger argument. I don't know if it would be possible for them to see it from my perspective anyway because if you've never lived within an educational context where you're investing lifelong debt for a piece of paper then how could you compare? (autoethnography, 2020-10-02)

Reflecting on the forcefulness of this statement later during my analysis, I was able to see how "putting a name on our feelings is part and parcel of experiencing them. Expression organizes the experience. It is amorphous and unintelligible until it has been shaped by mental attention" (Scheer, 2012, p. 212). The anger I felt here and the metaphor regarding the fridge that I used which is, upon reflection, quite extreme, shows how much of an impact this experience had on me emotionally and mentally. It is clear in this instance that I am truly stepping into the shoes of an insider and 'taking a side' in a way that parallels the experiences of my informants. In *my* reality of this moment, it was difficult for me to perceive my classmate except as an Other who did not share my experience and could not possibly understand it. In reality, I have no way of knowing whether this is true or not. Regardless, I mentally wished to enforce a 'feeling rule' in which I had a greater justification for indignation than my classmate, but I was afraid to do so out of fear that I would be regarded as a 'complainer'. All of these emotional practices existed under the surface, as my conversation did not end with any form of resolution or argument. These are precisely the underlying tensions that develop in the classrooms that often go unacknowledged or recognized but create misunderstandings and frustration among the students.

While this particular incident from my field diary did not end in this manner, attempting to force EU students via argumentation to see educational value from a non-EU student perspective is commonly how these conflicts end, according to my informants. The clash of perceptions in what the valuation of education means between each student causes heightened emotions in both parties. American students often try to force this perspective onto their classmates in order to achieve a level of empathy for their situation, establish a 'feeling rule', and force recognition of privilege from the EU students.

However, rather than contributing to a more complete understanding of each other's circumstances, this often has the opposite effect as tuition-exempt students, according to my informants, feel the natural need to defend themselves in these conflicts. Kim recalls her tuition-exempt classmates feeling forced to continuously bring up the fact that they must still pay back their loans so it is not 'free money', or that financial support from parents is cut off after 18 in some countries. This usually tends to only further anger both parties, as they use this anger as both a *communicating* and *regulating* emotional practice to attempt to establish a dominance of their personal perspective over the other. This can result, in some instances, in long-term resentments between students who need to be able to work together productively and trust each other in class. Four students expressed experiencing this directly, where resentments had built up in a way that made group projects or presentations more uncomfortable to complete with their classmates.

It is important to note here that each American student's experience of these instances is subjective and is never able to fully encompasses an awareness of their classmate's true situation. These tensions are all built by the everyday impressions and perceptions that American students have and may or may not actually be true of their EU classmates in reality. While EU students do not pay tuition in Sweden, many may have previously paid tuition in their home countries or immigrated from non-EU countries in which tuition is more costly. The problem is that none of these details are usually known prior to these arguments occurring. These instances instead further show the division and Othering process that is created between fee-paying and non-fee-paying students who are often lumped together mentally as a group, regardless of personal circumstance.

While the situation regarding either *paying for* or *being paid for* education is not a rule of conduct in itself, it sets the foundation for where many of the habitus or expectation clashes Americans experience in the classroom derive. Goffman (1956) explains that either conforming to or breaking a rule of conduct is a form of communication to others in a social space about the kind of person they are. “Thus, rules of conduct transform both action and inaction into expression, and whether the individual abides by the rules or breaks them, something significant is likely to be communicated” (p. 475). Therefore, it is important to understand this as the underlying current of tension that runs through most of the interactions discussed in the rest of this subchapter. Students are learning to see their classmates either as someone who upholds a particular rule that they themselves likewise conform to, or to perceive them as Othered if they do not acknowledge the existence of the social rule or directly break it. My informants sometimes displayed an awareness that many of these rules are based on different socio-cultural contexts, such as the divide between commodified, extrinsically motivated educational structures or value-based, intrinsically motivated educational structures. Therese relayed this by saying: “I do think that coming from the US education system has given me higher expectations for my education. I notice my peers are not very critical of the program and seem to have passive attitudes to education” (2020-11-02). Nevertheless, recognizing that the conflict is based in acculturative stress usually does not alleviate the stress significantly or lessen its impact on inter-group functionality in the classroom. Lacking proper coping strategies or recognition of these conflicts by the university, they are left to manage on their own.

One of the more specific points of conflict that many of my informants revealed is a clash in perceived study motivations and priorities. As this thesis has already presented, American students tend to view studying as something that will require a time and financial sacrifice in order to allow for better future opportunities. It should also, in their view, be completed as quickly as possible in order to minimize that required sacrifice. Students expressed confusion or frustration when realizing that their EU peers did not always have the same motivations for enrolling in their study program. “Some students in my program are pursuing their second master’s degree, seemingly because they do not have to pay tuition. I have never really considered earning two master’s degrees because it does not seem to be a financially accessible option” (Hannah, 2020-28-02). Here, Hannah is confronted with the idea that others have possibilities for their educational future that she views as inaccessible to her, further deepening the divide between herself and the Others.

This can create lingering moments of dissatisfaction if American students view their EU counterparts as being less dedicated to their current degree, since they know their EU classmates can easily complete more degrees in the future or may have completed others in the past. Therese felt similarly dubious of her classmates' priorities, stating, "I've even heard a lot of my peers say that they only enrolled in the program because they didn't feel like getting a job. That concept is a bit frustrating for me because I would love to still be earning an income, but I've taken the risk of taking a year off to earn a new degree to better my future" (2020-11-02). Once again, there is a misalignment of perceived values occurring here that creates wariness between peers. It is important to consider why this matters so much to the American students in this study. It appears to be such an essential part of their academic habitus that any violation by others of these rules of conduct associated with their habitus causes tangible stress and frustration, both a singular experience and an ongoing enactment of these emotions. Others not demonstrating aligned values and habitus aspects seems to threaten the American student's personal experience of these values in some way. This accounts for the ongoing judgement of values that American students undergo and their continued heightened emotional practices.

Finally, Zoe contributed an insight that "being an American makes me believe education is a luxury for most people. I noticed my European classmates believe getting education is part of their future just like to get married. It's available and expected, not something you need to fight for" (2020-22-02). The concept of American students needing to 'fight for' one's education more than they believe others are doing so is a strong implication of the internal conflict these cultural habitus clashes spread in the underbelly of Sweden's international classrooms. Students described these realizations as being incredibly stressful and demoralizing at times to their own experiences. It can increasingly breed distrust or disrespect for peers if students view their classmates as not taking their education as seriously or valuing it as highly.

Not only were conflicting study motivations a cause of classroom strife, but the timeliness, or lack thereof, in completing studies further drove a mental wedge between many of my informants and their classmates. "I feel pretty jealous that people can take their time or decide they want to switch programs, and I feel like now that I've invested in this program that I am stuck whether I like it or not" (Amy, 2020-01-02). Just as American students do not willingly accept the possibility of extending their study time or retaking exams, it is also difficult for them to accept the idea of others doing so. This directly contradicts their habitus and values, which makes it difficult to understand those whose habitus does not enforce this rule of conduct. Interestingly, in the case of timeliness, my informants were quick to point out their awareness that this is a cultural difference and many expressed a strong jealousy or appreciation for a society in which there is less pressure to finish your degree so promptly.

> For a lot of people in the US, getting higher education isn't something you can do, because you have to be working from the moment you finish high school. People here just don't understand that, because education is a right here, as it should be. But at home we finish our degrees as fast as possible because if you have to take an extra year, then you're paying an extra year. Whereas here they're like 'meh I'm gonna retake this test 5 times because I don't feel like studying for it.' Or they show up and are like 'ehh I don't really feel like taking it this time, I'll take it later'. If that happened in the US, then no. You failed that class and you need to change your major, you can't study that anymore. I think it's amazing to have the flexibility and not feel this terrible pressure, that is motivating in a way, but ends up crushing Americans. Not only in university culture, but in work culture as well. In so many ways that's why I think Swedish students benefit from being around students in our situation, because they otherwise wouldn't realize what a privilege they have. (Ashley, 2019-23-10)

Ashley views this cultural difference and the higher levels of educational flexibility in Sweden as not only a potentially positive adjustment to her habitus, but again sees it as an opportunity to force a different perspective onto the Othered students around her. A social communication is occurring here about the different obligations and expectations that each culture has, while still recognizing that neither one will change to conform to the other, even if doing so would be theoretically more desirable to some.

Another expectation that was frequently violated in the eyes of my informants was the concept of dedicating enough time for your studies and being a 'good student'. This is an essential part of the American habitus, due to the cultural and economic necessity of academic success in the US that I have previously discussed. "I can still see a divide in priorities among the fee-paying and tuition-free students. Tuition-free students are more lax about studying and take weekends off from going to the library. They go to more parties and clubs during the week and weekend as well", Sarah remarked (2020-17-02). Taken in context with her earlier quote from the previous chapter in which she described herself as having similar behaviors (such as frequent partying) in her bachelor's degree, yet becoming more dedicated as a student now that she is personally financially invested, this statement becomes even more fascinating. It shows how rules of conduct can change and develop depending on the circumstance.

However, as Goffman (1956) notes, "when an individual becomes involved in the maintenance of a rule, he tends also to become committed to a particular image of self. In the case of his obligations, he becomes to himself and others the sort of person who follows this particular rule, the sort of person who would naturally be expected to do so" (p. 474). This makes Sarah not only view herself as a more dedicated student, but also directly influences how she views others who don't uphold this rule, regardless of whether this is a true assessment of them or not. "These remarkable acts amount to saying: 'This is what you are, and it is good that you are, as opposed to those who aren't, and it is good that they aren't'" (Bourdieu, 2020, p. 138). For every social rule, those who follow or disobey it create their own categories of people to align with or stand against. Within the functionality of a classroom in which students need to be able to work together on projects or other schoolwork, this separation of 'good students' or 'bad students' is not contributive to a healthy learning environment.

The interviewed students also discussed a perceived discrepancy in classroom attendance between fee-paying versus non-fee-paying students. During one of the focus groups, all of the students agreed that they would never consider skipping class or not going to a class just because it was not mandatory, as this is seen as losing out on something they have paid for with their tuition. Again, these American students are mentally placing themselves in the role of a customer here as they try to get the most value for their money and engage in the services they have paid for. Most students recalled that while some EU students show an equal level of dedication regarding attendance and group work, the students in their program who did not mind skipping class or neglecting their academic responsibilities during projects were almost always students who do not pay tuition. This is another example of the often very clear-cut Othering process that occurs between these two groups (American students verses non-fee-paying students) without much nuance for personal beliefs or circumstances that might contradict this 'us versus them' mentality. This Othering process could be occurring among other fee-paying student groups as well, but making a statement about the beliefs or Othering process of other nationalities is beyond the scope of this thesis. My informants were quick to assume that it was the lack of financial incentive that caused this behavioral discrepancy between themselves and their EU counterparts. Regarding non-mandatory classes and group work, Therese said that:

> I have two people in my team who are like 'it's not mandatory so I'm not coming', and that's their attitude to the whole program. And I even said one time like, 'well you're paying to be here so it's your loss. You're not gonna learn if you don't show up.' But… then I realized they're not paying. And I think that's the difference. If you're financially invested, yeah I want the degree, but I also want the satisfaction of learning something. So, I'm not gonna just not show up to things because they're not mandatory, because I've paid for it. (2019-23-10)

Therese's differentiation between a desire for the actual degree, and a sense of satisfaction for having gained a level of knowledge that she deems acceptable adds another layer of personal valuation to her studies. This sits at odds from what she perceives her classmates as valuing and makes it easier to regard them as Othered rule breakers.

Upon hearing Therese's story above during one of the focus groups, Mark contributed another interesting anecdote regarding the Friday climate strikes started by Swedish activist Greta Thunberg[6]:

> This came up for me around the climate strikes, which I fully support. It just so happened it was on a Friday when we had lecture. Some European students were like 'let's just skip the class and go together'. And lectures are optional, so we can miss, but to me they're not optional because I'm paying for it. So, I brought up that some of us are paying a lot of money and others are not, so can we take that into account? There was this awkward moment where they realized that they did have this privileged position. Ultimately, they were lucky that the professor canceled and rescheduled the lecture so that we could all go to the strike. It was a weird tension. (2019-23-10)

This story encapsulates most of the concepts discussed in this section. Mark recognizes that to skip a class, even a non-mandatory one, would be directly contradictory to his habitus and would mean breaking an obligation to himself. He held this as an expectation that his classmates would not break this rule either, and he experienced discomfort when they expressed a desire to do so. Breaking this rule individually would mean sacrificing some of the value for his money by not taking advantage of all the available services he has paid for as a customer of education. He then engages in a subtle, potentially unconscious strategy to communicate this difference of values to his peers. Scheer (2012) suggests that:

> While allowing that actors often do consciously strategize, Bourdieu also reminds us that strategy does not always follow an intentional, goal-oriented logic, but rather is also often guided by the embodied memories of past coping strategies, habits following the logic of everyday practice, an intentionality not necessarily based on propositional thought. Emotions can thus be strategic without implicating conscious goal-orientation - they can even be at odds with conscious wills and desires, but nevertheless be oriented toward goals presented by social scripts. (p. 203)

By calling his classmates attention to their differing categories regarding tuition fee payment, Mark engaged in a *communicating* and *regulating* emotional practice in order to create a tangible tension that had otherwise gone unspoken, while forcing his perspective and situation onto his Othered classmates. Whether enacted consciously or not, the goal of this practice is clear – to achieve his ideal outcome of not skipping class or sacrificing his value while being acknowledged for this sacrifice by his peers.

Finally, he notes that "they were lucky" that the class was canceled, implying that if it had not been then the tension would likely have remained in the atmosphere if he had stayed behind from the event while others skipped class to attend. While none of these specific events ultimately impacted his study experience, the implications of differing financial investments and valuations ran underneath the entire encounter. Had the outcome been different, it could easily have created resentment in the classroom that made future collaborations with these classmates more difficult.

Ultimately, American students in Sweden are constantly negotiating their understanding of these classroom tensions and the differing rules of conduct that they follow, but their EU classmates, in the view of the American students at least, do not. These challenges force them to reconsider their own beliefs and actions in the academic field as well as how the habitus of others impacts their studies. After all, "if the notion of habitus enables us to understand one aspect of the relations between the conditions that produced the habitus and the conditions that govern the activity of this habitus, it also enables us to understand cases that do not match but give us a state of counter-purposiveness" (Bourdieu, 2020, p. 129). American students are constantly perceiving these mismatched habitus practices of their peers and creating mental evaluations and judgements of them in order to better understand their own reality. Classroom tensions related to differences in tuition liability are a new form of conflict that American students have usually never experienced before, since everyone is responsible for paying tuition in some form in the US. How they negotiate these challenges plays a huge role in their overall mental health and academic performance, as friction or mistrust between classmates can lead to inferior group work dynamics or other issues.

5.2 Academic Staff

While classmates are of course major actors in the socialized academic field, they are not the only people that American students encounter in their study environments. Lecturers, professors, and other academic professionals make up another important feature of socialized contact that American students encounter in the Swedish classroom. Though the habitus of an academic professional will naturally have different dispositions than that of a student, students still have some understanding of the expectations they have for their professors based on their past experiences in the US academic field. Just as each individual has their own habitus, they are constantly perceiving things about those in the field around them and building assumptions and beliefs about the behaviors and habitus of others as well. As previously discussed, this is how rules of conduct and expectations develop. This can happen both consciously and unconsciously, but often is not recognized until someone acts in a way counter to an individual's beliefs about the normalized rules of conduct (Goffman, 1956, p. 474). Regarding relationships with professors in Sweden, this study has found that American students have frequent and sometimes quite distressing misunderstandings regarding the expectations of their faculty members, as I will discuss throughout this section.

More than in perhaps any other instance, the internal enactment of the role of a customer can be understood in interactions and expectations American students have with their professors. Students see professors as the most clearly accessible and prevalent group of people that are responsible for delivering the service component of education that they have paid for. As Therese expressed, American students expect professors to "engage with the class with a level of commitment worth my tuition" (2020-11-02). This specific phrasing of the need for their classes and interactions with professors to be reflective of the monetary value American students have paid in their tuition is something that occurred over and over in interviews with my participants. The following anecdote from Sarah expresses this in a very poignant manner:

> I had one professor for whom I wrote a paper with my group early and we went to the professor early in the semester and said, 'Hey, we have some stuff we'd like to show you and get feedback on', and she was like 'no, I'm not gonna give you feedback. I'm not supposed to advise on this", and I was like 'ok, well why am I paying $12,000 for a master's program where you are supposed to teach me?' In the US, professors would be delighted that a student was taking initiative so early on in an assignment period. Maybe this is a cultural difference rather than tuition-based, it's hard to tell! Like.. I read her work in my bachelor's program and she's an expert on her topic, so I was really excited to take her class. But I was like, am I really getting value out of this if you're not gonna give me personalized feedback and challenge me to think in new ways? If it was free, then fine. I totally get it. But when you're paying for it, you're paying for that professor to be there and be a resource for you, and the professors in Sweden don't think of it that way. (2019-23-10)

This idea of evaluating the value of classes and the degree of support or feedback that students receive from professors was something nearly all of my informants felt they had struggled with at some point in Sweden. As Sarah recognized, American students have a differing idea of how much educational service they are 'owed', depending on whether or not they have paid for it, or how much they paid. Experiencing the commodified educational culture of the US has conditioned her to expect professors to behave in a certain way. Studying in a value-based educational system in Sweden challenges this belief and leads to high levels of acculturative stress. Again, it is impossible for her to fully know how her professors understand and experience this dynamic. Therefore, her beliefs are based purely on her own individual perceptions of the professors based on her socialized history. When students think of themselves as customers, but professors do not enact themselves as service providers, a clash occurs that can have a significant impact on the students' study experience as well as student respect for faculty.

Sarah interpreted the discrepancy she experienced between her expectations and the professor's obligations as differing priorities and acknowledged that Swedish professors do not seem to see their responsibilities to the students in the same way that she does. Bourdieu (2020) contends that understanding one's own habitus allows them to understand when the habitus of others does not align with their own and creates a "counter-purposiveness" (p. 129). By acknowledging this gap in academic expectations between herself and her professors, she has recognized this situation as one that doesn't match the habitus she expected them to perform, based on her past experiences in the US.

As Frykman and Gilje (2003) suggest, past experiences have a huge role in shaping a person's perceptions and expectations throughout their life. They discuss the difference between the "*lived experience*" and the "*already elapsed experience*" (Frykman & Gilje, 2003, p. 15). The *already elapsed experience* is, as the name would suggest, an experience that is previously lived in the past and has left an imprint by becoming "the object of analytical or abstract knowledge" of a person's current life (Frykman & Gilje, 2003, p. 15). *Lived experience*, instead, refers to "what people do in actual situations" and how they create and interpret meanings in their life (p. 15). In the above example, Sarah's *already elapsed experiences* with her US professors have left an impression that influences the meaning she interprets from the actions of professors in her current *lived experiences*. This contributes to further confusion and frustration as the meanings she makes of these experiences must then be reinterpreted.

Just as Sarah's quote suggests, receiving quality and ample feedback from professors is one of the most prominent clashes in expectations that American students in this study expressed. Kim stated that she was "surprised" by this aspect of studying in Sweden, as she had imagined that a country that seemed, in her view, to value education so highly would provide more support for students in the classroom. However, she found "the interaction with professors is minimal and the feedback they provide is also minimal" (2020-13-02). She hypothesized that this could be because she perceived them to be working fewer hours than professors do in the US, due to the Swedish emphasis on a healthy work/life balance. This would naturally allow for less time for student advising. Amy similarly compared her expectations for American professors in her already elapsed experiences with her lived experiences with Swedish professors.

> My program in the US was much smaller, so that is a big difference, but I definitely feel like the teachers in the US, even with big class sizes, would never be ‘too busy’ to meet with a student who wanted deeper feedback or advice, and I absolutely feel that in Sweden they are quite frank about the fact that they don't have time or funding to meet with students. (Amy, 2020-01-02)

This quote shows the harsh reality of how strongly the rules of conduct and assumptions about another’s habitus can impact student beliefs as they shift to new educational cultures. Amy’s interpretation is that Swedish professors “don’t have time or funding to meet with students”, as she contrasts two forms of capital – economic and social (Bourdieu, 2020). As, in her opinion, there is no direct translation of one capital to another, there is a sense of disappointment and confusion. Once someone creates a meaning out of these experiences and interprets it according to their expectations, this is difficult to reverse.

Moreover, Amy’s experience brings up an important consideration that is often overlooked by students who compare their studies at home to their studies abroad. It can be difficult and unfair to compare individual universities due to differences in overall size, ranking, class size, and whether one is studying at an undergraduate or postgraduate level. Further, there tends to be many differences between the faculties and individual departments at most universities regarding the level of individual feedback and service. In fact, one student out of my twelve informants expressed that she had the opposite experience regarding professor relationships to all of the other Americans in this study. “Swedish professors treat me way better, they don’t brush me off by suggesting I email them my question and they never email me back, which is what I often encounter back home. I find Swedish professors’ way more approachable and helpful”, Zoe stated (2020-22-02). She attributed this largely due to institutional differences.

While the institution where she received her bachelor’s degree has around the same amount of students as Lund University and is also a public institution, it is frequently ranked among the top 10-15 universities in the world. For comparison, Lund University was ranked 92nd in the world in the 2020 QS rankings (QS, 2020). While Lund is undeniably still a very highly ranked university, her previous institution is significantly more famous worldwide. Zoe believed that this played a role in how little professor interaction she received in the US, since so many world-famous professors who are attracted to teach there have no interest, in her view, in investing time in undergraduate students. In contrast, the professors in her department at Lund seemed to take her more seriously now that she is a postgraduate student and the professors had more time to dedicate toward student advising. She acknowledged that this could vary greatly from department to department, depending on the size and internal culture of each academic department. This is an example of a situation in which an expectation can be violated but produce a positive consequence, rather than frustration.

Another perceived difference in the faculties of the US and Sweden that my informants discussed needing to adjust to is the ratio of emphasis given to teaching versus research. Students examined how professors in the US are often expected to dedicate just as much time to teaching as they are to their research. This makes some degree of sense in such an economized education system, as the students view themselves as funding the university more heavily and therefore institutions must respond by giving a correlated amount of attention back to the students. Funding and time left over can then be allocated to research.

This is something I have experienced firsthand as an admissions staff member in the US, where I was encouraged to inform prospective students about the ratio of classes that are taught by senior professors instead of graduate student assistants. Students in US high schools are frequently told by their school guidance counselors that two of the most important questions they should ask a prospective university is their student to teacher ratio and the percentage of classes that are taught by graduate assistants or PhD candidates (The Hun School of Princeton, 2019). I was asked this so frequently in my career that I can still remember the answer to both of these questions for every US institution I have ever worked for. It is considered a huge red flag for prospective students if either of these ratios reflects a situation where most professors are spending more time in their research facilities than in the classroom. In a nation where every university relies on attracting the largest amount of tuition-fee paying students possible in order to make up the majority of their budget, this is not a factor that can be overlooked.

By comparison, during my time as a student worker in Sweden where I answered a significant amount of prospective student emails and gave large group tours of campus, no one has ever asked me either of these questions. If someone did ask, I would not know the answer to tell them, as this is not something that is considered important for prospective students to know in the Swedish education market. As Bourdieu (1988) suggests:

> In choosing to study the social world in which we are *involved*, we are obliged to confront, in *dramatized* form as it were, a certain number of fundamental epistemological problems, all related to the question of the difference between practical knowledge and scholarly knowledge, and particularly to the special difficulties

> involved first in *breaking* with inside experience and then in reconstituting the knowledge which has been obtained by means of this break. (p. 1)

As I reflected upon these differences in the Swedish and American education industries that I have been personally involved in, it was again necessary for me to acknowledge my position as an insider. I can understand the assumptions my informants have made regarding the differences in emphasis on research due to my experiences working in the education industry in both countries. I have seen and participated in how university degrees are marketed to students in both nations. Still, I can nevertheless recognize from the standpoint of analytical research that these ‘truths’ are only perceptions of the truth and may not represent the reality of the situation in either nation. This allows me to occupy what Dwyer and Buckle (2009) call “the space between”, in which my shared-identity or personal experience with the group or phenomena being studied makes me an insider. Yet, the nature of being a researcher and analyzing a subject ‘from above’ and with the assistance of outside academic literature review still makes me an outsider. Instead of joining either of these groups fully, I occupy *the space between.*

Recognizing from my personal experience where my informants’ understandings of national teaching-to-research ratios come from does not change the underlying assumption of my informants that research is the name of the game in Sweden. They perceive that it is research, more so than teaching and tuition, that attracts funding and prestige to a university. Though it is important to note that their perspective of whether a university prioritizes teaching or research has always come from a student perspective. It makes sense for US universities to market the teaching side of their operations more heavily to students. On the other hand, professors or researchers abroad might have a different perspective and view the US as more research-focused, since this is the side that would mostly likely be marketed to attract foreign researchers.

Regardless, American students can detect this perceived cultural shift in their classroom environments. Hannah remarked, “I’ve felt in my program that research is the priority. They’re also there to be your teacher, but that comes second” (2019-28-10). This becomes another layer for which students experience frustration if they perceive they aren’t getting the value out of their education that they have paid for. Many students noted that while not all professors in the US or Sweden are capable of being both excellent researchers and excellent teachers, Swedish professors seemed more likely, in their view, to disappoint students in the quality of the teaching aspect of their job. This disappointment is interesting, as disappointment usually signals a lack of something. “Emotion-as-practice is learned, meaning that feelings are transferred between people… through socializing processes between adults" (Scheer, 2012, p. 218). In this way, this disappointment is a learned experience deriving from already elapsed experiences in which whatever the person is lacking (in this case, perceived higher quality teaching that represents more value for their tuition) was once not deficient in the past and is only noticeable now that it is deemed lacking.

The American students in this study often attributed this specific deficiency of teaching quality again to their perception that teaching is not as much of a priority in Sweden as it is in the US. There appears to be a divide in whether this perception is shared by classmates from the EU. Sarah spoke about a professor who was "chronically underprepared who continuously frustrated" her (2020-17-02). However, she believed that it created more dissatisfaction for her learning experience than it did for her tuition-exempt classmates.

> I expect a higher level of support from professors that my peers don't expect. Since I'm paying for this program, every lecture can be roughly translated to a dollar amount, and many of his lectures were worth nothing to me! Naturally, my classmates who are getting this education for free just shrugged it off, but as an unexpectedly negative iteration of my pretty large monetary investment in this program, it weighed more heavily on me. (Sarah, 2020-17-02)

To view each and every class as a specific monetary value is a significant expression of how American students dissect the valuation of their degree and visualize it in their daily interactions. They draw the assumption then that EU students may not always have the same expectation, having not been forced to conduct the same valuation shift as their fee-paying counterparts. Using the word "naturally", Sarah makes her assumption here into a fact. It should be noted though that clearly all students, regardless of nationality, must create expectational practices for their professors. That is the nature of acting with others in a socialized space. Thus, I do not intend to state that EU students could not potentially share the same expectations as American students. I am simply presenting the assumptions that are drawn by American students regarding their classmates, regardless of the actual reality of the situation.

As the Swedish education system is not commodified to the same level as the US system, it is natural that professors would not be aware of or share the same expectations regarding classroom service as American students. Regardless, instances where professors revealed the discrepancy between fee-paying students and non-fee-paying students caused additional tensions in the classroom. Several of my informants expressed that their professors seemed unaware of their precarious living circumstances in Sweden regarding residence permits. A professor encouraged one of my informants to extend their studies in a way that their residence permit and funding would not allow them to do as easily as a Swedish student receiving CSN might be able to do. Therese noted, “I feel the tension in the classroom when professors make comments about how the taxpayers are investing in us, but by ‘us’ he's only addressing the Swedes” (2020-11-02). Faculty are generally more removed from the external processes that international students undergo such as tuition payments, residence permits, or housing policies, so it is not difficult to imagine how such circumstances might escape their notice. However, it still does not escape the notice of American students and can cause internalized resentment or disrespect.

Ultimately, most of the discrepancies that my informants experienced in their relationships with professors in the classrooms in Sweden versus in the US have a financial implication at their core. American students see professors as service providers and Swedish professors do not appear to share this view of their role and expectations. Connell (2019) writes about how universities are essentially marketing a product of access to knowledge and opportunities. He argues that “the selling of access gradually reshapes the educational process. It places the student in a fundamentally passive role, as consumer of a service, rather than requiring student and teacher to co-create an educational relationship” (p. 122). American students are already conditioned in their habitus and expectations to mentally fulfill this role of the consumer. Transitioning to an academic field in which they are not recognized in that role to the level that they expect to be can create dramatic shifts in their relationships with their professors and advisors. It is important to note that this does not reflect on the actual quality, intelligence, or capability of Swedish professors. This analysis simply serves to draw attention to and explain the cultural expectation discrepancies that American students are experiencing and how they create meanings and assumptions out of their experiences with professors. Bringing a greater awareness of this to university staff in Sweden could have significant improvements on student relationships simply by being more cognizant that it is a phenomenon that is occurring in the classroom. Suggestions for increasing this awareness will be elaborated on in the applicability section of chapter six.

5.3 *The* University

While academic staff and classmates are both incredibly significant categories of people that American students interact with in the academic field in Sweden, there are also various student service departments and a conceptualized notion of the whole university system that make an impact on the American valuation of education in Sweden. A modern university is a whole labyrinth of departments, administrative staff, student support offices, and several thousand other moving parts and people that keep the entire system running. The educational experiences students have in the US not only create both a habitus and rules of conduct for their interactions with and expectations of individual staff, but also of this entire conglomerate that is *The* University.

The core expectation for *The* University that the informants in this study showed is, yet again, that of superior customer service. Connell (2019) describes this phenomenon distinctly in the following quote:

> So, what have universities been selling as students are transformed into customers? Basically, access to privileges. Access to a variety of privileges can be sold, to the courses themselves, to the reputation of the institution, to swank buildings and grounds, to favourable teacher/student ratios, to English language courses; to safe accommodations; and in the background, to qualifications and future advantage in the job market. All these are themes in university's marketing. (p. 119-120)

American students, coming from a heavily commodified education system, are savvy to this kind of university marketing. My informants in this study displayed an understanding of the privileges they are paying for with their tuition. As Kim remarked, "I expect my money to be spent on providing exceptional services to the students. And if the university can't do this, people will take their money elsewhere. Or at least this is how I feel like it works in the US" (2020-13-02). The concept that there is always an alternative educational services provider at the ready to scoop up the competition's unsatisfied customers demonstrates how commodified the economy of knowledge has become in the US and how much it has acculturated students to its capitalist tendencies. In this quote, Kim even acknowledges that her perspective here might be purely culturally based, as she clarifies at the end that this is how it works in the US. This implies a seemingly grudging recognition that it might not work this way in other places, something she may have learned or realized while studying in Sweden.

Some students struggle with the idea that an institution can have any pure motivations outside of monetary gain. Zoe said, "I fundamentally just don't trust institutions and don't think they ever are working towards the best interests of the people they are serving" (2020-22-02). This mindset can make it quite difficult for students to trust that Swedish universities are doing their best to support their students. As Münch (2014) notes:

> The trust of researchers, teachers, and students in the academic community is replaced with fundamental mistrust… The entrepreneurial university's profit maximization replaces the enhancement of the honor bestowed by the academic community as the

> ultimate goal of all efforts. This development has crucial consequences for the quality of research, teaching, and learning. (p. 58)

The combined efforts of learning to trust *The* University as an institution committed to doing good and negotiating a mental maximization of their return on investment are the two main areas where American students experience acculturative stress and expectation conflict in Sweden.

Several of my informants detailed how their expectation of specific services from *The* University impacted their mental valuation of their tuition money. Sarah remarked that she frequently thinks "about the tuition I pay in relation to services provided by the university administration and professors themselves" and has high expectations for her money to be "well spent" (2020-17-02). Yet, she later admitted that she felt that it is "justified" that tuition is lower in Sweden, considering that "on-campus services like media labs and a gym membership, etc." are not as plentiful as they are in US universities (Sarah, 2020-17-02). The difficulty here is that the definition of how money can be 'well spent' varies significantly from student to student, as each person negotiates their own mental valuation. As Simmel (2011) notes, "the subjectivity of value is quite erroneously based upon the fact that no object can ever acquire universal value, but that value changes from place to place, from person to person, and even from one hour to the next" (p. 80). As mentioned in the previous subchapter when discussing Zoe's undergraduate university, the experiences American students have with education in the US varies widely as some university institutions are larger than others and some may provide more or less student service support based on factors such as size, funding, or location. Therefore, it is important to note once again that the expectations that students have developed for *The* University and how they interpret their lived experiences in Sweden naturally vary based on their already elapsed experiences.

That being said, career support in particular is a service that nearly all of the students in this study voiced high expectations for and felt was a required aspect of any university education. Many of my informants believed that the value of a degree lies mostly in the future career opportunities it allows you to pursue. Therefore, they also believed that having assistance making connections or getting advice to pursue their career should be included in the education itself.

> I expected connections to Swedish companies, but my program has fallen short on this. We have had a handful of guest lecturers, but little opportunity to mingle with them and discuss potential job opportunities. There hasn't been any sort of alumni networking events, which were common in my undergraduate degree in the U.S. Also, as a foreign

> student in Sweden, I was hoping to find some sort of job or internship here, but career fairs center on Swedish language jobs despite the university's many master programs in English. I would love to see more support from Lund to prepare international students for a career in Sweden, particularly with included courses like Swedish language and business culture intensives. I expected a lot more career and networking support, which both my EU and non-EU peers don't seem to reflect as much on. (Sarah, 2020-17-02)

Sarah reveals here how much expectations of specific types of career services and advising are mentally and emotionally tied to her educational experience. She directly compares her experience with alumni events and networking in the US to her experience in Sweden, as well as voicing frustration when her perception of accessibility to student services is diminished. However, when discussing original motivations for pursuing an education and choosing Sweden as a study destination in our interview together, aspects of career service were not mentioned directly. This could be a case where Sarah "may so take for granted [her] expectations regarding others that only when things go unexpectedly wrong will [she] suddenly discover that [she] has grounds for indignation" (Goffman, 1956, p. 474). This is a classic example of how people do not always consciously reflect upon their expectations of others or an institution until the expectation is violated. Then the individual is suddenly made aware of how much they relied on the certainty that this expectation would be obeyed only when it is no longer being met.

It is likewise crucial to note that Sarah once again distinguishes here between how she perceives the success with which her program meets her expectation for career support versus how much or little she perceives her classmates reflecting on the same issue. She even denotes here, which she did not in other parts of our interview, that she feels she personally has more expectations for this area than both non-fee-paying and other fee-paying classmates. She expressed frustration with this discrepancy, as she did with all of the other moments in our interview when she perceived a difference between how she viewed an aspect of education versus how her classmates view it. Constantly drawing such stark emotional comparisons with classmates is a way in which "emotions can be viewed as the meaningful cultural activity of ascribing, interpreting, and constructing an event as a trigger." (Scheer, 2012, p. 206). By continuing to make these comparisons, she is amplifying the ability of such moments to trigger these emotional reactions as they become historically embedded in her experience.

On the other hand, regarding career services, Therese discussed a different kind of interaction with these student services at Lund. She made private appointments with her department's career services employee and tutor "since I had the perspective that they are services I am paying for and should use” (2020-11-02). Again, there is a sense here that it sometimes does not matter if a student feels they truly need the service provided, just that they feel a need to take advantage of services they think they have already paid for. This feeling of needing value navigates the students’ cognition and emotional reactions (Scheer, 2012). Sarah and Therese both make interesting contrasts of students who either truly want and expect to engage in career services in their education versus those who do so only because it is a privilege that is available and access to it is already ‘paid for’. The latter students though might not have felt it necessary to engage in these services if it was not already offered and ‘paid for’.

One area of student support stands apart from the rest, as American students generally have no US equivalent in their already elapsed experiences to relate to it. This is the International Office at *The* University. Support systems for international students are common in many universities around the world. However, native students rarely see the information, assistance, and events that these offices offer, since the target audience is generally only incoming students from abroad. This became one of the few aspects of *The* University which was entirely new to my informants, and it was generally praised unusually highly when compared to their view of other student services. “With such a huge international student population, I think the International Desk support here in Sweden has been great, from the activities and even information posted to the Facebook page” (Hannah, 2020-28-02). Sheer (2012) argues that “feelings, like thoughts, could thus be said to undergo historical change and be subject to the forces of society and culture” (p. 195). Having no historical reference point in their already elapsed experiences for how international offices should function allows American students a clean slate, so to speak, to interpret their thoughts and beliefs about the quality of this office’s function based on current social experiences. This may partially explain how the International Office was treated with less scrutiny than other student services, since American students are not holding it to previously established rules of conduct.

Ashley noted that “one of the most important components of success is being comfortable, and this is especially important when one is in an unfamiliar, new, potentially uncomfortable situation such as living and studying in a new country and culture” (2020-16-02). She explained further that she felt that the International Office assisted her in feeling comfortable in Sweden in many ways, including: an extensive orientation period, information sessions, and social activities and events. For her, knowing that *The* University had a support system in place to welcome and help integrate international students was a huge bonus towards her educational process and made not only her degree feel more valuable but also made herself feel more valued by *The* University. According to Scheer's (2012) theory "emotions are something people experience and something they do. We have emotions and we manifest emotions" (p. 195). In this way, feeling 'comfortable' is both an experience and an action. If *The* University can help incoming international students *feel* comfortable, then they are going to *enact* a more comfortable state of being when conducting their studies in Sweden. While this comfortable state will understandably wax and wane due to other cultural processes and misunderstandings throughout their studies, it is still significant for *The* University to do what it can to promote positive emotional practices within its students.

In the end, American students are interacting with *The* University in Sweden in a variety of different ways that encompasses many of the main theoretical discussions of this thesis. They are constantly negotiating and evaluating how their ingrained academic habitus, social understandings of the academic field, rules of conduct, and mental valuation of their education are being experienced and what this means for them as individuals functioning in the educational service industry. The relationship to *The* University as a whole is one of the most complex relationships that students undertake, since it is, in essence, a culmination of how their individual relationship and other social relationships fit cohesively or opposingly into an overarching and colossal institution. Depending on the situation and the person, this institution can appear to be either supporting them or capitalizing on them. In either situation, reflecting on *The* University can often be the definitive determinant of whether each student's personal valuation of education is achieving their desired return on investment or not, in relation to their personal value system.

Chapter 6: Conclusion and Applicability

"No single knowledge formation exhausts the human possibilities of knowing. Societies have many needs for knowledge. Universities produce and hold knowledge, but also need to *learn from what is around them*." (Connell, 2019, p. 141)

This chapter will present my concluding remarks in the first section and then offer possible areas of applicability for this research, including some suggestions for solutions to increase awareness of the experiences detailed in my analysis among university staff.

6.1 Conclusion

This thesis has conducted a cultural analysis of the experiences of American students studying full-time master's degree programs in Sweden and how financial decisions, based mainly on paying tuition, affect them during the course of their studies. I have examined this both at the individual level and at the social level. This allowed me to analyze what processes are occurring within students personally as they adjust to a new, less-commodified educational culture as well as how their expectations and perceptions surrounding tuition become visible within the classroom as they connect with their fellow students, professors, and the university as a whole. To do this, I have applied a theoretical framework consisting of concepts of personal and monetary valuation, social habitus and field, rules of conduct, and emotional practices in order to interweave different perspectives, add depth to my analysis, and uncover the cultural influence that finances have on these students' lives.

My first major finding is regarding the nearly constant valuation process that American students conduct throughout their study experience. From the moment they consider earning a degree, students are carefully considering the costs, both personal and financial, that will be required to earn that degree. This leads many of them to consider Sweden as a study destination that is more affordable than the US. Paying tuition becomes a monetary way to fulfil their personal values of having an education and the future opportunities that a degree represents. Still, once here, students continue to evaluate the 'price' of their degree in interactions with professors, student services offices, and other academic environments in order to determine if they are receiving what they perceive to be a worthy return on their investment.

This leads me to my second main finding, which is the dynamic by which students associate themselves mentally as customers of an educational service and how they must adjust their expectations within Sweden if this perception is not validated by the academic system. Coming from one of the most commodified educational systems in the world, my empirical material suggests that American students have developed a particular academic habitus and a set of specific rules of conduct that they unconsciously expect to be followed, due to their already elapsed experiences within the US academic field. Sweden represents a country that is moving in the direction of a more commodified education structure, with the introduction of tuition fees in 2011 as an example. Nevertheless, it still does not appear to function as much as a capitalist market service as US universities do. In this way, US students arrive having developed a consumer mentality in their US educational experiences, in which they are paying customers of a service and are able to demand greater levels of feedback, customer service, and the like from universities in response. They quickly perceive that professors and *The* University in Sweden do not view the educational process in this manner. In many cases, this leads to acculturative stress, confusion, and other heightened emotional states that give vast insight into the complexities of the adjustment process. While some students are able to successfully regulate their expectations and adjust to this new academic field, others continue to struggle with this perceived difference for the duration of their studies.

What can be learned from this study is the extent to which macro financial changes in the educational industry are impacting students on an individual level and are becoming evident in the classroom. As Bourdieu (1988) argues:

> The structure of the university field is only, at any moment in time, the state of the power relations between the agents or, more precisely, between the powers they wield in their own right and above all through the institutions to which they belong; positions held in this structure are what motivate strategies aiming to transform it, or to preserve it by modifying or maintaining the relative forces of the different powers, that is, in other words, the system of equivalence established between the different kinds of capital. (p. 128)

As Sweden's education industry continues to be impacted by global economic forces and the worldwide trend towards treating education as a commodity in the knowledge economy, I contend that it will be important for educators and administrators to continue to analyze how these changes impact students individually. Students, professors, and other university staff in Sweden continue to exchange power relations on a daily basis as they negotiate their positions within a setting in which some students pay for education, others are paid to be educated, and university staff find themselves as the mediator between these groups. As macro changes occur within the education industry, forcing universities to become more mindful of the role finances play in education, these changes are felt in the classroom by students and professors, if even on a subtle or unconscious level. After all, in the modern economized university:

> Administrators have become managers, and in official statements managers speak… in a language imported from the corporate world. We now have strategic plans, goals, and indicators. We benchmark with competitors. We consult our stakeholders, we pursue excellence, we are committed to our values, we drive change. The language is both vague and complacent; it is designed to conceal more than it reveals. (Connell, 2019, p. 125)

Students perceive and understand these market-focused changes and adjust their academic habitus and expectations accordingly. When studying abroad, international students in particular are vulnerable to being affected by the shift from one level of the knowledge economy to another. Therefore, studies such as this one that examine how these students are affected by commodifying education on a more micro level are needed to help understand how this process impacts students from all over the world. This study has attempted to examine this specifically for American students in Sweden, but further studies regarding other nationalities or study destinations could prove fruitful for a wider understanding of this phenomenon. More suggestions for this further research, as well as a discussion of how these findings can be made applicable, will be introduced more extensively in the following section.

6.2 Applicability: Sweden as a Semi-For-Profit Study Destination

The findings presented in this thesis can be made applicable in many ways, particularly within the higher education sector in Sweden. As Sweden continues to slowly move along Münch's proposed scale towards more commodified education, it will be important to have proper context of what this means for the students being recruited from abroad. Hansen (2014) elaborates on the development of this recent phenomenon when he says the following:

> Cognitive capitalism has been introduced to characterize societies in which innovation and the accumulation of knowledge constitute the central economic force. In the context of cognitive capitalism strategies, Europeanization and globalization, Scandinavian higher education in the last decades has increasingly turned into a commodity and higher educational institutions into companies competing to attract students and staff nationally as well as internationally. (p. 188)

While Sweden has not yet reached the extent of educational commodification that can be seen in the US, I would argue that it is still moving in a more for-profit direction, as universities continue to focus on internationalization and the recruitment of tuition-fee-liable students. It is important to note, as Connell (2019) mentions, that "few staff or students wanted these changes" (p. 135). Instead,

> The cascade began because universities' circumstances changed, with the resurgence of corporate power on a world scale, rising pressure against autonomous development strategies in the global South, and ferocious attacks on the tax-supported public sector in the global North. It is impossible to tell how much of the outcome was due to financial crisis and how much due to ideology; the course of the events differed from country to country. But the direction of the change was similar. As the pressure rose, university managers and market-oriented governments negotiated fee-based funding for universities, corporate-style restructures, and commodification of research. (Connell, 2019, p. 135)

It is likely that once this process has been set in motion, both in Sweden and other parts of the globe, the trend will continue, at least to some extent, into creating a more vast knowledge economy.

However, as presented in this thesis, many aspects of Swedish education on the micro level, such as individual professor and pupil attitudes in the classroom, still function more as honor-based than capital-based values. As discussed in the conclusion section above, it is still important to note how these macro changes in the overall market end up being reflected in the micro space of the classroom through tuition-liable students such as the American students of this study. As Swedish universities continue to market more and more to an international audience, attention must be given to the lived experiences those students have and how they bring their academic habitus and culture with them when they study in Sweden. Doing so would help international students to have a better experience in their studies if their circumstances and expectations are more widely understood by the university staff that helps to craft their educational journey. In turn, this would likely also help the university as a whole and the staff, as it would reduce classroom tension, potentially increase student participation and motivation, and eventually lead to greater word of mouth promotion of the university to future students if more international students have a positive experience during their studies.

While the focus of this thesis was specifically on American students and their relationship to tuition, the findings presented here would be an excellent starting point for future cultural analytical studies of other nationalities' experiences studying in Sweden and/or focusing on aspects of the study experience other than finances. More cultural research is needed to better understand how other groups of students perceive the same situations and experiences that the American students of this study described. It should also be mentioned that financial stress can be considered quite relative as well. While the US presented an interesting study case in my mind due to the large expense of tuition there, studies about other nations could provide interesting insights about how students from developing countries or lower-income areas have other specific and nuanced struggles regarding paying tuition in

Sweden. To be considered ‘poor’ in the US, for example, will still create very different lived experiences than being ‘poor’ in a developing nation. It could be beneficial to study how students from such nations create a valuation of their education based on Sweden as a country that is significantly more expensive to study in, rather than the reverse, as I have presented for American students. Regardless, my study could at the very least still begin the process of making Swedish higher educational professionals more aware in general of how cultural processes within education and the procedure of paying tuition affect students when they study abroad.

In the specific case of this study, I am aware that the implementation of tuition fees is an incredibly complex structure, with a multitude of contributing stakeholders and governmental organizations behind the decision. It should be noted here that I am not advocating for any sort of change in the tuition policy of Sweden. I fully understand the funding necessities of charging tuition and the notion that EU citizens have, in one way or another, contributed to university funding already through taxes or other inter-governmental agreements. Instead, I am advocating for a greater awareness within university faculties and administration that having academic environments where some students pay for the privilege to access education while others do not or are even paid to engage in education causes a hailstorm of tensions, perceptions, and effects from all involved parties. How greatly this affects each student will vary from person to person, but all international students will inevitably bring some form of ingrained academic habitus and socialized expectations with them when they arrive to study in Sweden. For the American students in particular, finances clearly play a major mental role in the overall adjustment of these students and how they undergo their educational process. However, as mentioned, this is likely true to some extent for many other nationalities as well.

Having professors or other academic staff who are more aware of these issues and phenomena in their classroom will allow them to better engage with these students and understand the expectations they have for the staff themselves. This is not to say that actual teaching practices in Sweden must be changed to accommodate American students or any other international students. Rather, having an awareness of these issues rather than treating tuition as a somewhat taboo topic may make it easier for university faculty and staff to nuance their understanding of the student experience and act with more empathy to their circumstances. An excellent example could be in the case of Mark’s story regarding skipping class for the climate strikes that was discussed in section 5.2. A professor who has more actively reflected upon what it means to have both fee-paying and non-fee-paying students in their classroom might be able to prevent the tension this experience created among the students. This professor with greater awareness may even be able to predict that this issue might occur and make alternate arrangements before the conflict emerged. University staff might also, for example, have more understanding of why American students might request additional feedback or other services that would be considered more unusual (though not completely unheard of) if requested by other nationalities.

The findings of this thesis could also further improve the functional awareness of the American students who arrive in Sweden to study, if an attempt was made to help them become more aware of their underlying academic habitus and rules of conduct in order to better manage the adjustment. This is an action that could be taken, in some cases, by American university staff who work in study abroad offices, or within the international offices of Swedish universities. Lund University, as an example, has a fairly extensive orientation program for new students after they arrive. There are seminars offered to prepare students for some of the cultural adjustments they might experience in Sweden such as increased darkness in the winter or the idea that it is acceptable to call professors by their first name in the classroom. Additionally though, a seminar by mental health professionals or other social scientists about the actual process of making these value adjustments or creating expectation management strategies could also be very useful to help students be more aware that these more subtle experiences will likely occur on a mental level. Since “emotions are consistently anchored in the habitus” and the habitus is mostly enacted unconsciously, students might not always be prepared for the emotions and mental stress that these adjustments bring on (Scheer, 2012, p. 205).

As Swedish universities continue to find their position on the scale of the global knowledge economy, increasing awareness of micro student experiences like the ones outlined in this thesis can help higher education professionals see the immediate and local impact of the work they do. In recent decades, “education became the making of human capital; public servants became managers; and cut-throat competition was made to appear natural” (Connell, 2019, p. 118). It is my hope that by presenting and analyzing the experiences of the American students in my study, university staff and students alike will be able to take a small step outside of this commodification progression in order to gain a greater perspective of how the process affects students. They can then, hopefully, use that awareness to improve the study experiences of future students in whatever capacity they can.

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Interviews:

Amy (2019-12-09, 2019-23-10, 2020-01-02). Interviewer Audrey Savage.

Ashley (2019-26-09, 2019-23-10, 2020-16-02). Interviewer Audrey Savage.

Hannah (2019-18-10, 2019-28-10, 2020-18-02). Interviewer Audrey Savage.

Jessica (2019-25-09). Interviewer Audrey Savage.

Katherine (2019-28-10). Interviewer Audrey Savage.

Kim (2019-24-09, 2019-28-10, 2020-13-02). Interviewer Audrey Savage.

Mark (2019-23-10). Interviewer Audrey Savage.

Peter (2019-16-09). Interviewer Audrey Savage.

Philip (2019-17-09, 2020-20-02). Interviewer Audrey Savage.

Sarah (2019-17-09, 2019-23-10, 2020-17-02). Interviewer Audrey Savage.

Therese (2019-26-09, 2019-23-10, 2020-11-02). Interviewer Audrey Savage.

Zoe (2020-22-02). Interviewer Audrey Savage.

Appendix A

List of informants

Pseudonym of Informant	Gender Identity	Faculty of Study
Amy	Female	Social Science
Ashley	Female	Social Science
Hannah	Female	Social Science
Jessica	Female	Science
Katherine	Female	Humanities
Kim	Female	Social Science
Mark	Male	Social Science
Peter	Male	Business
Philip	Male	Science
Sarah	Female	Business
Therese	Female	Business
Zoe	Female	Science

Footnotes

[1] I did not use a physical information or permission letter for gaining consent, as I conducted the interviews during the course prior to the thesis course, TKAN17, and was instructed by my programme coordinator that a physical document was not needed as long as verbal consent was given. These were the acceptable ethical guidelines and instructions given to me by my department at the time of that course.

[2] While it is still possible to apply to a PhD program in the US having already earned a master's degree, the most common route for a PhD is called a direct entry program, in which a student enters a PhD program directly following their undergraduate degree. They will then be awarded a master's degree along the way during the coursework they undergo for their PhD. This is generally a faster option than the traditional route of earning a master's then a

PhD, and it offers the potential to be fully funded in order to attract more academically skilled students (Academic Positions, 2019).

[3] While some institutions may require the funding to be paid back, this is rare. Generally, PhD programs in the US are funded through research assistantships or stipends in which PhD candidates are required to do research or teach undergraduate classes, essentially working to pay for their education rather than paying tuition (Haidar, 2019). Therefore, if a student drops out early, they are usually not required to pay back this funding since they have earned it though work. This stipend is usually well below the median US salary, which was $47,764 per year in 2020 (Bureau of Labor Statistics). According to Glassdoor (2020), the average PhD student salary in 2020 was $27,170 per year.

[4] The Graduate Records Examination General Test (GRE) and Graduate Management Admissions Test (GMAT) are both standardized tests that are common graduate program university admission requirements in many countries (Kowarski, 2020).

[5] Lund University's student nations are thirteen student-run social organizations that plan events for students such as meals, pubs, clubs, or other social activities. These are unique to Sweden and form the heart of the student life in Lund (Lund University, 2020, January 8).

[6] Greta Thunburg is a teenage Swedish activist who started a series of climate strikes on Fridays in 2018 that grew to become an international movement to further sustainability issues. These strikes were often focused on encouraging the participation of young people to leave school in order to strike (BBC, 2020).