This study outlines practices of borrowing in Nahua communities after the Spanish conquest of central Mexico. Though currency altered the terms of exchanges, the concept of debt preceded Spanish arrival. The nature of farming and trade in central Mexico required that peasants and merchants seek credit for equipment and land. Creditors sometimes called upon alcaldes to enforce exchanges, but indigenous notaries served as the primary venue of recourse when they came to write dying people's testaments. The adoption of outward expressions of Catholicism by many Nahuas instilled greater urgency to recoup their loans, as they could spend that money on masses to secure a passage to heaven. More generally, this study underscores the Nahua peoples' persistent negotiation with colonial authority and their assimilation of Spanish practices on their own terms.

Late in November of 1585, Joaquín Matlalaca of Culhuacan sent for the authorities. He was dying, and he had quite a bit to do. Although he did not belong to the nobility of his community kingdom, Joaquín lived more prosperously than most Nahua commoners, tending to a modest but ample lot near Lake Xochimilco that included ten richly fertile farms on lake beds and three sizable tracts of land on which he likely grew maize, beans, or squash. When the notary employed by the local government arrived to administer Joaquin's last rites, he would also record the invalid's bequest of his property as part of a practice that emerged both out of custom and convenience in the sixteenth-century Nahua world. Hoping to leave his only child well looked after, Joaquin had decided to bestow the bulk of the land to his sick son Sebastían. The question of inheritance certainly carried great weight in the process of drawing up wills, determining which relatives received a valuable source of sustenance; nevertheless, when the notary arrived, the dying man gave the issue secondary importance. He wanted to discuss debt first, declaring that a man named Gerónimo from a neighboring town owed him four pesos. Joaquin never specified what type of credit he offered the culprit. He might have loaned Gerónimo cash, or given him something with the expectation of future payment. But Joaquin stressed that recovering the pesos proved a treacherous task. “Many times I asked for them, but he almost killed me over them,” Joaquin said. “If God had given me health, I would have complained [in court]. But I leave it to the executors to ask for [the money]” in order that “masses be said for me.”

No Spaniards participated in the proceedings, but Joaquin's story of debt is also one about colonialism, an account of how indigenous socioeconomic networks contort and adapt in the face of alien political rule. Spanish influence on the exchange was pervasive. The conflict took place between two Nahua commoners over Spanish currency; Joaquin could have pressed the case in an indigenous court reformed by Spanish officials; he demanded that the outstanding debt be used for Catholic masses; and though the scribe was also indigenous to Culhuacan, Spanish religious officials trained notaries prolifically, resulting in the rapid diffusion of the profession across central Mexico. In short, the cultural intersection of Nahua and Spanish traditions framed how Joaquin valued the debt and how he thought the obligation ought to be enforced. Joaquin's travails also colorfully exemplify how debt is embedded in a network of legal, moral, and cultural customs. These structures determine how people borrow, from whom they borrow, and how they establish trust with creditors. Just as social mores vary widely in different cultures, so do practices of credit and debt. The manner of exchange depends on the participants' social standing, gender, personal relationships, and trustworthiness. More than just informants of economic exchange, debt relationships are social indices.

Though many scholars have explored the political, religious, and economic dimensions of Nahua life in the sixteenth century, researchers have only touched on credit in passing, making it a promising area of inquiry. This study addresses that gap by tracing the interpersonal debt relationships of Nahua communities in the wake of the Spanish conquest of Mexico. Systems of credit existed prior to colonial rule as a byproduct of the Aztec political economy, which was rooted in the intersection of agricultural production and tribute burdens. But the assimilation of Spanish coin as a unit of exchange and the introduction of heavy tribute obligations to the Spanish Crown wove increasingly intricate networks of debt in which families and friends, merchants and consumers, and municipalities and citizens found themselves both lending and borrowing. This study begins by situating...
Throughout this period, land use remained the basis of production across disparate environments. Farmers produced fresh vegetables on shallow lake beds, maguey on dry upland soils, and maize and wheat almost anywhere. Under the encomienda system established immediately after conquest, localities and encomenderos organized peasant labor and collected tribute in the form of maize, cotton cloth, or chilis, with the Spanish garnering the surplus production. Amid these continuities, the assimilation of Spanish coin into daily Nahuatl life marked a radical change in economic transactions. This concept of currency was not entirely unfamiliar to Indians in central Mexico. Though traders usually bartered goods, the early Tlaxcala market lists referred to an item’s price in terms of cacao beans. Indians exchanged products that did not correspond exactly in value, and covered the difference in change. In other words, cacao beans served primarily as money of account, denoting the value of goods without serving as the instrument of purchase. Though cacao beans continued to serve as change in transactions, the peso, tomin, and medio partially displaced the old currency’s role, as testators began to indicate the value of quotidian items—such as food, tools, and furniture—in terms of their worth in pesos. More significantly, Spanish coin also operated as a medium of exchange and as a store of value. The widespread acceptance of the peso allowed buyers to purchase goods using only the currency and sellers to use their cash profit in many future transactions. This quality proved exceedingly popular at the Culhuacan market, where thrifty salespeople pawned trinkets in exchange for coins. But the swiftest instance of currency integration might have occurred in Tlaxcala. The use of Spanish coins became so prevalent in the city that the cabildo began imposing monetary taxes on both nobles and commoners a mere thirty years after conquest.

As currency became increasingly popular, wage labor came to supplement the encomienda as the means of organizing peasant production. Cities might allocate commoners to private projects, but altepemeh charged landowners with paying their salaries. No employer exemplified this shift better than the Coyoacan audiencia judge Lorenzo de Tejada, who hired thousands of peasants to construct an aqueduct in the 1540s. By 1554, 350,000 men toiled on the canal, which brought water to Tejada’s properties from the hills of Quauhximalpan. Because commoners faced manifold challenges to sustain their livelihood, the character of peasant work in central Mexico proved conducive to the use of credit. To start, wages sometimes failed to satisfy the basic needs of commoners. Tejada’s contracts indicate that peasants in his employ earned well under the town’s official rate for a workday. Even still, Indians angrily testified that Tejada regularly revised employment documentation to avoid paying promised wages. The practice of gouging workers of their earnings doubtlessly extended beyond Tejada’s malpractice. In the

Rather than futilely attempting to sweep indigenous institutions aside, the Spanish sought to negotiate authority incrementally. Practically, this strategy entailed superimposing imperial structures over indigenous ones. Mimicking the design of Spanish provincial governments, colonial authorities formed municipal councils composed of Nahua officials, with legal and economic privileges. To ensure that localities complied with imperial objectives, the Spanish charged administrators, or corregidores, with overseeing them. Corregidores discussed legislation with the cabildos, communicated the Crown’s preferences, and reported local operations to higher Spanish authorities, who might reward cooperative altepemeh with legal and economic privileges. However, a cabildo could request that an inept corregidor be removed, a check that initially produced balanced deliberations between municipalities and their administrators. Thus, even in their dealings with colonial agents, indigenous officials retained power until late in the sixteenth century.

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case that bad weather or pestilence yielded a sparse harvest, landowners likely skimped on peasants’ wages before tightening their own belts. Some commoners worked as tenants to supplement their income, but these renters had to acquire the requisite equipment for farming, which in most cases they did not own themselves. Benevolent employers and abundant crop growth did not entirely ease peasants’ difficulties either. Even if commoners reaped ample profits and conserved them frugally, the concentrated time period of harvests forced them to endure long spans of scarcity. In essence, economic and environmental factors rendered peasants’ income and livelihood volatile and precarious.

**Altepemeh** often exacerbated commoners’ financial strain. In Tlaxcala, though cabildo members recognized that their constituents ought to “contribute modestly in proportion to their economic resources,” local authorities consistently pressured commoners for tribute. When the erection of a hospital struck the fancy of council members, or when missionaries lobbied colonial officials to build a church, local authorities sometimes imposed unexpected taxes on commoners. Economic pressures intensified at the turn of the seventeenth century as Spanish immigration rose steeply and epidemics crippled the Nahua population. Spaniards consolidated their holdings by winning land grants. Yet decimated populations failed to satisfy the settlers’ concurrent demand for peasant labor on their estates. As a result, Spanish officials imposed increasingly onerous tribute burdens—which could be satisfied via labor—through cabildos whose influence was waning. Additionally, commoners sometimes needed money to secure a family member’s release from jail. Officials incarcerated people for a wide range of offenses, including public drunkenness, the unauthorized sale of goods, and general transgressions against the statutes of the altepetl. Release was frequently contingent on the payment of a fine that varied depending on the gravity of the crime. Even if it only totaled a couple tomines, the unplanned cost could be prohibitively expensive for commoners without a loan. For instance, María, a woman from Culhuacan, acknowledged in her testament that she had borrowed four tomines from the ward heads in order to be freed from jail.
These intersecting networks of obligations undoubtedly forced Nahua to request support from those in a more stable financial position. Indeed, credit in the form of delayed payment for goods and services was ubiquitous in Nahua communities. Landowners and merchants might offer credit if a peasant suffered an especially meager harvest, wanted to purchase household tools, or could not afford a land lease. After all, landowners and merchants needed workers and clients, and it was preferable for them to extend credit rather than forgo business altogether. In turn, peasants could stabilize their fluctuating income stream. But indebtedness was by no means limited to commoners; nobles and traders often purchased animals on credit, hoping they would be useful enough to eventually turn a profit. Mules and horses served a necessary function for Nahua who sold anything of considerable mass. They could be harnessed to transport pigs, turkeys, and large quantities of wheat, thereby allowing their owners to sell more goods at local markets. If at any point traders had no immediate need for the animals, they could lease them to people who did. This quality made merchants willing to assume debt if they did not have money on hand to pay for productive mules.

When Nahua borrowed, they sometimes dragged their families into the obligation. If a borrower failed to reimburse his or her creditor, the debt passed on to the next of kin irrespective of the relative's gender, a tradition that dated back at least to the years of the Aztec Empire. Spouses assumed responsibility first, followed by children and grandchildren. This principle also guided creditors, who often pursued outstanding loans that their parents had supplied long ago. Luis Tlauhpotonqui, a merchant from Culhuacan, was one of such children of creditors. In his testament, he enumerated no fewer than eleven people who owed him money. However, most of these debtors had borrowed from his father, who had proven a more capable trader. Though Tlauhpotonqui neglected to mention the reason many borrowed from his family, the credit likely covered diverse transactions. Don Miguel de Castañeda, for example, asked Tlauhpotonqui if he could compensate him for his livestock at a later date. In addition to accepting delayed payments, Tlauhpotonqui also extended credit in the form of cash, loaning three pesos to Miguel Huélliuitl, who had smashed in the head of the constable and needed the money to get out of jail. Evidently it did not matter to Tlauhpotonqui whether he lent cash to a vagrant peasant or sold an animal on credit to an esteemed noble. Debt was thoroughly integrated into the business.

Merchants like Tlauhpotonqui offered credit long before Spanish arrival, at least in the form of accepting delayed payments. Most conditions that facilitated debt’s rise—agricultural subsistence, tax burdens, and markets of exchange—preceded Spanish conquest; commoners often required financial support, sellers needed clients, and polities demanded tribute. Spanish currency, however, altered the metric of account. During the Aztec period, creditors could force debtors to work for them if they failed to fulfill their obligation. Though debt peonage certainly persisted after Spanish conquest, debtors began to compensate their creditors in terms of pesos, tomines, and medios. Moreover, the peso’s use as a medium of exchange meant that creditors loaned cash more frequently. In the instance of Tlauhpotonqui’s loan to Huélliuitl, cash served as the optimal medium because the peso’s recognized value allowed Huélliuitl to pay a third actor (the jail). Thus, though cash contributed to the circulation of these obligations, it did not revolutionize the Nahua understanding of debt.

Indeed, Nahua practices of credit likely diverged from Spanish custom in other respects. Though interest was by no means unheard of in Spain, the sixteenth-century Catholic Church maintained staunch opposition to any form of usury and attempted to stamp out its practice among both Spaniards and Nahua. These objections came to a head in 1555 during the Church’s Second Provincial Council of Mexico, a meeting assembled to affirm Catholic doctrine in the so-called New World. Archbishop Don Alonso Montúfar, who presided over the forum of ecclesiastical authorities, passed a resolution that “no usury be made.” Defining the sin as the “sale of credit or installments at prices higher than the fair price,” he warned of merchants who formulated depraved contracts “with great offense to the whole Republic.” Montúfar’s moralizing either fell on deaf ears or was not heard at all: it was economic necessity for Nahua merchants to charge interest on loans. As Tlauhpotonqui’s hapless efforts to collect his outstanding debts demonstrate, traders ran the risk that poor debtors would never repay them. Merchants could only assess the creditworthiness of clients they knew, and had limited means of discovering whether strangers were trustworthy. For merchants, demanding a financial advantage from a loan hedged against the possibility that other debtors would default. It is unclear whether political authorities ignored the Church’s ire, or avoided enforcing anti-usury regulation, but the practice persisted among merchants who dealt in risky business.

Although businesspeople might charge interest, the Nahua public resented excessive profiteering. From discussions with indigenous informants, Franciscan missionary Bernardino de Sahagún discerned that Nahua believed the “bad merchant” to be a “usurer, a thief” and a “good merchant” to be one who “sets correct prices.” Some Indian literature drew on these stereotypes. A dramatic play presented in Nahuatl around 1627 depicted a money-grubbing merchant who charged exceedingly high interest rates of 50 percent over two weeks. Although the authors likely exaggerated the exact number, the work played on the audience’s understanding of and predisposition against usury. Profit figured into exchange, viewers might reason, but for it to become the regulating convention of transaction was immoral.
DEBT AS A FAMILY AFFAIR

The fact that a great deal of borrowing took place among family and friends likely molded these notions of fair exchange. Though some wills specified the familial relationship between the creditor and debtor, a number of testaments' characteristics hinted more subtly at the social proximity between participating parties. Most creditors had no prior history of extending a loan, suggesting they might have only done so if approached by a friend or neighbor. Such creditors typically referred to their debtors informally, mentioning just their first name. Moreover, the vast majority of debts among commoners cost less than five pesos, falling below the more expensive category of loans doled out by merchants. Creditors probably did not charge interest on these exchanges, which were less formal and unmotivated by profit. Solidarity among these parties likely cultivated a sense of open-handed generosity. Neighbors might have been happy to support those about whom they cared. But benevolence need not have been creditors’ exclusive motivation. A debtor would almost surely be in a position in which they could help their creditor in the future, whether by loaning them food, cash, or tools. Kinship networks and their assumption of good will thus meant that most Nahuas found themselves with outstanding debts to claim and pay. Though it was time-intensive, creditors occasionally pursued legal action to collect outstanding debts. The legal system in central Mexico involved several levels. Nahuas pursued legal action to collect outstanding debts. The legal system in central Mexico involved several levels. Nahuas first plead their cases to local indigenous officials, who included gobernadores, alcaldes, regidores, and alguaciles. If they received an unfavorable result, they pressed their objections at the Real Audiencia, the Spanish court system of the colony. However, litigants of cases involving debt rarely if ever reached this level because higher Spanish courts typically dealt with more urgent and high-stakes cases, such as disagreements over land ownership. Well-to-do individuals thus had the most success pressing justice officials to intervene on their behalf. Tlauhpotonqui lobbied Martín Cano, an alcalde, and Luis Sánchez and Juan Coatl, two topileques, to intercede in a case against Lázaro Hualmoquetza. Hualmoquetza had stolen two horses from Tlauhpotonqui, and the officials agreed he had to pay Tlauhpotonqui twenty-one pesos. In one instance, Tlauhpotonqui’s prosecution definitely succeeded. Someone from Ixtapalapa repaid him by legal order, and the jail was holding his six pesos. The fact that a great deal of borrowing took place among family and friends likely molded these notions of fair exchange. 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Francisco Felipe’s estate, executors confirmed their diligence by requesting the signatures of the town’s lords and nobles.32 The inspection of prominent testators demanded special rigor. When the former fiscal don Juan Téllez passed away, Fray Juan Núñez stepped forward to enumerate the people to whom the deceased owed money. As a fiscal, Juan Téllez mixed church funds with his own, skimming cash that people had entrusted with the church. In order to rectify any impropriety, Núñez pledged that he himself would “distribute to each one of them their property so that our children [the parishioners to whom debts were owed] would be satisfied.”43

To pay off debts, testators specified pieces of property the officials should sell. Though they occasionally relinquished their houses, testators usually sold plots of land since estates fetched high returns.44 The sale of land was also convenient: Nahuas usually owned separate and far-flung fields, making it easy for them to sell one and pass down the others to individual relatives. Less frequently, some merchants or high-ranking officials owned portable goods they deemed sufficiently valuable for sale. Miguel García, for example, wrote that two hoes, a closable chest with a lock, and three painted canteens should all be sold.45 After the notaries had compiled the list of goods for sale, executors put the items up for auction and compensated creditors with the revenue. Not shy about defending their interests, testators also badgered executors to hold their own borrowers accountable. For instance, Don Juan de Guzmán of Coyoacan asserted that a silversmith owed him fifty pesos, demanding that the silversmith “is to pay it all back and my executors are to demand it from him; I charge them with it.”46

But borrowers often went to great lengths to wriggle their way out of repaying their debts. Some testators emphasized their penury at the beginning of wills as a strategy to dissuade executors from confiscating the property of the needy. The indebted employed this strategy even if their wealth and rank clearly contradicted the appeal. Melchor de Santiago Ecatl, a former mayordomo for the Culhuacan church, entreated the executor to “let all my close relatives who see this document in which I order my testament...know that I keep nothing for God our lord (I have no possessions).”47 Ecatl then proceeded to outline a quite extravagant list of property that included twelve chinampas, two large fields, and a handful of construction tools. The motivation behind the discrepancy became clear a few paragraphs later: Ecatl was trying to convince executors he owed nothing to the church from his time as mayordomo. The money, he insisted, “had not yet disappeared” when he left office.48 Nevertheless, by appealing to the executor, Ecatl affirmed his legal authority in recognition that the executor determined the success of his appeal. Even when debtors attempted to avoid repayment, the authority of officials in enforcing the deal loomed in the background.

The reason municipalities enforced debt agreements near the end of a person’s life extended beyond logistical convenience. The process of writing testaments was first and foremost a religious obligation. Catholicism had spread rapidly through the urban areas of central Mexico after Spanish conquest. Missionaries built churches, held services, and taught classes to spread the word of God. Fortuitously for the missionaries, the Catholic emphasis on imagery paralleled the concrete manifestation of native deities, facilitating the foreign religion’s smooth integration into Nahuah life.49 Though the intensity and sincerity of their piety varied considerably, Nahuas incorporated many outward expressions of Catholicism into daily practice. One such expression was a final declaration of loyalty to God in preparation for death. Following the notary’s formula, nearly all testators began by claiming that despite their illness their “spirit and soul” were “tranquil and healthy.”50 They affirmed their belief “in the Most Holy Trinity, Father, Son, and God the Holy Spirit,” before straightening out their personal affairs.51 Testators only infrequently apportioned loan revenue to their children explicitly, and cash served little material purpose for people ready to die. But dying creditors demanded that executors collect even small value loans with which they could arrange masses at their local church. The provision for masses would secure the testator’s passage to heaven through a final act of worship. In this context, calling in debts assumed a greater degree of urgency. Testators thus pursued varying amounts—four tomines, nine tomines, two pesos, three pesos—“in order for masses to be said” for them.52 In short, credit’s value was contextual, uniquely valuable at a point when the creditor’s soul hung in the balance.

CONCLUSION
This study has outlined practices of borrowing in Nahuah communities and the effects of Spanish conquest on these practices. Though currency altered the terms of exchanges, the concept of debt preceded Spanish arrival. The nature of farming and trade in central Mexico required that peasants and merchants seek credit for equipment and land. Creditors sometimes called upon alcaldes to enforce exchanges, but indigenous notaries served as the primary venue of recourse when they came to write dying people’s testaments. The adoption of outward expressions of Catholicism by many Nahuas instilled greater urgency to recoup their loans, as they could spend that money on masses to secure a passage to heaven. More generally, this study underscores the Nahuah peoples’ persistent negotiation of colonial authority and their assimilation of Spanish practices on their own terms. It thus buttresses the argument that academics should situate indigenous actors at the center of their own histories. As this study makes clear, in the immediate period after conquest, the Nahuas, not the Spanish, were the primary architects of the economic structures of central Mexico.
Endnotes

[1] Nahuas frequently adopted Spanish names. Unless otherwise specified, the actors discussed are Nahuas. Joaquín Matlalaca’s Will in *The Testaments of Culhuacan* ed. by S.L. Cline and Miguel León-Portilla (Los Angeles: UCLA Latin American Center, 1984), 104.
[2] Ibid., 104.
[3] Ibid., 104.
[9] Ibid., 132.
[14] Ibid., 93-94.
[15] Ibid., 94.
[16] Ibid., 94.
[19] Ibid., 51.
[26] Luis Tlauhpotonqui’s Will, 12 February 1581, in *The Testaments of Culhuacan* ed. by Cline and León-Portilla, 58.
[27] Ibid., 58.
[31] Ibid., 1104.
[34] For an instances specifying intra-family debts, see the debt of Diego Francisco of San Mateo Huitzilopochco to his father-in-law Juan Fabián.
[37] Luis Tlauhpotonqui’s Will, 12 February 1581, in *The Testaments of Culhuacan* ed. by Cline and León-Portilla, 58.
[38] Luis Tlauhpotonqui’s Will, 12 February 1581, in *The Testaments of Culhuacan* ed. by Cline and León-Portilla, 58.
[39] Vicente Xochiamatl’s Will, 27 November 1579, in ibid., 47.
[40] Miguel García’s Will, 20 December 1580, in ibid., 42.
[43] Auction of the estate of don Juan Téllez, n.d. in *The Testaments of Culhuacan* ed. by Cline and León-Portilla, 12.
[44] See the testaments of Juan Bautista, Juana Tiacapan, María, Miguel García, and Don Pedro de Suero.
[48] Ibid., 49.
[51] Ibid., 8.
[52] Luis Tlauhpotonqui’s Will, 12 February 1581, in ibid., 58.