

Dreams For Sale: Student Loans (Excerpt)

By Tom Schroepel

-VIDEO-

-AUDIO-

FADE IN ON

1 MEDIUM SHOT of BEN FRANKLIN from behind. He's looking at a document or a painting inside Independence Hall in Philadelphia. As he turns and speaks to the camera, there's a mischievous twinkle in his eyes and in his voice.

Hello. Do you know me? Oh, don't worry. This isn't a pop quiz, and it's not a credit card commercial either. It's just me, old Ben Franklin,

2 WIDE SHOT. As he continues to talk, he walks to a new spot. The CAMERA PANS with him, revealing a wider view of the room.

One of the founders of our country. Your country.

He looks around the room and spreads his arms wide.

We started the whole thing right here, in this building, over two hundred years ago.

3 CLOSE-UP. BEN leans confidentially into the camera and lowers his voice.

Now I've come back after all those years, especially to talk to you. So listen very carefully, because what I have to say is important and because it's got to do with this.

He pulls out a hundred-dollar bill from his vest pocket and holds it next to his face.

Currency. Money. The stuff that buys dreams.

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3 CONTINUED:

He glances at the bill.

Well, this one has my picture on it. Do you think it looks like me? Hmm, I'm not really sure. At any rate, come. Let's go to where our story begins.

He exits frame.

DISSOLVE TO

4 Historical setting in Philadelphia. The CAMERA ZOOMS BACK OR ROLLS FOCUS to BEN in the foreground. We can see that he still has the bill in his hand.

When I was a young man, I was a lot like you.

He waves the bill.

I had very little of this, and I wanted to find a way to get more. Back then, it was the same as now. To make good money, you needed a good job. You needed a trade, a profession. The trade I chose was printer.

BEN continues to talk as he moves and sits down on a crate. We CUT ON ACTION TO

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5 WIDE SHOT. BEN sitting on
crate.

I was very lucky, because my
older brother James was a
printer, and he taught me all
he knew. I paid him for this
by working for free in his
shop and running errands. It
was a fair deal for both of
us.

6 CLOSE-UP. He sighs and looks
off.

Oh, yes, it was a simple life.

7 Stock footage of people
walking in the streets. Show
lots of hustle and bustle.
[TRAFFIC SOUND EFFECTS UP,
THEN UNDER VOICE-OVER]

BEN [Voice-over]:
Today, life is a lot more
complicated. There are so
many different jobs and ways
to earn a living. Very few
people have brothers or
fathers or mothers or sisters
to train them in their
careers. So where do they go?

DISSOLVE TO

8 WIDE SHOT. BEN in computer
classroom at United Travel
School. He walks through
students towards camera.

BEN [On-camera]:
They go here, to schools like
yours. There's no better

(CONTINUED)

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8 CONTINUED:

place to learn your
profession.

9 Several generic, non-job-
specific shots of teachers
talking with students.

BEN [Voice-over]:
Just as my brother James
helped me, your teachers can
give you the benefits of their
years of experience. There's
one big difference, though.

10 MEDIUM SHOT. Student
listening to teacher
explaining something to him.

BEN [Voice-over]:
I paid James with my labor, by
working for him for free.

BEN sticks his head into frame
in the foreground, delivers
his line and then exits frame
again.

BEN [On-camera]:
Today you can't do that.

11 MEDIUM SHOT. CAMERA PANS with
BEN as he walks on campus.
There is student activity
around him. As he walks, he
pulls the bill from his vest
pocket and holds it up.

BEN [On-camera]:
This again. Your teachers
need money to pay their bills.
You have to pay them and the
school in cash.

He stops and turns to the
camera with a sympathetic
grin.

However, if you're like me
when I was young, you're
probably a little short on
cash right now. So you got a
student loan.

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11 CONTINUED:

He gestures at the camera with the bill.

He puts the bill in his vest pocket.

DISSOLVE TO

12 Shot of Capital dome. PULL BACK to reveal BEN sweeping his arm to indicate the whole area.

13 Stock shots of money changing hands in stores, banks and offices: cash registers, credit card machines, checks being handed over, pay envelopes, automatic check-printing machines.

Now here's something to think about.

The loan you got may have been from a local bank, but do you know where the money really came from?

BEN [On-camera]:
From here. Here's where you got the money. From the government. And where did the government get the money?
From us, that's who.

BEN [Voice-over]:
Your student loan money comes from the taxes that you, your family, and everybody else in America pay. Personal income tax, corporate taxes, tariffs, fees. There's a lot of money coming in, but there's a lot of places to spend it too.

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14 MEDIUM SHOT. BEN at some recognizable Washington landmark. He ticks off points on his fingers.

He points at camera.

BEN [On-camera]:
The money the government gets has to pay for health care, for the Army and the Navy and the Air Force, for highways, for national parks, for people who are too old or too sick to work...it pays for lots of good things... And some of that money has been put aside especially to loan to you, so you can learn a career.

(In the following scenes of young people and children, they will talk as if responding to an interviewer located off camera left.)

15 Young white man on street.

Yeah. All I had to do was sign some papers and they gave me the loan. No strings. And I really don't have to worry about paying it back.

16 Young white woman on street.

The government's got plenty of money, right? I figure after I get some of the things I want for myself, then maybe I'll worry about the loan.

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- 17 Young black man on street
The way I understand it, if I don't finish the course, I don't owe a dime.
- 18 Young hispanic woman on street.
Was it a loan? I thought it was sort of like a government scholarship.
- 19 CLOSE-UP. BEN in Washington. He leans into the camera.
BEN [On-camera]:
Recognize yourself? I hope not.
He looks very serious and stern. I hope not.
He leans back and folds his arms. Now listen to these young citizens.
- 20 Black boy, about 7 or 8.
When I grow up, I wanta work on computers.
- 21 Hispanic girl, 7 or 8.
I wanta work at the airport, on an airplane, and fly around and all.
- 22 White girl, 7 or 8.
I'd like to work with sick people, and help them.
- 23 White boy, 7 or 8.
I wanta drive a big truck.

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24 Hispanic boy, 7 or 8.

I wanta be a drawer, you know--
-draw stuff.

25 MEDIUM SHOT. BEN in
Washington (someplace where he
can walk on dirt)

BEN [On-camera]:
I certainly hope they reminded
you of someone. Yourself,
right? Like those children, we
all dreamed--you and I--about
what we would be when we grew
up. Now, thanks to your
student loan, your dreams are
coming true. But what about
those youngsters we just saw?

He stoops and picks up a
handful of dirt.

I'm sorry to tell you that
their dreams may be nothing
but dust.

CUT TO CLOSEUP of his hand as
he lets the dirt slip from his
hand, then stands up and walks
off.

The money is running out.

DISSOLVE TO

26 United Truck Master Tampa
training site. WIDE SHOT of
large group of students
walking out the front door
past the flag toward the
camera.

BEN [Voice-over]:
There's less and less money
available for student loans,
because people aren't paying

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26 CONTINUED:

back the money they've
borrowed.

27 MEDIUM SHOT. BEN at training site with the last of the departing students walking past behind him. (Try to show flag in frame.) He pulls out the hundred-dollar bill from his vest pocket.

BEN [On-camera]:
It's not hard to understand.

He passes the bill from one hand to the other.

If the money goes from the government to you, and you don't pay it back...

At this point, the background is empty of people. He tosses the bill away, then holds up empty the hand that originally held the bill.

there's nothing to give to the next person that needs help.

He holds up both hands empty.

If the money runs out completely,

He drops his hands

and the government decides not to put up any more cash for loans, your school...

He looks around him, frowning.

could be forced to close.

28 Sequence of student signing loan agreement.

BEN [Voice-over]:
When you receive a student loan, the government expects you to pay it back. If you

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28 CONTINUED:

don't, it could affect your credit rating when you want to buy a car or get a credit card. The government could even take part of your wages or sell off your house and furniture to pay your debt.

29 Young hispanic man gets out of car with books and is greeted and hugged by two young children.

More importantly, if you default on your loan--if you don't pay it back--you could destroy the dreams of those who will come after you-- today's children who are just beginning to dream the way you did.

30 Young white woman doing course work on dining room table. Next to her, her daughter (7-8) does her homework. The woman looks over at her daughter's work and gives her an encouraging hug.

If there are no student loans, these children will never get the chance you had. They'll never see their dreams come true. Don't let that happen.

31 CLOSEUP. Hundred-dollar bill on ground at Tampa training site. BEN's hand comes into frame and picks it up.