

Pay Day

A Short Film

By

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SHOOTING SCRIPT

1. EXT. - E-Z LOAN STORE - LATE AFTERNOON

A tired, stand-alone building in the middle of a desolate parking lot. 'E-Z LOAN FINANCE' flickers in broken neon lights above the door. Predatory signs line the windows: 'GET CASH NOW' 'NO CREDIT CHECK' 'YES YOU CAN!'.

Carol enters the pay day loan store as another customer exits.

2. INT.- E-Z LOAN STORE - LATE AFTERNOON

RODNEY, 38, stacks papers behind the counter.

He turns to CAROL, Early 40's, and places two stacks of money on the counter. Carol's eyes widen as she reaches for the cash. Rodney clears his throat and nods at the agreement on the counter

CAROL
(laughs nervously and pulls back hand)
Sorry.

RODNEY

I'll need you to sign here and here
as well.

Carol reaches for the agreement then stops. She stares at the papers for a beat then looks at Rodney.

CAROL

Wait. You guys don't show up to our jobs, do you?
You guys aren't like Daily Dollar or Quick-N' Lends?
(Carol's eyes narrow, scrutinizing Rodney)
It's not right, you know. To show up like that when I'm with
my clients. It's humiliating.

Rodney avoids eye contact.

CAROL

I have rights.

RODNEY

E-Z Loans is not like the rest. We make sure every effort
is taken to avoid those types of issues with our borrowers.

CAROL

Well...Good. Because last time Quick N' Lends showed up to my shop I was in the middle of a bleaching session. Dianne was in the chair, bleach dripping down her face. Her hair was steaming by the time they got through shaking me down for money.

Rodney cracks a grin thinking Carol was telling a joke. Then he clears his throat and looks straight when he sees Carol is very serious.

RODNEY

Sounds awful.

CAROL

Awful? The few patches of hair she had left turned yellow!

RODNEY

That won't happen with us, Carol.

CAROL

Good. Because next time someone barges into my shop unannounced I'll have more than scissors in my hand.

Carol takes her time reading the agreement. We see the high interest rate in bold on the agreement: 265%. Carol signs the agreement. Rodney looks numb and takes a deep breath.

CAROL

Christmas gifts.

RODNEY

I'm sorry?

CAROL

I just wanted my grandbabies to see that their Gee-Gee could afford to get them something they actually asked for.

Rodney stares with compassion for a beat at Carol.

RODNEY

That's it. We're all done, here.

Carol takes the money and leaves. Rodney stares regrettably at Carol as she exits the store.

3. ~~EXT. - E-Z LOAN STORE - NIGHT~~

~~Carol exits the loans store.~~

CUT TO:

4. INT./EXT. - TAYLOR'S CAR - NIGHT

A beat-up Honda Civic stalls in an alley. The glow of a light pole reflects off a large blue dumpster.

PATTY (O.S.)

Give me the money!

PATTY, 40, African American woman, holds her hands up in the form of a gun and points them forward.

PATTY

Give me the money!

Patty takes a deep breath, and closes her eyes.

PATTY

(more confident)

I said give me the money! Now!

A long beat of silence then,

TAYLOR

(holds back snickers)

(breaks into laughter)

TAYLOR, 28, white female with a gray hoodie, sits in the front seat. Taylor looks more amused than afraid.

TAYLOR

I'm sorry. I just can't take you seriously. Here. Try it with the gun.

Taylor tosses a pistol into the back seat.

PATTY SCREAMS AND JUMPS TO THE SIDE.

Taylor laughs.

PATTY

Are you crazy?

TAYLOR

(rolls eyes)

Relax. It's a toy gun. I spray painted it last night.

Patty looks at Taylor and then the gun. Patty takes a deep breath and raises the gun.

PATTY

(clears throat)

Put the money in the bag. Now--right now!

A long beat of silence then,

TAYLOR

(snickers again then breaks into even loud laughter)

I'm sorry!

PATTY

I'm not doing this. I'm too nervous.

TAYLOR

Remember what I told you. Two minutes. Tops. We're in and then we're out. They will be moving the money from the registers to the vaults once they close the doors at six.

The clock on the dash board reads 5:53 PM. Patty stares at the gun. Patty places the toy gun on the center counsel between them. She opens her purse and pulls out a folded piece of paper. She stares at it for a beat and gives a small smile.

TAYLOR

You carry that with you everywhere
you go?

PATTY

Yea. I do.

TAYLOR

How is he doing? Any better?

Patty looks out the window, holding back tears. Then, she clears her throat.

PATTY

You sure we can trust this friend of yours?
Rodney?

TAYLOR

Rodney is in. If the plan is a go tonight, he'll come
outside and have a smoke then go back in. That's
our signal.

PATTY

How much do you really know about him? I mean, I only
met him once--

TAYLOR

Rodney is cool, okay? We've been working together
for two years. He knows these ass-holes deserve to
pay.

(scoffs)

Yesterday, I watched a 70-year-old woman leave
the store crying because she owed \$4,000 dollars
on a \$800 loan. She told me that she started taking
out loans to pay on other ones. It's like she's
trapped in quick sand. And they don't even care.

(points towards E-Z loan
store)

Fucking monsters.

PATTY

Now it feels like we're doing the same thing.

TAYLOR

Are you serious right now? We're just minutes
away from going inside and you are having a

conscience? We are the good guys, here! Besides, we take enough out, we just give it to people who really need it, right? That's the plan remember?

Suddenly, police car sirens sound off in the distance. Taylor and Patty's eyes widen as they stare at each other. The two scrunch down in the car as the police car approaches, the sirens get louder, then the car passes by.

The two are silent for a beat, look at each other, then laugh together.

PATTY

Looks like Ms. Tough Stuff was afraid.

TAYLOR

Yea, okay.

The clock on the dash board reads 5:55 PM.

PATTY

(looks out window)

I never thought it would come to this. I thought I would have more options.

TAYLOR

Yea, well some of us never had any options.

Patty stares at Taylor for a beat.

PATTY

You had opportunities. More than I ever had.

TAYLOR

(glares at Patty)

How is that? I grew up in the same shitty town as you.

PATTY

Still, you have more opportunities than I do, Taylor.

TAYLOR
(Scoffs. Genuinely confused)
How so?

PATTY
Just--you know what I mean.

TAYLOR
No. Why don't you help me.

PATTY
Forget it.

The clock on the dash board reads 5:56 PM. Taylor flicks the rocking cactus on top of the dash. The two sit in silence for a long beat then,

TAYLOR
I'm trying to figure out how I had more opportunities than you, the county debutante, whose parents sent her to Mt. Shepherd private school.

PATTY
Just forget it, alright?

TAYLOR
(scoffs)
Fine.

The two sit in silence for a long beat. Taylor flicks the rocking cactus on top of the dash. She stares in deep thought, looks at Patty for another beat, then,

TAYLOR
Because you know my mom was a single mom, right? Actually, I remember telling you that at lunch because you said how you know the hell she must have gone through raising my brother and me alone. The stress. The worry.

PATTY
I said forget it.

TAYLOR
Are you saying I have more opportunities because I'm young or...?

PATTY

It's obvious you wouldn't understand.

TAYLOR

Is it because I'm pretty ... ?

PATTY

(scoffs and faces Taylor)

Did you apply to E-Z Loans or did you get your position handed to you by your uncle?

Taylor shakes her head.

TAYLOR

(suddenly very serious)

That's not fair.

PATTY

(suddenly very serious)

What's not fair?

TAYLOR

(stern, eye contact)

I'm nothing like my uncle.

PATTY

I know that.

The clock on the dash board reads 5:58 PM.

TAYLOR

If I would have known you didn't like me,
Patty--

PATTY

I like you!

TAYLOR (scoffs)

PATTY

Look, I finished college. And it took me twice as long as everyone else because Jeff and I were raising our boys while I went to night school and I

held down a job. I'm sorry but remind me, what school did you finish?

Taylor stares at Patty for a beat.

TAYLOR

You're ridiculous.

PATTY

We have the same position, Taylor.

TAYLOR

Yea. And?

Patty looks out the window.

TAYLOR

I work my ass off every day. So, what is it you're trying to say?

PATTY

Most people don't know anyone that can just hand them a job when they need it.

Taylor and Patty stare at each other for an intense beat then suddenly,

KNOCK! KNOCK! The two jump!

TAYLOR

Shit!

PAUL, late 30s, stands outside Taylor's door. He is knocking on the windshield of the passenger side of the car. He carries a floral-pattern suitcase with him.

TAYLOR

Go away!

PAUL

You two look like a couple of women who enjoy the finer things in life.

TAYLOR

I said go away!

PAUL

I'm a local antique collector. I have something priceless of which you may find particularly interesting.

PATTY

...That's a shoe.

PAUL

Not *just* a shoe. Left shoe. Size nine. Vintage leather. The other is in a museum. It belonged to the late great showman Fred Astaire.

(side steps and snaps his fingers with a smile)

TAYLOR

(deadpan, eyes forward)

I'll pass.

PATTY

(smirks, slightly amused)

How much?

Taylor's eyes bulge as she turns to look at Patty.

PAUL

Hmm. It is a precious piece but I would be willing to let it go for say...five bucks.

TAYOR

(pounds on the glass)

Get out of here!

PAUL

Okay, \$4.50!

TAYOR

(pounds on the glass)

I said get out of here!

Paul lingers a moment, scanning both woman's faces, sensing he has interrupted something. Then he spots a black duffle bag, masks and shot gun in the back seat.

He nods, steps back slowly and disappears down the alley.

PATTY

You didn't have to yell at him like that.

TAYLOR

(scoffs)

We're about to rob a store and you're worried about
some freak's feelings?

Patty scoffs and shakes her head. Taylor glances at Patty then sighs, feeling the intense look of cynicism coming from her. Taylor, stares out the window for a beat to collect her thoughts. Then, she clears her throat and reaches into the glove- compartment and pulls out a box of latex gloves.

TAYLOR

Put these on.

(tosses gloves to Patty)

The clock on the dash board reads 6:00 PM.

5. EXT. - E-Z LOAN STORE - LATE AFTERNOON

Rodney steps outside and leans against the building. He lights a cigarette; smokes a few drags then snubs it. Rodney walks back inside.

6. INT./EXT. - TAYLOR'S CAR - LATE AFTERNOON

TAYLOR

That's our cue. Show time.

Patty begins hyperventilating.

TAYLOR

(eye roll)

Last chance. Are you in or out?

Patty controls her breathing and inhales deeply. She looks once again at the folded page and then suddenly, looks more composed. We see a child's drawing done with crayons. The illustration shows a boy and two adults labeled mom and dad.

Patty holds back tears.

Patty's fingers brush along the drawing. The print label at the bottom corner of the page reads **St. Thomas Children Hospital**.

PATTY
(swallows hard)
Yea. I'm in.

TAYLOR
Good.

Taylor puts on a white Mexican Day of the Dead mask.

TAYLOR
Let's do this.

Patty places on the white Mexican Day of the Dead mask and the two exit the car.

7. EXT. - E-Z LOAN STORE - LATE AFTERNOON

Patty and Taylor walk side by side into the E-Z Loan store, guns in hand.

CUT TO BLACK

END.