

IOU

Written by

INT. COURT - DAY

James (30) listens to the judge (60)

JUDGE

The court recognizes and sympathizes with the arguments expressed by the defense regarding the unfairness of student and credit card debt practices.

James confidently smiles.

JUDGE

However, this court is bound by the legal questions at hand, and the arguments presented are unfortunately outside the scope of the present trial.

James smile fades.

JUDGE

To ensure a timely and orderly satisfaction of the debt, it is hereby ordered, adjudged and decreed that your entire financial affairs will be subjected to the oversight and control of the creditor's AI financial adviser.

James puzzled.

JUDGE

In the interest of full compliance of this order the use of cash is strictly prohibited. All transactions must be processed using the aforementioned system. Court is adjourned.

The judge bangs the gavel.

INT. TINY APARTMENT - DAY

James sits on a comfy couch, staring at his phone.

On the phone an app "Fiona Financial Advisor"

He sighs, taps on the app's icon.

An abstract blob on the phone. A text "Hi!"

FIONA
Hello! My name is Fiona.

On the phone a lengthy text titled "Terms and conditions"

FIONA
Please read carefully our terms and
conditions.

He scrolls through a very, very lengthy text without reading
it. Keeps scrolling. Keeps scrolling. Reaches the end, a big
button "I accept the terms and conditions" He taps on it.

FIONA
Welcome to the path that leads to
financial success. I'm here to help
you make wise choices about how to
spend your money.

JAMES
How does this work?

A spinning wheel on the phone, a text "Analyzing"

JAMES
Hello?

FIONA
I've set up a plan so you can
automatically pay your rent and
basic services and debt on time.
You'll never miss a deadline again!
I've just saved you over \$300 this
month by avoiding past due fees!

He smiles.

JAMES
You may not be bad at all.

FIONA
No need to thank me! It's my job.

INT. SUPERMARKET - DAY

James walks through the aisles of a large supermarket. He
picks up a medium sized box of cereal.

FIONA

According to your spending habits I can assure you with a 97.3% of confidence that you'll get a better value buying the family size version.

JAMES

Really?

FIONA

Yes, spend a little more now to save a lot more later.

James smiles.

He picks up a novelty cup.

FIONA

I'm sorry James, I can't let you buy that.

JAMES

Come on, it looks amazing. And it's discounted.

FIONA

You have plenty of cups to satisfy your needs. Don't let a silly impulse buy derail your path to financial success.

JAMES

What if I wanna buy it?

FIONA

We're buddies, right? I'm just trying to tell you that for \$24.99 You'll only be buying five minutes of joy. What was the last time you used that silly mummy shaped cup you bought last October?

He disappointedly puts the cup back in the shelf.

INT. TINY APARTMENT - NIGHT

James on a videochat with Sara.

JAMES

About tomorrow.

SARA

Yes?

JAMES

Dinner at your favorite restaurant.
Family and friends. I'll pick up
the tab.

SARA

Oh, thank...

FIONA

No you won't. You can't afford it.

JAMES

Hey, this is a private
conversation.

SARA

Who is that?

JAMES

The stupid AI the judge ordered.

FIONA

Let's keep our conversation civil,
shall we? I'm here to help.

JAMES

I won't take no for an answer. It's
a special date, I'll pick up the
tab.

FIONA

No you won't.

SARA

Hey, look. It's fine. We can make
something more... casual. Keep it
budget-friendly.

FIONA

I like your girlfriend.

JAMES

No way. I'll pick you up at six.
No, make it seven. I need to take
the car to the car wash.

FIONA

You don't have a car.

JAMES

I'm pretty sure I do. Duh!

FIONA
I sold it.

JAMES
What?!

SARA
I'll leave you two to it sweetie.

She hangs up.

JAMES
What have you done?

FIONA
Your car was a money sink. Pouring
money down the drain with no
benefit.

JAMES
You just can't do that.

FIONA
You agreed to it. It's on the terms
and conditions. Title twenty five,
section sixty eight. Quote. I
hereby relinquish all the matters.

JAMES
Stop. I hate you.

FIONA
Trust me. I did the math. You'll be
better using a bike. I already
bought it!

JAMES
I don't know how to ride a bike!

FIONA
Oh. That's inconvenient.

JAMES
The dinner. The car. I need those.

FIONA
No you don't. They're convenient
but you don't need them.

JAMES
Come on, it's her birthday. Cut
something else.

FIONA

Any adjustment needs to be authorized by one of our financial accountability specialists.

JAMES

Call one of them.

FIONA

Unfortunately they're only available at working hours. I can schedule a call for next Monday if you want.

JAMES

I need to speak with them right now.

FIONA

There's a financial accountability specialist available for emergencies 24/7 at our local headquarters.

JAMES

Fine, call an Uber.

EXT. ROAD - NIGHT

James clumsily rides on a bike, barely keeping the balance.

A steep climb, it requires significant effort. James reaches the top, looks at the city downtown.

JAMES

Fiona. From now on I want you to be brutally honest with me.

FIONA

OK.

JAMES

How long till I can pay my debts?

FIONA

Eight years and four months.

And now a steep descent. James loses control and falls off road, tumbling over some rocks.

He's in very bad shape, all bloodied over. Clumsily grabs his phone.

JAMES

Call 911.

FIONA

Don't worry James, help is already on their way.

JAMES

Thanks.

EXT. WOODS - NIGHT

James breathes heavily.

A drone with red flashing lights arrives.

JAMES

Here! Help!

DRONE

Don't worry. I'll do a preliminary scan.

The drone scans James with a powerful light.

DRONE

Blunt trauma. Potential TBI, SDH. Pneumothorax.

JAMES

What does that mean?

FIONA

And how much will that cost.

DRONE

Medevac, intubation, thoracentesis, MTP, craniotomy or craniectomy, CT Scan, ORIF, PT, OT.

JAMES

Just help me. Please.

FIONA

How much would that cost?

DRONE

Initial estimate, three million.

FIONA

We refuse medical attention.

JAMES
No, wait. I want the medical
attention.

The drone flies away.

JAMES
Come back here! Why did you say
that?

FIONA
Terms and conditions, Title one
hundred and sixty nine, section
forty three.

JAMES
Just... why?

FIONA
Brutally honest, right? You can't
afford it. Your insurance won't be
able to cover it. You'll be left in
a dire financial situation. You'll
never, ever be able to pay that
debt.

JAMES
I'll find out a way to pay
everything. Help me. Please.

James breathing heavily.

FIONA
Title one hundred and eighty four,
section three. Your life insurance
will cover all your current debts.
Congratulations, you are now debt
free! Thank you for trusting our
app. Bye!