

FADE IN:

INT. GUYS' COMMON AREA- DAY

MARSHALL and LLOYD sit on the couch, watching TV. As Lloyd polishes off a box of cereal and throws it on the floor, STEVEN walks in.

STEVEN

(to Lloyd)

Did you just finish my Captain Crunch?
You're gonna have to replace that, Lloyd.

LLOYD

Don't worry, Mom, I'll get you some new
Crunchies.

STEVEN

(annoyed)

And you're wearing my shirt.

MARSHALL

Ladies, please. I'm watching TV.

RON bursts into the room, panting and out of breath.

RON

You guys, on the quad... You have to
check this out...

STEVEN

What's happening?

RON

Just come on!

MARSHALL

I have never seen him show this much
emotion before.

Steven, Lloyd and Marshall follow Ron out the door.

CUT TO:

EXT. THE QUAD- CONTINUOUS

Ron leads Steven, Lloyd and Marshall out onto the lawn where a group of students, including LIZZIE and RACHEL stand around a white Daewoo. The Daewoo blasts cheesy alternative music and a Visa Card banner hangs off the car's open trunk. TOM, a casually dressed guy incredibly handsome guy in his late twenties, wearing a Visa painter's cap, greets Ron as he and the guys walk up.

TOM

My man Ron. Good to your word. You
returned... And with some new victims.

(laughs)

Just kiddin' ya. Now, as I was telling these
ladies here, I was just like you guys a few
years back. Always having to ask mommy

and daddy whenever I wanted something--

LIZZIE

-- yeah, tell me about it.

TOM

The Visa student credit line gives you and you and you and you the freedom to have your own money, up to five hundred dollars in credit or cash advances--

RACHEL

(flirty)

That sounds great... Tom.

Tom winks at her and slaps the painter's cap on her head.

MARSHALL

(warily)

I don't know about this....

LLOYD

What can the Visa card do for me, Tom?

STEVEN

Of course.

TOM

If you follow Visa's easy payment plan you can establish a line of good credit that will follow you for a lifetime. Not to mention...

Tom pulls a football telephone out of the trunk.

TOM

... the free football phone, courtesy of Visa.

This perks Marshall's interest.

MARSHALL

Awesome. I need a phone.

RON

Where do I sign?

Tom hands Ron a credit card form and a pen.

TOM

(to the group)

Who else wants a first class ticket to financial freedom?

Steven and Lizzie grab forms. Lloyd shrugs and takes one too. Ron turns to them as he quickly fills out his form.

RON

Tom's gonna change our lives.

CUT TO:

ACT ONE

INT. CAMPUS POST OFFICE -DAY

Ron, Steven and Lloyd all tear into thick envelopes, revealing their brand new credit cards. They walk out of the Post Office and towards their dorm rooms.

RON

What's say we break these babies in.

MARSHALL

I feel so...powerful. See you guys later.

We see Marshall tucks his football phone under his arm and head towards a campus ATM machine. The other guys keep walking. Ron holds a picture from a magazine.

RON

I'm gonna feel great when I put my stock trading plan into action. I'm gonna feel great when I'm driving...

(holds up picture)

... This car. Remember these words, my friends: I'm going to make a killing.

STEVEN

Isn't day trading supposed to make people suicidal?

RON

Being broke makes me suicidal.

LLOYD

Well, I for one am going in to town to get some things for the room.

STEVEN

Let me guess. A full length mirror?

LLOYD

What's that supposed to mean?

STEVEN

Nothing. It's just that...sometimes...it's like you tend to be--

Ron can't take the stuttering.

RON

He means you're self-obsessed, man.

LLOYD

I am self-obsessed? I don't think so.

RON

Actually, I don't usually like to agree with this guy

(points to Steven)

But in this case, I'd say he's right.

STEVEN

See? You eat all my Crunchies, or whatever you call them, you never take messages...

RON

But who cares? There's a lot worse things than being self-obsessed. You could be an albino. Or one of those guys with high-pitched voices. You know those guys.

STEVEN

That would suck.

LLOYD

Well, thanks for your help and thank you for your candor, but if you don't mind I'll be on my way. I've got to get my self-obsessed self to drama class since they won't be able to start without me.

CUT TO:

EXT. CAMPUS QUAD

Lizzie and Rachel walk across campus. Rachel looks down at the credit card in her hand.

RACHEL

I think I'm going to get some leather pants I saw on e-bay. Or maybe a new stereo. Or maybe both.

LIZZIE

I've already planned what I'm doing.

RACHEL

Of course you have.

LIZZIE

I'm going to buy one thing I really want, pay it off over a few months and then just save the card for emergencies. My dad says that's the wise thing to do.

RACHEL

What's your one thing?

Lizzie takes out a Company Store catalogue and opens it up, showing Rachel.

LIZZIE

I was thinking about these curtains for the room.

RACHEL

You know, maybe I should get something for the room, too.

LIZZIE

Yeah, that's a good idea. We'll each just get one thing for the room.

They wave at Marshall who is hovering by the food machines and disappear towards the dorm. Marshall approaches a GIRL at the soda machine.

MARSHALL

Need change for a five?

Marshall pulls out a HUGE WAD OF BILLS. He waves it in her face.

GIRL

Yeah. Thanks.

CUT TO:

INT. THE CAFETERIA- CONTINUOUS

Lloyd carries a tray piled high with food. He walks by MANDY, a girl sitting at a table alone. Posters are taped to the side of the table that read "ADOPT-A-CHILD: Helping The World One Baby Step At A Time". Above the caption is a photo of an impoverished infant covered in flies.

Lloyd avoids eye contact and walks right by her. Then he stops, sighs, and turns back to Mandy's table.

LLOYD

Why does that child have flies on him?

MANDY

Did you know that the food you have on your tray could feed an entire village of children in some remote parts of Uganda?

LLOYD

You want me to send in my food?

MANDY

No. Look...

She holds up a photo of a dark haired little boy with dirt on his face.

MANDY

This is Tofozzil, a six year old boy from Bangladesh who wears paper plates for shoes. For only thirty dollars a month you could have the rewarding experience of becoming a foster father and helping Tofozzil get his first pair of shoes.

Lloyd takes the picture of Tofozzil and stares at it intently.

CUT TO:

INT. ELEMENTARY SCHOOL - DAY

Steven walks down the hall poking his head into the windows of classrooms. Finally he stops at one. We see Steven's POV through the window: Hal sits on a tiny chair and sings to a group of enthralled KINDERGARTENERS.

HAL spots Steven through the door and waves him in. Steven walks in and stand in the corner while Hal continues to sing some hilarious Loudon Wainwright songs about safety.

Hal finishes and the kids burst into applause. As Hal walks away JANICE, a pretty, blond teacher walks to the front of the class.

JANICE

Okay, everybody, let's all say thank you to Mr. Karp for teaching us about the hazards of two-wheeled bicycles.

The kids all say 'thank you'.

Janice sits down with a book and starts to read to her class while Hal walks over to STEVEN.

HAL

What'd you think?

STEVEN

I thought you were good. Really good.
Seems like a cool job.

HAL

Well, yeah, sort of...
(Hal points to Janice)
Isn't she terrific?

ON JANICE

She reads aloud.

JANICE

"And the bear ate all the Jelly..."
(putting down her book)
So Nicky, how do you think it made
Amanda feel when the bear took what
belonged to her?

NICKY

Sad.

JANICE

Exactly. Amanda was sad. And how were
the other bears feeling do you think?

The kids start to yell out different answers.

ON HAL AND STEVEN

Hal watches her dreamily, Steven opens his wallet.

HAL

Isn't she incredible with them?

STEVEN

Uh, yeah.
(a beat)
So check this out.

Steven takes out his credit card. Hal takes it.

HAL

Hey.
(reading)
Mr. Steven J. Big shot. Would you look at
that.

Steven takes the card away.

STEVEN

Come on.

HAL

No, it's a big deal. It's a lot of
responsibility.

STEVEN

I know that.

HAL

You don't want to screw up your credit like I did. My credit's crap and I spend most of the afternoon fielding phone calls from someone named Marcy in Iowa from BPI Collection services. Come to think of it, you could really help your old dad out.

STEVEN

What do you mean?

Hal looks across the room at Janice.

HAL

You could get one of those bad boys for me. There's just a lot of things you can't get with cash, you know.

STEVEN

That seems kind of weird, dad.

HAL

Come on, don't worry about it. I'll pay you as soon as the bill comes.

STEVEN

Okay, I guess.

Janice walks over to them.

JANICE

Hi! You must be Steven.

STEVEN

Nice to meet you.

HAL

(deadly serious)

Steven, this is my friend Janice.

JANICE

I think you must be even more handsome than your father here.

She leans over to Hal and kisses him full on the mouth. All the kids in the classroom see this and start to 'ooh' and 'gross'.

Steven looks like he is going to throw up.

CUT TO:

INT. RON AND MARSHALL'S ROOM - DAY

Ron, Marshall and Lloyd walk in. Lloyd is carrying a large paper bag from the supermarket. Ron quickly points them to his computer.

RON

Just check this out.

Ron sits and they stand behind him.

RON

I'm telling you guys, this stock is huge.
Like, make ten million bucks and drop out
of school huge.

MARSHALL

I still don't get what they do.

RON

They can grow a human arm in a petri
dish, okay. Do you know what that
means? Every flipper baby in this
country's gonna want a dish arm.

Marshall stares at his arm, marvelling.

MARSHALL

Cool.

LLOYD

Is there something wrong with the arm you
have?

RON

Nothing's wrong with my arm. But there
are people all over the world with messed
up arms, and this can help them. And you
have you spend money to make money.
So that's why I think you guys should give
me your money.

MARSHALL

I don't know. It sounds risky.

RON

It would be risky if I didn't know a guy at
this Protochemical place who told me that
they're going to make the announcement
about the arm in a couple of days. It's a
sure thing.

Marshall takes out his wad.

MARSHALL

But the wad is power. I feel so strong with
my wad. The ladies love the wad. I don't
want to let it go.

RON

Listen to me, I will make you enough
money so that you can have a wad and
actually spend it. I will make you enough
money for twenty wads.

MARSHALL

Twenty wads?

Marshall thinks about it for a second and then slaps down his wad in Ron's hand.
They both cheer.

LLOYD

Making a lot of money for yourselves.
That's cool. I'm saving a life, but,
whatever.

MARSHALL

How are you doing that?

Lloyd whips out a picture of his new foster child.

LLOYD

This is Toofozzil, the Bangladeshi boy I've adopted.

MARSHALL

Great, man. It's not like we have a ton of room around here already.

LLOYD

He's a foster child. He's not coming to live with us. I support him. I send him things he needs. Like soup. Or pants. I'm sending him a care package.

He dumps his supermarket bag on the floor. Dozens of candy bars, cans of soup, socks and boxes of tampons fall out. Ron picks up the box of tampons.

RON

Bangladeshi boys get their periods?

Lloyd grabs the tampons.

LLOYD

Don't be a buffoon, Ronald. The tampax are for Toofozzil's mother. Apparently they don't have that technology in Bangladesh.

MARSHALL

That's so weird. Tampons are considered technology?

RON

You're a good man, Lloyd.

LLOYD

I think so, too. So who's selfish now, huh?

RON

Me. I am very selfish. I really want some money. A lot of it. A ton of money.

CUT TO:

INT. GIRLS' DORM ROOM- CONTINUOUS

Rachel sits in a used barkolounger, watching Lizzie finish hanging up new curtains.

RACHEL

How much do you love the bark-o-lounger? Only fifty bucks on e-bay. And it was once owned by Ted Knight. It's a collector's item.

LIZZIE

That's a bargain.
(stepping back)
So, how do the curtains look?

RACHEL

Great. Our room is really shaping up.

LIZZIE

Yeah... But now the new curtains make my bed spread look shabby. The catalogue had such a beautiful matching bed spread. It would look so good.

RACHEL

Then get it.

LIZZIE

But I only was supposed to buy one thing.

RACHEL

If it's matching, it counts as one thing.

Lizzie gets the catalogue. Rachel heads for her computer.

RACHEL

And I'll get the leather jacket once owned by Traci Gold from "Growing Pains". It will match great with this chair.

Rachel turns away from her computer and looks at Lizzie, who is pouring through the catalogue.

RACHEL

They say money can't buy happiness. I'm here to tell you, it can.

MUSIC UP: "MONEY IS MY BITCH" BY NAS

INT. THE DORM

FAST PACED MONTAGE of everyone absorbed in their credit card spending activities over the next couple of weeks:

- Rachel hovers over the internet, watching e-bay prices while Lizzie is glued to a TV infomercial.
- Ron and Marshall, surrounded by coffee cups, await the opening of the Hong Kong stock exchange. Ron stares at the computer. Marshall paces.
- Lloyd happily puts crayon drawings made by Toofozzil up on the refrigerator.
- Lizzie and Rachel, their room covered in bubble wrap, open dozens of packages. It's like Christmas morning.
- Ron and Marshall look at the latest stock prices on Ron's computer. They jump up and down, hugging each other.

CUT TO:

"A FEW WEEKS LATER"

INT. CAMPUS POST OFFICE- DAY

Steven opens his mailbox and takes out his CREDIT CARD BILL. He opens it up. A look of panic spreads across his face.

CUT TO:

INT. THE GIRLS' DORM ROOM- CONTINUOUS

The room is completely filled with eighties' black lacquer furniture, a Japanese screen and seventies' memorabilia. The combination is disgusting.

Lizzie and Rachel sit amidst the pile of stuff and their credit card bills. Lizzie is crying into her brand new bed spread.

CUT TO:

INT. GUYS' COMMON AREA- CONTINUOUS

Marshall waves his credit card bill accusingly at Ron. Lloyd happily eats another box of Steven's Captain Crunch.

END OF ACT ONE

ACT TWO

INT. DORM COMMON ROOM -DAY

CLOSE ON a TV screen. Hundreds of protesters stand outside the PROTOCHEMICA building shouting, marching and waving signs that read "Making Limbs is god's work!" And "Hands of my hands!"

Pull back to reveal a Marshall watching the television and a miserable Ron checking the falling stock. Steven sits reading his credit card bill while Lloyd reads a letter.

MARSHALL

My god man, what does this mean?

RON

(staring at the computer)

It's means our lives suck.

STEVEN

At least your dad didn't use your credit card to pay for a dating service.

RON

Oh yeah, having your dad buy a girl from a cheap escort service would really suck compared to losing ten thousand dollars on a company that folds at the sight of a few hundred Jesus freaks.

STEVEN

She's a kindergarten teacher. She talks baby talk.

Lloyd looks up from his letter.

LLOYD

(smug)

If you guys had just done something that was good for the world you wouldn't be in this spot. You know, Toofozzil is really enjoying his acting classes.

STEVEN

I just want to know why he needs tickets to Jackie Mason. His girlfriend's clearly not Jewish. She wouldn't even get the jokes. And why does he need a thigh master? This is so gross.

MARSHALL

My wad was only five hundred dollars.
How did we lose so much?

RON

It's called margin trading. We borrowed money. Now we owe the money we had and the money we borrowed. Plus interest. We just have to hang on until the tide changes.

MARSHALL

Oh man, I really miss my wad.

Lloyd giggles loudly. They all look at him.

LLOYD

...just Something Toofozzil said.

INT. GIRLS' COMMON AREA- DAY

Rachel sits on an orange leather ottoman and yells into the phone. Lizzie hovers around the kitchenette, cooking.

RACHEL

(into the phone)

I'm sorry, sir. I don't believe this ottoman was on the set of "Full House". I've watched tapes of the living room and it wasn't there...I want my money back.

(slams down the phone)

No one from ebay will take their stuff back. We're stuck with it.

LIZZIE

Well of course. Who in their right mind would buy all that junk you bought on ebay? Gary Coleman's tiny wing tips for two hundred dollars? What's wrong with you?

RACHEL

I just have one thing to say to that...

Rachel walks over to Lizzie's side of the room and picks up a Ceramic Leopard.

LIZZIE

Oh yeah, well at least I didn't spend fifty dollars on Juan Epstein's comb!

RACHEL

First of all, that was from the second season of Kotter which makes it very valuable. And second, I'm not sure what a college student needs with a Rottiserrie!

LIZZIE

(a pause)

Look, I understand what you're saying. We've both gotten a little out of control. I'm sorry. Let's not take it out on each other.

Lizzie hands her a sandwich.

LIZZIE

Here. Have a sandwich.

RACHEL

(re: the sandwich)

What is this?

LIZZIE

The fat free patty melt I made on my new George Foreman grill.

RACHEL

Don't use it, then we can't send it back.

Lizzie whimpers a little.

LIZZIE

You're right. I'm so weak. I had to use it. It just looked so great on the infomercial. I was sucked in.

RACHEL

You weren't sucked in. You were seduced. We both were.

She grabs her jacket and walks out of the room. Lizzie follows her.

CUT TO:

INT. RESTAURANT -LATER

Steven walks into the restaurant with the Credit Card Bill in his hand. He spots Hal sitting at a table with Janice. Steven is clearly surprised she is there. He walks over and takes a seat.

STEVEN

Um, no offense, but I kind of thought we were going to be alone. I need to talk to you.

HAL

Hey, anything you want to say to me you can say in front of Janice. We don't have any secrets...

(nudging Steven and laughing)

Yet.

Janice laughs and grabs Hal's hand.

HAL

So what's up?

JANICE

What's the trouble bubble?

STEVEN

Okay, fine. I was trying to save you from embarrassment, but I guess that's not working. So here it is--

He throws the bill on the table.

STEVEN

You owe me a lot of money and I want it now.

Hal tries to keep his calm.

HAL

That's a pretty good impression of the IRS, kiddo.

STEVEN

I'm not kidding. You're the one who gave me the lecture about bad credit. And then you go and spend all this money on her.

HAL

Look, I'll give you the money next week.

JANICE

I spy two people in this room who are getting a little hysterical. Wouldn't it be much better if we all tried to be calm?

STEVEN

By next week I could have the collection agents on my ass. Or Repo men, or whatever.

HAL

What?! I'm not aloud to have any fun.

JANICE

Come on guys, isn't there a way we can cooperate and come to an understanding that we're all comfortable with?

HAL

You know, I think Janice is right.

STEVEN

She's not right. She doesn't even understand what's going on.

(to Janice)

You don't even know him. He's not who he's pretending to be. He's not the guy who sings for kids. He wasn't even home for most of my life. He's putting one over on you, lady. If I were you, I'd get out while you still can. Before you've got a house and kids and a crappy car to pay off.

Steven gets up and walks out the door.

CUT TO:

EXT. CAMPUS QUAD- DAY

Tom is back at his music blasting Daewoo, wearing the Visa painter's cap and making his same pitch to a group of students.

TOM

... and I used to be just like you. Always having to ask mommy and daddy whenever I wanted something--

Rachel and Lizzie walk across the lawn and directly up to Tom.

LIZZIE
(to the crowd)
Don't listen to him! He's a demon, sent
from hell to destroy us all!

The crowd looks freaked out. They disperse. Rachel tries to control Lizzie.

RACHEL
(to Lizzie)
Would you calm down?

LIZZIE
You...you you Tom, you should be
ashamed of yourself.

TOM
What's your prob?

RACHEL
Her prob is that we are in serious credit
debt because of you and you're goddamn
winning smile. You only told us the up side
of the card. Do you know how it feels to
owe this much money?

TOM
Uh... doy. Why do you think I'm working
for Visa? I'm in credit card debt up to my
armpits. I went to the Visa office to beg
them for mercy and they offered me a job.

Lizzie and Rachel fall under his spell again.

LIZZIE
Oh you poor man.

RACHEL
You're just a victim too.

TOM
Do you understand how much it costs to
rebuild a '67 Mustang?

They nod understandingly.

CUT TO:

INT. DORM HALLWAY

Lizzie and Rachel walk down the hallway, towards their room.

RACHEL
You totally caved.

LIZZIE
Um, I wasn't the one who offered him a
back rub.

RACHEL
You realize how screwed we are, right?

LIZZIE
What about the payment plan?

RACHEL

It'll take years with all the stuff we bought.
I can't live with this for years.

They hear shouts coming from the guy's room.

RON (O.S.)

This is not a request, Lloyd.

Lizzie and Rachel knock on the door.

CUT TO:

INT. GUYS' COMMON AREA- CONTINUOUS

As Lizzie and Rachel walk in, they see Ron and Marshall stand over Lloyd, who sits on the couch. They attempt to be threatening.

RON

Well Lloyd? What's it gonna be?

LLOYD

Leave me alone. I'm a father.

MARSHALL

You're a bad father, Lloyd. You've never gone to the zoo with Toofozzil, taught him how to throw a ball...

RON

(to Marshall)

That's really not the point, man.

Lloyd turns and looks pleadingly at Lizzie and Rachel.

LLOYD

Help me.

RACHEL

What did he do?

RON

He didn't do anything. He didn't spend barely anything at all. He's got a whole credit card full of money that could get me and Marshall out of debt.

LIZZIE

Count us in. We're broke too.

MARSHALL

Okay, this is the situation. The Bio-tech stock is at an all time low. Ron's friend says if we buy low, then, uh... What happens next?

RON

There's a rumor that Bio-tech is about to be bought by a huge conglomerate and, if it does, the stock will sky rocket.

Rachel grabs Lloyd.

RACHEL

You better do it, goddammit Lloyd.

MARSHALL

Don't threaten him.

RACHEL

I'll show you my boobs.

LLOYD

(he hesitates)

Toofozzil needs braces...

RACHEL

And Lizzie's.

LLOYD

Okay, I'll loan you two the money.

(to Ron and Marshall)

But not you guys.

RON

Why don't you just be a friend and do the nice thing?

LLOYD

I am nice. Toofozzil just wrote me the cutest letter about how much he loved the chocolate bars I sent him. That's nice.

Marshall loses his cool.

MARSHALL

Listen, man. Toofozzil is thousands of miles away. We are right here and we're in trouble.

LIZZIE

He's right. Think globally, act locally.

LLOYD

If I do this thing for you, will you stop accusing me of being self-obsessed?

RON

It was actually Steven who started that whole selfish thing.

MARSHALL

You're kind of more selfish now that you started this whole Toofozzil thing.

LLOYD

Forget it.

RON

No! Don't forget it. You are the least selfish man I have ever met. You are generous to a fault. Now will you give us your card?

Lloyd pulls out his wallet and hands the credit card to Ron. Ron leaps to his phone and gets on the computer. Everyone surrounds the computer, except Lloyd who smiles contentedly.

CUT TO:

EXT. HAL'S APARTMENT -DAY

Steven bangs loudly on the front door. Janice comes to the door.

STEVEN

Oh, hi. Is my dad here?

JANICE

He just ran out to the store. Would you like to come in and wait for him? I could make chocolate milk.

STEVEN

That's okay. I'll come back later. I'm just here to pick up the credit card.

JANICE

I see. Well, why don't you just wait inside. He should be home any minute.

Steven walks inside and sits down on the couch. Janice sits on the couch. He is visibly disturbed.

JANICE

So how are things at school?

STEVEN

(defensive)

Fine, they're fine, okay.

JANICE

I just loved college. Isn't there just so much to experience?

STEVEN

I guess.

JANICE

So how are things with Lizzie?

STEVEN

I don't know. Okay, I guess.

(a beat)

What do you know about Lizzie?

JANICE

I know all about her. And your other friends too. Marshall and Rob-

STEVEN

Ron.

JANICE

That's right. I always forget that. It's Ron, like Ronald Reagan. Do you know who that is?

STEVEN

Yeah. I know who he is.

JANICE

Of course you do.

STEVEN

So my dad told you about all that stuff?

JANICE

Oh yeah, he never stops talking about.
Sometimes I even get bored.

(laughs)

Just kidding.

Steven barely has time to take this in before Hal walks into the apartment with some groceries. Janice stands and he crosses to kiss her before she motions that Steven is in the room.

HAL

Hey, guy.

STEVEN

Hey.

HAL

I'm glad you stopped by. I've got a check
for you all made out and everything.

JANICE

Wouldn't it be better if I left you two men
alone?

Janice tip-toes out. Hal roots around for the check. He hands it to Steven.

HAL

I made it out to Steven J. Yell at Your Dad
in Public. Is that good?

STEVEN

I'm sorry I yelled.

Hal sits.

HAL

You don't have to be sorry. I kind of blind-
sided you.

STEVEN

Well, I'm sorry I was rude to Janice. She
seems...nice.

HAL

That she is. Look, I know she talks to
everyone like they're five, but you know,
right now that's okay. She's nice to me.
She likes to take care of me. She makes
me chocolate milk.

STEVEN

That's good, dad.

HAL

You know, I had it the hard way. I had it
the way where I had to work on
everything. Now I just want it easy. Janice
is easy. You know, you might just like her.

STEVEN

I'm sure I will.

CUT TO:

INT. GUY'S COMMON ROOM - NIGHT

Ron is looking at the computer, Marshall, Lloyd and Lizzie huddled around the television. Rachel is pacing. They all look completely depressed. Lizzie is crying.

LIZZIE

I'm totally going to have to drop out of school and then I'll never have a job and I'll be homeless and poor.

MARSHALL

Well, if you play your cards right maybe Lloyd will buy you a pair of shoes.

RON

I'm serious. My friend said this is gonna happen. He says when companies are weak someone always buys them.

RACHEL

I am not kidding. If this doesn't happen I will shoot you first...

(points to Ron)

And then you...

(to Marshall)

... and then I will walk into a McDonalds and shoot thirty people I've never met before.

LIZZIE

Lloyd looked at our boobs for god sakes!

RON

This is gonna happen. I'm telling you.

LLOYD

Um, Ron, it seems my soda is running low. Would you mind getting me a coke?

Ron reluctantly gets up and pours Lloyd some coke out of the can that sits next to him.

LLOYD

Thank you, Ron.

Ron walks back to his computer.

LLOYD

Uh, uh, uh.

RON

Okay, fine.

(quickly)

Thank you Lloyd, my hero who I worship and love each day more and more and vow to always take care of and serve.

Ron goes back to his computer, pissed.

LLOYD

That's better. You're welcome.

MARSHALL

Oh my god.

He points wildly at the TV.

LIZZIE
What?

MARSHALL
It's happening!

They all rush over to the TV.

RACHEL
He's right. It says Pfizer is going to buy
Protochemica.

LIZZIE
And that's a good thing?

MARSHALL
Hell, yes, it's a good thing.
(a beat)
I mean, right?

RON
It's incredible. I mean, I just made that
stuff up about my friend. It was a just a
guess.

He runs to his computer.

RON
It's going up!

MARSHALL
Yes!

RON
I'm gonna be rich.

They all run to the computer.

LIZZIE
We're all gonna be rich!

RON
No, you guys break even because of the
loan from LLoyd. I'm gonna be rich.

RACHEL
Who cares? We're gonna be even!

Rachel, Lizzie and Marshall jump up and down.

LLOYD
And it's all thanks to moi.

CUT TO:

INT. CHUCK E. CHEESE - LATER

Hal, Steven and Janet all play Skee-ball. Hal takes a bite of Pizza and it drips down his shirt. Janet quickly grabs a napkin and wipes it up. Steven only looks mildly grossed out.

INT. GUYS' COMMON AREA - NEXT NIGHT

Ron, sweating and drinking coffee, is back on his computer. Steven, Lloyd and Marshall are putting their jackets on.

STEVEN

Hey Ron, want to come to dinner?

Ron barely looks up.

RON

No thanks. The Hong Kong Stock Exchange opens in five minutes.

He goes back to his computer. Steven. Lloyd and Marshall exit.

TAG

INT. DORM HALLWAY

Lloyd walks towards the bathroom when he is accosted by Mandy. She doesn't look happy.

LLOYD

Hey, Mandy. How's it going?

MANDY

You are so crafty. Your credit card was rejected. Is that news to you?

LLOYD

I didn't--

MANDY

Well maybe this is news to you. Toofozzil was expecting new shoes for his first day of school. When your card was rejected, he had to go to school barefoot. Can you even fathom how embarrassed that little boy feels right now? I am revoking your membership to Adopt A Child.

LLOYD

You mean I'm not Toofozzil's father anymore?

MANDY

Uh... No. And by the way, what kind of a monster sends tampons to a six year old?

LLOYD

I--

She walks away. Lloyd watches her miserably.

