



**Our financial system is leaving
nearly 70 million Americans behind.¹
IT'S TIME FOR A CHANGE.**

Presented By



From Executive Producer Davis Guggenheim

Spent:

LOOKING FOR CHANGE

Narrated by Tyler Perry

DIRECTED BY DEREK DONEEN

PRODUCED BY SARAH ANTHONY AND ADAM TRUNELL

EDITED BY JOSHUA ALTMAN

WRITTEN BY ADAM TRUNELL

MUSIC COMPOSED BY IAN HULTQUIST

DIRECTOR OF PHOTOGRAPHY GREG EPHRAIM

CO-PRODUCED BY RYAN GALLAGHER

spentmovie.com

Spent: Looking for Change

Screening Guide

American Express partnered with Academy Award-winning filmmaker Davis Guggenheim (An Inconvenient Truth, Waiting for “Superman”) to executive produce a film directed by Derek Doneen that tells the stories of hardworking Americans struggling with basic financial challenges. The film demonstrates how the current financial system has not been able to meet many of the needs of the financially underserved, and identifies being “underbanked” as a pervasive societal issue where change is possible.

We are asking you to help us raise awareness for this issue facing 1 in 4 Americans¹. Together, through screening events and discussions, we can spark a dialogue and action towards financial inclusion for all.

Use this screening guide as a tool for an effective screening and to moderate a discussion after viewing the film.

What’s the Film About?

In the United States, nearly 70 million² people are currently unbanked, underbanked or unhappily banked. Underserved, left out or disconnected, some of these Americans are forced to pay steep fees or turn to alternative financial services such as pawn shops, check cashing services and payday loans to meet their money management needs. What this amounts to is more than \$89 billion³ a year in excessive fees for essentially, basic financial services. Worse yet, these funds wasted on exorbitant fees could go into fueling the economy instead.

This is not a film about the broader economy. It's not about poverty or jobs. It's not about Wall Street. It's about being forced by choice or circumstance to exist outside the established financial system and the cycle of impossibility it inspires.

With technology, education, and participation from the private, nonprofit, and public sectors to help provide innovative financial services and tools to marginalized members of our communities, we can start to change lives.

How Do I Host a Screening?

- 1. Invite your family, friends, classmates, colleagues** – anyone you feel should see the film – to watch it together in a location of your choice (home, office, or community space). Use word of mouth, your social media networks, or online invitation tools such as Evite, or Punchbowl to spread the word and send out invitations. Here's a sample of what your invitation can say:

[host name] invites you and a guest to a screening and discussion of

Spent: Looking for Change

A film that follows the stories of everyday Americans who earn, save, and spend money, but don't have access to the same financial tools most Americans take for granted.

[date]

[time]

Location: [address]

Please RSVP to [email address] by [date]

- 2. Promote your screening** to potential guests by sharing your Facebook or email invite on social media. You can also share the poster (on the cover of this guide), website for the film (spentmovie.com), or link to the trailer (<http://youtu.be/iGZm7X4zdj8>). Tag your posts with #Spent or #LookingForChange.
- 3.** When it's time for the screening to begin, ask everyone to take his or her seats and **introduce the film.**
- 4. Watch the film** (approx. 40 minutes). Stream the film from YouTube on a large screen, using your computer, or other streaming device.
- 5. Talk about what you saw in the film.** After the credits roll, turn up the lights and kick off the conversation. Plan for the discussion to last about an hour.
- 6.** Send a **Thank you** to your guests using social media, and share some of the highlights from your discussion using #Spent or #LookingForChange.

What are the Topics for Discussion?

Use these prompts for discussion:

- What was your overall reaction to the film?
- Which characters' stories did you identify most with and why?
- Did this film help increase your knowledge and/or interest in this issue?
- We learned in the film that nearly 70 million Americans² use alternative financial services (AFS). In the US, there are more check cashers and payday lenders than there are Starbucks and McDonalds' combined⁴. Why do you think AFS establishments are so prevalent?
- Is it more important for you to pay a fee on your paycheck and receive it immediately, or deposit it for free but wait 2-5 business days to access it?
- In the film, Justin is searching to buy a house, but is limited by his bad credit and inability to prove credit worthiness. Some new companies are looking at cell phone data, bill pay history and job history to determine credit worthiness. What other aspects of a person's financial life could be used to help determine credit worthiness?
- How many people in this room have taken a financial literacy course or have had a mentor who taught you about finances? What did you learn? What would you like to see taught in a financial literacy course that you didn't learn?
- What sort of program would you find most helpful for enhancing your financial literacy - in person mentorship, mobile application, consultation hotline, etc.?
- In the film, Debbie is working towards paying off her student loans while simultaneously trying to jumpstart her career in fashion. The class of 2013 graduated with on average \$35,200 of college-related debt⁵ —a figure we see rise year after year. What are the implications of a generation graduating with this much debt? How has student loan debt affected you personally?
- Tiffany had to quit her job and use alternative financial services in order to provide personal care for her sick mother. 50% of Americans⁶ aren't prepared to handle an unanticipated financial shock like a medical issue or home repair. Have you ever experienced a financial 'shock' and didn't have available funds? What were your options? Did you have emergency savings?

What are the Topics for Discussion? (continued)

- Are you a part of an organization working to improve financial inclusion? Share steps that your organization has taken to address the issue. How would you improve your strategy or change your mission based on the stories in the film?
- What companies or communities do you know that are taking action to address the issues laid out in this film?
- Do you feel motivated to help take action to improve financial inclusion in the U.S. If so, how do you plan to get involved?

Now, How Do I Take Action?

You've watched the film, you've shared in a discussion with your friends and colleagues, but what else can you do?

1. Visit spentmovie.com for ways that you can engage with organizations that work to bring attention to financial inclusion, take action and continue to spread awareness about this very important issue.
2. Like our Facebook page and share your comments:
<https://www.facebook.com/amexserve>
3. Follow us on Twitter and tweet about your screening using #Spent or #LookingForChange: <https://twitter.com/amexserve>

¹ http://www.fdic.gov/householdsurvey/2012_unbankedreport.pdf

² http://www.fdic.gov/householdsurvey/2012_unbankedreport.pdf

³ <http://www.cfsinnovation.com/content/2012-financially-underserved-market-sizing-study>

⁴ <http://www.law.yale.edu/documents/pdf/LEO/J.Tobacman.pdf>

⁵ <http://www.fidelity.com/static/dcle/welcome/documents/Fidelity-College-Grad-Study.pdf>

⁶ http://www.brookings.edu/~media/Projects/BPEA/Spring%202011/2011a_bpea_lusardi.PDF