

Overdrawn

When Joseph stumbles upon a mysterious, unattended card in an ATM, it seems to be the answer to his prayers. However, his decision to use the card starts him down a ruinous path from which no prayer can save him.

INT. HOSPITAL CANCER WARD - DAY

JOSEPH [early-20s, thin, unkempt, exhausted] sits beside his sleeping mother, LINDA [40s, terminally ill], who is hooked up to numerous machines. She is wasting away, and has obviously been sick for a long time. Joseph is reading a letter of separation from NYU business school. The letter contains the phrase "repayment of scholarship".

NURSE (OS)

Good afternoon, Linda. Oh, Joseph!
Been here long?

Joseph looks up as the NURSE [early-40s, nurse] enters. She checks on Linda as she and Joseph talk.

JOSEPH

Just got here a few minutes ago,
actually. How is she?

NURSE

She was awake earlier, but not for
very long. It's too bad you can't
come in the morning.

JOSEPH

(looking at the letter)
Good news. My mornings just got free.

NURSE

You're a good boy, Joseph.

The nurse squeezes Joseph's shoulder as she exits.

EXT. LOWER MANHATTAN - DAY

Joseph exits a store carrying a small sandwich and a soda. He eats as he walks, but he is done before he reaches the end of the block. He checks his wallet, but it's empty.

EXT. BANK - DAY

Joseph walks next to a bank; the exterior wall runs the length of the block and is made of black marble. Joseph does not notice, but there are more shadowy reflections in the marble than there are people walking by. An ATM built into the wall beeps as Joseph walks by and he stops, looks at it, then approaches the ATM.

CLOSE UP - ATM SCREEN

The screen reads: "Available Credit: \$6,303,222.13. Would you like to make a withdrawal?"

EXT. BANK - DAY

Joseph stares wide-eyed at the screen for several moments, then glances nervously up and down the street. There is nobody near him, but as he steps up close to the ATM, his reflection in the black marble wall is a different person, a ghostly man in his 50s whose face is twisted in pain. The reflection pounds silently on the wall to get Joseph's attention, but Joseph's eyes are locked onto the screen.

CLOSE UP - ATM SCREEN

Joseph types on the keypad and the words "Thank you. Please take your cash" replace the previous text.

EXT. BANK - DAY

The ghostly reflection stares in anguish as Joseph retrieves the cash. Joseph glances up and down the street again, then pockets the money. The ATM beeps once more, and he looks back up at the screen.

CLOSE UP - ATM SCREEN

The screen reads: "Do not forget your card."

EXT. BANK - DAY

Joseph pulls a glossy black card from the ATM and examines it. The card has a chip and a magnetic strip, but there is no name, number, or any bank information on it.

INT. FAST FOOD RESTAURANT - DAY

Joseph orders, and the cashier gestures to the card reader. Joseph inserts the black card and nervously scribbles a signature, not noticing that the signature on the screen appears in red before fading to black.

EXT. LOWER EAST SIDE MANHATTAN - EVENING

Joseph walks quickly, desperately clutching the bag of fast food to his chest.

INT. APARTMENT - EVENING

Joseph sits down at the kitchen table and sweeps aside a stack of bills, some of which fall to the floor. He plops down the bag of food, takes out one of the cheeseburgers and begins eating. He eats quickly, glancing nervously between the door and the black card sitting on the table.

INT. APARTMENT - LATER

Joseph finishes eating the final cheeseburger in a slower, more relaxed fashion. He tries to throw the empty wrapper into the garbage, but it misses and lands next to the bills he swept off of the table. He gathers up the bills and stares at them intensely.

INT. HOSPITAL CANCER WARD - DAY

Joseph sits beside Linda's bed. He is clean-shaven and looks rested. He and Linda are smiling and talking.

INT. ATM VESTIBULE - DAY

Joseph puts the black card into a different ATM, but this machine rejects the card with an error message.

EXT. BANK - DAY

Joseph tries the card in the original ATM and smiles when the card is accepted without requiring a PIN. The ghostly reflection stares at Joseph, but Joseph doesn't notice and walks away after stuffing a wad of cash into his pocket. Joseph walks by a taxi that has just dropped off a fare, stops and considers it, then climbs inside the cab.

EXT. TAILOR - DAY

Joseph gets out of the cab and enters the shop.

EXT. TAILOR - EVENING

Joseph emerges from the shop wearing an expensive suit.

INT. APARTMENT - DAY

Joseph sits down at the kitchen table and begins unboxing a new, high-end laptop. The apartment is cleaner, and the kitchen is packed with groceries.

INT. HOSPITAL PRIVATE ROOM - DAY

Linda sits up in bed, watching television. She looks healthier, but still weak and lonely. Joseph enters holding an enormous bouquet of flowers and she lights up.

LINDA

Joey!

Joseph hugs her gently and hands her the flowers.

JOSEPH

You're looking better, Ma. How are you feeling today?

LINDA

I feel like I just won a beauty pageant! There are lovely, but first this room, now flowers? Fancy clothes? How can you afford all this?

JOSEPH

Don't worry about that. I fell into some money, and I want to help you.

LINDA

It's nothing illegal, right? It's not drugs, or-

JOSEPH

No, Mother. I promise it's not drugs.

Linda looks up at Joseph, and for a split second she looks terrified as the wall behind Joseph darkens and the barely visible face of the tortured older man from the reflection on the bank wall appears over his shoulder. She sinks down into her pillows and the room brightens again. Joseph grabs her hand, having witnessed none of this.

JOSEPH

Ma! Ma, are you okay? Do you need-

LINDA

I'm alright, Joey. I'm okay. Just... Please be careful. Promise me.

JOSEPH

I promise, Ma.

INT. APARTMENT - NIGHT

The apartment is beautiful, filled with fancy and expensive new furniture. A Christmas tree dominates the living room and lights up the snow falling past the windows. Joseph and Linda enter; Linda is using a walker. She stops and looks around the apartment in awe, her eyes tearing up.

INT. APARTMENT - DAY

Linda and a small crowd are having a party. A large streamer reads "Happy Birthday Joseph". The phone rings.

LINDA

Shh! Everyone be quiet, that's him!
(into the phone) Hi! You almost home?

EXT. BANK - DAY

It's Spring. Joseph is walking toward the ATM, talking on his phone. The ghostly reflection keeps pace with him, his gaze locked on Joseph. The figure is desiccated, its eyes replaced by two sunken pools of darkness.

JOSEPH

I'm close. I've got one more quick
stop and then I'll be home. (pause)
Love you, too, Ma.

Joseph and the ghost step forward to the ATM from their respective sides of the wall. The ghost is silently screaming and starts clawing at the wall as Joseph slides the card into the ATM and starts to make a withdrawal. The machine beeps and the ghost crumbles to dust.

JOSEPH

Overdrawn?

Joseph suddenly reels in pain and collapses on the ground, grabbing his chest. The light fades as his breathing slows. Finally, Joseph stands back up and looks at the marble wall. The world around him is dark and empty, but the reflection in the wall is bright. He sees his body in the reflection, lying on the ground, lifeless and surrounded by strangers. He silently screams and pounds his fists on the wall, but nobody seems to hear him.

THE END