

PAID IN FULL

by

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FADE IN:

EXT. NIGHT - DRIVEWAY

Together, the sounds of an ENGINE, a RADIO and a CONVERSATION, GROW GRADUALLY LOUDER as a car approaches and turns into an empty driveway. The car brakes to a stop.

MIKE

Well, what're they gonna think?

APRIL

I'm sure they'll understand.

MIKE

What about your family? Will they understand, too?

APRIL

Peer pressure's not gonna change my mind, Mike.

A key twists; RADIO AND ENGINE GO SILENT. Only now is the CONVERSATION INTELLIGIBLE AT FULL VOLUME. Returning from a holiday party, MIKE and APRIL are a couple in their twenties, the age when many folks are considering longterm commitments.

MIKE

Then... C'mon, April... why'd you say yes?

APRIL

I was trying to save you the embarrassment.

MIKE

Okay, how embarrassing is it gonna be to go back and explain that we're not getting married?

APRIL

I dunno. The usual amount? The regular amount of embarrassment? What was I supposed to do, Mike? You surprised me.

MIKE

We've been dating for three years
and living together for one.

APRIL

I know, but... right there? With
the cheese log and the egg nog and
everybody taking turns with the
new Nintendo thing -

MIKE

That game is pretty sweet, though,
right?

APRIL

And then, all of a sudden, there's
Mike down on one knee with a
velvet box. And your whole
family's looking, waiting for me
to say "yes. And I really *wanted*
to say "yes."

MIKE

So you said "yes."

APRIL

So I said "yes." I did. And I'm
sorry.

MIKE

Cause now you're saying "no."

April opens her car door.

APRIL

Right. Yeah. Well, no, actually.
I'm not saying "no."

Mike opens his car door.

MIKE

It pretty much sounded like "no."

APRIL

No, it's not "no." It's "not
now."

April gets out of the car, closes the door behind her and walks to their home. Mike gets out of the car.

MIKE

Okay. When?

Mike closes his door and follows April to their home.

CUT TO:

INT. NIGHT. - ENTRYWAY

Mike and April remove and store winter outerwear.

APRIL

Mike. You wanna be... a school counselor, right?

MIKE

(confused)

Yeah.

APRIL

So. Psychology degree.

MIKE

Yeah. Almost done. I walk in May. Mischief Managed.

APRIL

Then after that, some kind of... specialist thing?

MIKE

Ed.S. or a Masters, yeah.

APRIL

Okay. What's the average debt on that, Mikey?

With April in the lead, their conversation migrates into an adjacent living area.

MIKE

I dunno. What does that have to do with - ?

APRIL

About thirty-two thousand.

MIKE

Okay. Whatever. I guess somebody's been Googling.

APRIL

Yeah. Cause I'm serious. About us.

MIKE

Like I'm not? Okay. Thirty-two thousand. How does that - ?

APRIL

How long does it take to pay off 32K? Average person. What do you guess?

MIKE

I.. I don't know. If I'm... making decent money -

APRIL

What's decent? What're you gonna make just starting out? What's the average salary?

Mike sits in a chair.

MIKE

Geez. Lighten up, Detective. This is where you tell me you've already looked it up. Right?

APRIL

Yeah. Or this is where I wonder why you *haven't*.

MIKE

Okay. I actually *have*, okay? Elementary school psychologists are making about \$61K in this state.

APRIL

Average?

MIKE

Yeah. Sixty-one.

APRIL

And what about in some po dunk
little Pennsylvtucky backwater?
Not Philly. Not Pittsburgh. Some
place like here.

MIKE

(quieter)

Forty-one... something. Maybe.

April sits on a sofa.

APRIL

Okay. So let's say fifty. Is
that fair?

Mike nods.

APRIL (CONT'D)

How long's it take to pay back 32K
when you're making fifty-thousand
dollars a year?

MIKE

I don't know. Five years?

APRIL

Try ten.

MIKE

No way. See, if we were married,
I could pay it off faster.

APRIL

Yeah?

MIKE

Yeah. Absolutely. Like, now, you know, you make way enough to cover rent and groceries, all that stuff. So whatever I make, that could be extra, right? So we could make *big* payments. Maybe even most of my paycheck. Just, knock it out, you know, in... just... just real quick.

April looks at him. She plays along to see where Mike's plan leads.

APRIL

We could live off my paycheck.

MIKE

Yeah!

APRIL

And use yours to pay off the loans.

Mike moves to the sofa beside April.

MIKE

Yeah! See? And even if we don't do it that way, you know, I'd be at a school, so, public service! Loan forgiveness! I qualify for loan forgiveness, right?

April chuckles ruefully.

MIKE (CONT'D)

What? Why is that funny?

APRIL

You only qualify after making payments.

MIKE

So?

APRIL

You gotta pay... steady... for a decade, Mike.

MIKE

Okay. Then. We can do it the other way. Like, we already share a bunch of stuff. Two can live as cheap as one.

APRIL

Well, doesn't it kinda... suck?

MIKE

What?

APRIL

Well... isn't it kind of... shitty... that your plan for paying back school loans is marrying a girl to support you? Isn't it kinda messed up that you're counting on my job... that you're counting on a machinist at a tool and die place... to pay for your grad school?

MIKE

That is not fair, April. I could absolutely make it on my own and you know it.

APRIL

Okay.

MIKE

Besides, what difference does your job make? I don't care what you do for a living.

APRIL

Sure, it doesn't make any difference - so long as *I'm* not in debt. And I'm not. 'Cause I went from high school straight to the factory floor.

MIKE

You're saying we can't get married because I need college degrees?

APRIL

I'm saying - more and more - it's blue collar sweat that's paying for white collar jobs.

MIKE

I don't... Is that...? Is that our problem? Is that what's important to us, April?

Mike puts an arm around April, closing some of the distance between them.

MIKE (CONT'D)

We love each other. We belong together.

April puts a hand on Mike's chest.

APRIL

No no no no no no no. Huh-uh. Huh-uh. Don't do that. Don't play that card. This isn't about love. I love you to the moon and back, babe. I want to be with you forever. But this ain't about love. It's about marriage. It's about tax law and credit scores.

MIKE

(slowly
understanding)

It's about why people are waiting longer to get married. It's why they're waiting longer to have kids. If they even have kids. At all.

APRIL

It's why they can't buy houses. Or even cars, Mikey. They got too much school debt.

Mike and April hold each other, comforted. Or at least... seeking comfort.

MIKE

This is gonna be hard, April.
Really hard on our families.

APRIL

I know. Grandma's already giving me hell. She's all like "Boys don't buy the cow if they can get milk for free."

MIKE

Gross. What did you tell her?

APRIL

I told her "Girls don't buy the whole pig if all they want is the sausage."

MIKE

(almost laughing)

You did *not* say that to your grandma. You're awful. But you're mine. Yeah?

APRIL

Yeah. For the next ten years, anyway.

FADE OUT