

Ker-Ching! Script

CAST

Actor 1

Sean

Actor 2

Lara

Bank Manager

Mum

Teller

Mrs Meanie

Actor 3

Dad

Danny

Bloke in Pub X2

PR Manager

Flash Man

Dancer

Mr Meanie

Actor 4

Posh Bloke

Nick

The Man

Barman

Man With Wallet

Loans Manager

Haggler

Chugger

Insurance Man

Street Vendor

Lara's New Bloke

Kerching

Scene 1

Bedsit

A small and shabby bedsit. Sean, 19, sits on an old threadbare sofa, covered by a tatty throw. A girl, Lara, stands behind him.

Lara
He'll be here soon.

Sean
Wanting his money.

Lara
And you haven't got it.

Sean
And I haven't got it.

Sean sinks further into the sofa, then starts to feel around it, digging deeper and deeper down the back, looking for money. He gets increasingly frantic. Finally, he emerges with a biro, then another biro, then another biro, then a sweet, and then another biro. And finally what looks like a pound coin.

Lara
That's a euro.

Frustrated Sean chucks it, and slumps on the sofa.

Scene 2

Pub/Street

A pub/wine bar. Sean enters, flustered and goes up to the bar.

Sean
I'm looking for a girl.

Bloke in pub
Aren't we all mate.

Barman laughs.

Barman
You'll be lucky. Desperation. They can smell it.

Sean

No, you don't understand. It's my girlfriend. Lara. She works here.

Barman

No mate. Sorry.

Sean

This is her.

Shows barman picture on his mobile.

Barman

Don't know her.

Sean

She told me. She works here. Why are you doing this? I need to see her. Why are you lying to me? (To a customer) You must have seen her - you have, haven't you?

He shoves the phone in customer's face.

Bloke

Nah, she don't work here. I come in all the time, and I ain't never seen her.

Sean

You're lying.

Barman

Nobody's lying.

Bloke

'Cept maybe your girl.

Sean goes for him.

Barman

Right, that's it. Out.

The barman and customer throw him out onto the street. He staggers to his feet, and starts approaching random people, thrusting his phone into their faces.

Sean

Have you seen this girl?

Sean

Have you seen her?

Sean

Have you?

People look at him like he's a nutter, start giving him a wide berth.

Scene 3

Bedsit/Fantasy flat

Sean on sofa, Lara standing behind it.

Sean
He'll be here soon.

Lara
Wanting his money.

Sean
Where are you?

Lara
Maybe I've had an accident.

Sean
You were supposed to meet me there.

Lara
Maybe I'm lying dead in a ditch.

Sean
We were supposed to move in.

Lara
Maybe you should check the hospitals.

Sean
I looked like a right prat. A man answered the door. Him and his wife had just moved in. Thought I was trying to mug him or something. I gave you the money. You were supposed to pay the deposit.

Lara
Maybe you got the wrong address.

Sean looks momentarily hopeful about this explanation, then realises its not possible.

Sean
But you showed it me. You showed me round.

Lara
The show home

Sean
The dream home. Me and my girl. My first proper girl.

They take the shabby throw off the bedsit sofa, and underneath is a leather one.

Sean/Lara
It was fantastic

Lara
All that glass. A wall of glass.

Sean
And a balcony.

They look out from the balcony the flat in wonder.

Lara
You can see the boats on the river.

Sean
You can see the whole city.

Lara
Look at the plasma tv.

Sean
Massive.

Lara
We'll have to get some new gear.

Sean
Designer.

Lara
Only the best. Gotta fit in.

Sean
Gotta look the part. My mates are gonna be green.

Lara
And mine.

Sean
Can't wait to show my dad. He'll be made up.

Lara
Your dad?

Sean
Yeah, this is his sort of place.

Lara
Is he rich?

Sean
I dunno. Sort of. Always has loads of cash when I see him. And he's generous with it. Go down the pub with him and he'll buy a round for everyone. My mum says it's easy come, easy go with him, burns a hole in his pocket. But I reckon she's jealous.

Lara
Doesn't he live with your mum?

Sean
Split up. He travels. Abroad. All over. Can't pin him down. Needs excitement. Not like my mum – she's dead boring. BEAT You don't think I'm boring do you?

Lara
Course not.

Sean
We're the real deal you and me.

Lara
Sean...

Sean
What?

Lara
Look at the sofa.

Sean
Wow. The sofa

Lara
Just look at that sofa.

They stare at it, then run their hands over it, then sit then lie on it. (Possibly into movement section on sofa.) The mood is abruptly changed by the ring of a bell. Sean leaps to his feet, picks up a box and stands as if on the other side of the flat door. (*Lara stays on the sofa, but puts back on throw, so it is once again the sofa in the bedsit.*)

Lara
I was supposed to have paid the deposit. We were supposed to be moving in.

Sean
A man answered the door. I looked like a right prat.

Posh bloke

I don't know what you're talking about. I don't know anything about your deposit. I don't know anything about a girl. And I don't care. This is my flat. Now piss off.

Sean goes back to the bedsit sofa, sits beside Lara.

Sean

Where are you?

Lara

Maybe I saw you coming. Played you for a sucker. Left you high and dry. Sold you up the river. Up shit creek without a paddle. A fool and his money are easily parted.

Sean

Did you?

Lara

Maybe.

Beat

Lara

He'll be here soon.

Sean

Wanting his money.

Scene 4

Sean jumps off the sofa – grabs Lara's hand and they run, as if away from something in fear – but laughing their heads off. They duck down behind a bush. Laughing. Sean peaks out.

Lara

Can you see anyone?

Sean

I think they've given up.

Lara

That was fantastic.

Sean

I can't believe you did it.

Lara

Both did it.

Sean

Yeah. No way can I believe I did it.

Lara
I love the look on their faces.

Sean
(To himself) Well, I didn't do it really – you just told me to wait outside.

Lara
How many things can you do where you get a free meal and a real laugh at the end of it?

Sean
Did you see that fat waiter?

Lara
Couldn't miss him – he had the biggest breasts in the restaurant.

Sean
Yeah but he could move – thought he was gonna catch me.

Lara
We were too quick, babe.

Sean
How can you just walk out – like that?

Lara
(Shrugs) Why pay for things when you don't have to?

She kisses him.

Lara
Back to yours?

Sean
It's such a dump.

Lara
It's got a bed – it's alright by me.

Sean
How about your place? I've never even seen it.

Lara
I told you – my dad – he's funny. He'll give you a hard time – what with you daring to go out with his precious daughter – he'll go all frosty and say things like “when you getting married then?”

Sean
Are you ashamed of me?

Lara
No, I'm ashamed of him. Come on.

Scene 5

They walk hand in hand into a pretty shit building.

Lara
What you thinking?

Sean
'Bout you. That first time you came here.

Lara
Even then - you didn't want to bring me.

Scene 6

The bedsit

Sean and Lara enter the bedsit.

Sean
It's a tip.

Lara takes off her coat, looks around.

Sean
A shithole

Lara
S'alright.

But she doesn't look convinced. She sits on the sofa.

Lara
Can feel the springs in this.

She bounces on it, sitting. He joins her.

Sean
It's temporary. Wanted to move out my mum's, be independent and that. I'm going to get somewhere bigger.

Lara
Somewhere better.

Sean

It's not the money, it's, you know, finding somewhere you really like. Somewhere cool.

Lara

Smart.

Sean

Sophisticated.

Lara

Like one of those big loft conversions.

Sean

By the river.

Lara

All chrome and silver.

Sean

Big plasma tv.

Lara

Marble kitchen. Jacuzzi in the bathroom.

Sean

And a leather sofa.

Lara

I've always wanted a leather sofa.

Sean

Set my heart on it.

Lara

A white one.

Sean

Or black.

Lara

Nothing cheap.

Sean

Top end. Classy. You get what you pay for.

Throughout this section, the throw is again discarded and the sofa and bedsit are transformed into the flash flat we saw them look around earlier. (Can go into a physical sequence with butler bringing their dinner and them chucking him money

from the sofa which is now stuffed full of it.) The fantasy fades and once again we are in the bedsit.

Lara winces, then laughs.

Lara
Ow, the spring went right in my bum.

They both laugh.

Lara
It's nice. Someone who wants the same things.

Sean
Same tastes.

Lara
Same dreams. Someone who thinks big. You know what?

Sean
What?

Lara
We should move in together.

Sean
Yeah?

Lara
I've seen these flats. Right on the river. They'd be perfect.

Sean
Sounds da bomb.

Lara
They are. So how about it?

Sean hesitates.

Sean
I should probably think about it.

Lara fades into the background as Sean's dad comes up to him, put his arm round him.

Dad
Don't think Seanie. Act. Do.

Sean
It's a ton of money, dad.

Dad

Gotta speculate to accumulate Seanie. Gotta look the part.

Sean

Yeah but you know, where am I gonna get it, I mean it's not like I earn a lot.

Dad

You don't want to tell her that. Listen, Sean, play the big man. Splash the cash. Shows you're a player. Money makes the world go round. Gets you respect. Gets you the girls. And what a girl you got. She's a stunner.

Sean

She is, isn't she. And she's with me.

Dad

Yeah, but for how long? You don't want her slipping through your fingers. Thinking you're a loser stuck in a bedsit.

Sean

No.

Dad

You gotta act the business even when you're not. That's the trick son. That's the trick.

He fades into the background as Lara comes back into foreground. Sean turns to her.

Sean

You're on, babe. Let's do it.

Dad nips back in.

Dad

Proud of you sunshine. A chip off the old block.

Scene 7

The Pub

Sean's two mates, Nick and Danny, sitting at a table as Sean and Lara come over.

Sean

Lads, *this* is Lara

Lara

Pleased to meet you lads. You got names?

Sean

Dumb and dumber.

Nick
Yeah, yeah, funny. I'm Nick, that's Danny.

Sean
Told you she was fit.

Danny
All that and a bag of chips.

Sean
We're moving in together.

Nick
Yeah?

Danny
Cool.

Sean
Big loft conversion

Nick
What?

Danny
Cool.

Nick
You can't afford that.

Lara
Its only six grand for the deposit and two months rent. Three thousand each. I've already got my half in savings. And his dad's loaded.

Nick
Likes to think he is.

Sean
What's that supposed to mean?

Nick
Nothing.

Sean
He'd give it me. If he was around. Can't get hold of him.

Nick
There's a surprise.

Sean glares at him.

Nick

So how *are* you gonna get the deposit then? And even if you do how are you gonna afford the rent?

Sean

There are ways.

Lara

You've got to think big.

Sean

Speculate to accumulate. And you should see the place. It's totally worth it.

Nick

You're such a twat.

Sean

And you're such a scrooge. He's been saving since we were five. Still lives with his mum, counting his pennies. Never spends any of it.

Nick

I pay my way.

Danny

Get the drinks in then.

Nick gets up.

Sean

I'll go.

Nick

No I will.

Bit of a stand off between them.

Sean

No. It's on me. We're celebrating. The fizzy stuff – what's it called?

Nick follows him to the bar.

Nick

You've only just met her.

Sean

You could lend it us.

Nick

What

Sean

You wouldn't miss it. You've got over ten grand saved up. It's just sitting there in your bank account.

Nick

Earning interest.

Sean

I'd pay you back, and the interest.

Nick

I've got a rule.

Sean

I know - you don't lend money. Not even to your best mate.

Nick

Quickest way to lose friends -

Sean

What, helping them out?

Nick (overlapping)

Especially friends who are behaving like a big idiot.

Sean

You know what your problem is. You're jealous. Cus she's gorgeous. And she's with me.

He goes to Lara, takes her hand and they walk away.

Lara

Well? What did he say?

Sean

Won't do it. Got this stupid rule. "Neither a borrower nor a lender be" Just an excuse for being mean.

Lara

You know Sean, maybe you're not ready for this, maybe we should forget the whole thing.

Sean

No.

Lara

If you can't afford it....

Sean
I can

Lara
And you can't get it off your dad.

Sean
I can...just not now. I can't get hold of him. I told you, he works abroad and that. But he could be back at any time. That's the thing about him, you never know when he'll turn up. We could wait a while.

Lara
They're being snapped up. We'll miss out. And I don't know if I can wait. That bedsit...it really is rank you know.

Sean
I know. Look, I am serious. I want this. Don't you?

Lara
Yeah, course I do.

Sean
There must be a way.

Lara
Maybe there is. Come on.

She leads him over to another part of the pub and The Man.

Scene 8

The Pub.

Sean and the Man are looking over a wadge of papers. The Man is taking him through the documents.

The Man
So you're all clear. It's short term. You pay it back in two weeks.

Sean
Yeah.

The Man
Plus interest.

Sean
Yeah.

The Man remains unthreatening throughout the following exchange. In reality he is talking about the terms of the loan. It's Sean's perception that is turning him into the cliché of a loanshark or gangster.

The Man
A day late, I break your legs.

Sean
Yeah.

The Man
Two days late, I gauge your eyes out their sockets and swallow your eyeballs.

Sean
Yeah.

The Man
Three days late I rip out your heart, chop you up into little pieces and feed you to the fishes.

Sean
Yeah.

Lara breaking out of the scene – as if it's being remembered by Sean on the sofa.

Lara
He never said any of that.

The Man
So we're all sorted then. Who's going to sign on the dotted line?

Lara gestures to Sean who takes the papers, signs them and gives them back to the man. They leave.

Lara
Seems like a nice bloke.

Scene 9

Bedsit

Sean on the sofa. Lara standing behind him.

Lara
He'll be here soon.

Sean
Wanting his money.

Silence

Lara
You just gonna sit here? Waiting?

Sean
There's nothing else. I've already tried my mum's.

He gets up. Lara stays where she is.

Scene 10

Sean's mum's kitchen. We don't see her, just hear her voice offstage. He starts rifling through stuff.

Mum
Is that you Sean?

Sean
Yeah.

Mum
I'm watching Deal or No Deal. Do you want a cuppa?

Sean
I'll make it.

He carries on rifling through the kitchen things.

Lara (from behind the sofa)
What are you doing?

Sean
Sometimes she keeps money in here.

Lara
In the teapot?

Sean
Yeah.

Sean looks around.

Lara
It's a dump.
Sean
What a dump.

Lara
Your dad should give her money.

Sean (defensive)
He does.

Lara
Doesn't look like it.

Mum
I know what you're doing in there Sean. I'm not thick. I can hear you .

Sean
What are you talking about?

Mum
I've just paid a load of bills. I haven't got any money.

Sean
Never does have. So much for looking after the pennies.

Lara
What

Sean
She's always going on. Money doesn't grow on trees. Look after the pennies and the pounds will look after themselves. Drove my dad mad. Drove him away.

Sean finds some loose coins in a jar but that's about it.

Sean
Nothing.

Mum
Sean, are you alright? Are you in trouble?

Sean
Why does she always think the worst. (calls out) I'm fine. I've gotta go.

Mum
You've only just got here.

Scene 11

Sean leaves his mum's. Back on the sofa.

Lara
He'll be here soon.

Sean
Wanting his money.

Beat

Lara

You could try the bank again.

Sean starts talking to an imaginary teller.

Sean

Look, if we could just extend my overdraft and then I cou-

Lara flicks on a pair of glasses and becomes the teller.

Teller

You've already spent way beyond your overdraft limit and, I have to say, there's no way we'd increase it, Mr Matheson.

Sean

Please...call me Sean.

Teller

Alright – there's no way we'd increase it, Sean.

Sean

Yeah, I know, but what about a loan?

Teller

You can apply.

Sean

Great.

Teller

I can guarantee you'd be turned down.

Sean

I'd pay it back.

Teller

That's what they all say. Some do – we don't think you would. I'm sorry I can't be more helpful.

The Teller/Lara gets up and leaves. Sean looks around him. Has an idea. Picks up a scabby old pair of jeans. Rifles the pockets – finds a few pence. Places it.

Picks up his i-pod. Turns to a bloke in a pub who offers him twenty quid for it. Sean wants more – bloke won't give more. Sean reluctantly sells.

Sees another bloke looking at the money in his wallet. Thinks about nicking it. Doesn't.

Looks around his bedsit. Picks up the Euro from earlier and looks at sofa. Decides to have another go at the sofa.

Sean burrows and burrows. He goes through the sofa and ends up in a different world (although he doesn't know this yet.)

Scene 12

Looking at him is the Bank Manager (teller) - jacket, tie, glasses (same as teller's) and a bowler.

Bank Manager
Any luck?

Sean
No.

Bank Manager
Have you tried the cash point?

Sean
There's no money in my account.

Bank Manager
Maybe – but it's always worth a try. You'd be amazed how many people with "insufficient funds" still try and take money out.

Sean
I've got my cash card.

Bank Manager
Go on then – water from a dry well. Blood out of a stone.

Sean
You think I should try it?

Bank Manager
Beggars can't be choosers.

Sean stands in front of an ATM.

Bank Manager
Go on – I love this bit.

He keys in his number. Waits. The machine **beeps** – prompting him to enter an amount.

Sean
How much shall I ask for?

Bank Manager
How much d'you need?

Sean
Three grand.

Bank Manager
Right – start with a tenner.

He keys in £10. When the ATM talks it is quite young and street – as it talks the screen flashes.

ATM
(LAUGHS) You is having a laugh, init.

Sean
What?

ATM
Listen up breh, you is so skint they won't even let you through the door at Primark.

Sean
(To Bank Manager) Is it supposed to do that?

Bank Manager
Uhuh.

ATM
You is broke, strapped, wiped out – u get me?

Sean
(CONFUSED) Yeah, I know that but -

ATM
Sweet.

Sean
But...but...I don't...

ATM
Hear me now - I is keeping your card, blood, and I'm gonna show it to my crew and we is gonna laugh, man (LAUGHS).

Sean
Er, hold on, I-

Bank Manager
Like it? It's our street wise cash machine. Helps us get rid of sad losers like you with the only language they understand.

Sean

But you suggested I try it.

Bank Manager

Wanted to check it worked. And it does – now get lost.

ATM

Safe – take a chill pill and split, loser.

Bank Manager

(LAUGHS) You have to admit – it's very good.

Sean

Hold on – this is a bank.

Bank Manager

Yes – very perceptive.

Sean

And, look – I'm in trouble – **my girlfriend is missing,**

Bank Manager

Missing eh?

Sean

Yes

Bank Manager

Sounds serious.

Sean

It is. Anything could have happened to her.

Bank Manager

Anything eh?

Sean

Yes. She's disappeared, and I paid a deposit and I just need to borrow some money to sort stuff out, till I can find her.

Bank Manager

(Gesturing) You need to see our loans manager –

Loans Manager appears – suit, tie. Comes to the same place as the Posh Bloke from the flat.

Loans Manager

I don't know what you're talking about. I don't know anything about a deposit. I don't know anything about a girl. And I don't care. This is my money and I'm not lending it out to anyone. Now piss off.

Bank Manager
You heard him.

Sean
Come on – you're a bank – it's your job to lend money.

Bank Manager
No, it's our job to make a profit.

Sean
...by lending money.

Loans Manager
Technically, that's correct.

Sean
Then...can I borrow some?

Bank Manager
Oh no.

Sean
Why not?

Bank Manager
Because you haven't got any.

Sean
...which is...why I want to borrow some.

Loans Manager
And why we won't be lending you any.

Sean
That's just mad.

Bank Manager
Why don't I introduce you to our Public Relations Manager?

Sean
Yeah – why don't you.

Enter PR manager.

Bank Manager
Here he is – the man with all the answers.

Sean

Good – so, what’s the point of a bank that won’t lend people money?

PR Manager

I couldn’t possibly comment.

Sean

More to the point – why won’t you lend me money?

PR Manager

I couldn’t possibly comment.

Sean

(To all 3) Look, I really I need it.

Loans Manager

They all say that – desperation – we can smell it.

Sean

Is the bank always this annoying?

PR Manager

I couldn’t possibly comment

Bank Manger

Look, we’re a business – we need to make our own money. We serve our own interests. A fool and his money are soon parted. **And we’re no fools.**

Sean

Then how come you lost so much in the Credit Crunch?

PR Manager

I couldn’t possibly comment.

Bank Manager

(Points at Loans Manager) It’s his fault.

Loans Manager

(Points at Bank Manager) Or hers – depending on which way you look at it.

Bank Manager

Money was loaned to people who wouldn’t be able to repay it-

Loans Manager

People like you.

Bank Manager

(To PR Manager) That’s more or less it, isn’t it?

PR Manager
I couldn't possibly comment.

Bank Manager
So there's no way we're going to make the situation worse by lending to people like you.

Loan Manager
Yes. (He does a camp L sign and mouths "Loser").

There follows a physical piece in which Sean is an outsider in the world of money, corporations, suits and ties. We should feel his exclusion and isolation. The physical piece ends with Sean spat out and alone.

The Bank Manager appears in a coda and...

Bank Manager
Look, I know right now, you're a penniless, hard up, down and out, stony broke, insolvent, worthless, in debt, out of pocket, strapped, bankrupt, on the breadline, poverty-stricken, down at heel, poor as a church mouse, feeling the pinch, on hard times, in dire straits, destitute good-for-nothing scrounger without so much as a pot to piss in.....but if you ever do get any money...here's my card.

She exits. Sean doesn't know where he is or which way to turn.

Scene 13

Modern fanfare music. Huge car approaches, rolls up to Sean. Out gets a bloke, Flash Man, wearing a shiny flash jacket, with a toothy grin and a hard briefcase. He is played by same actor who plays Sean's dad, and something in his costume should remind us of this and be the same. Flash Man moves in time to the music – not dance but slick walking.

Flash Man
Sean, right?

Sean
Yeah. How did you-

Flash Man
-know?

Sean
Yeah.

Flash Man
Little trick of mine. I'm very, very clever. Hey, Sunshine, look at this.

Flash Man opens the briefcase – inside there are bound stacks of twenty pound notes.

Sean
Wow.

Flash Man
Nice, huh. Twenty grand. Twenty bags of sand. Twenty big ones. Gotta look the part know what I mean? The business. Would you like some?

Sean
Not half.

Flash Man
I bet you would, my son. Still, that won't be possible.

Sean
Why?

Flash Man
If you tried to grab it, the notes would pass through your fingers like water.

Sean
Nothing new – that happens to me and money all the time.

Flash Man
Money, eh...easy come – easy go.

Sean
The 'easy go' part's easy. The 'easy come' – it's just not happening.

Flash Man
Got to speculate to accumulate. Grab that big dice.

Sean picks up a large dice.

Sean
This one?

Flash Man
Of course that one – how many other big dice d'you think I carry around with me. Now, throw it .

Sean
What?

Flash Man
Throw it. Get a one – Lara turns up with the cash.

Sean
Have you seen her? Is she alright? Where is she?

Flash Man

Sorry, crystal ball territory that, not my area. I only do dice. So one, Lara turns up with the cash. Two – nasty bloke breaks your legs. Three – mum comes up trumps with money under the mattress. Four – nasty bloke again, rip out heart, chop you up, feed to fishes etcetera. And five – dad comes back and bails you out.

Sean

What if I get a six?

Flash Man

Roll again. It just builds the excitement. Go on...throw.

Sean rolls. Flash Man slips away. Sean looks at the dice.

Sean

It's a XX(number on dice). That was er...was it...er...

Scene 14

Sean looks for Flash Man – who is nowhere to be seen. As Flash Man looks around and away, the dice is picked up by Haggling Man. He approaches Sean.

Haggler

Oi mate, how much for the dice?

Sean

What?

Haggler

I'll give you a pound.

Sean

Well, it's just that it-

Haggler

-has sentimental value – present from your dear dead dad something like that, am I right? alright – one fifty.

Sean

No...

Haggler

Two quid.

Sean

No, what I was gonna say...

Haggler

How about a fiver?

Sean
Yeah alright.

Haggler
No. You need to name your price. I say a fiver and you ask for a lot more and then I respond with a much lower bid and you beat me down, argue the toss, assume a contrary position, haggle.

Sean
Well, erm...

Haggler
Come on, mate, butch up a bit – how're you gonna get out of the mess you're in unless you get tough.

Sean
Alright. Twenty quid.

Haggler
(Aside) That's more like it. (Back in) How much? I'm not paying that.

Sean
But you told me to ask for it.

Haggler
I was acting. I was pretending that I wasn't going to pay it but I might have been lying.

Sean
Alright. Twenty pounds.

Haggler
You robdog. Twenty pounds for a dice – I wasn't born yesterday.

Sean
Ten then.

Haggler
Too big a drop. Ask nineteen.

Sean
(SHRUGS) Nineteen.

Haggler
Never. Nineteen for that – d'you think I'm made of money?

Sean
Eighteen.

Haggler
I'll give you six pounds and not a penny more.

Sean
Seventeen.

Haggler
Alright then – eight – but that's my final offer.

Sean
Fifteen.

Haggler
Fifteen? But I've got twelve small children and a very tired wife. Nine.

Sean
Alright – I'll take fourteen.

Haggler
(STEPPING OUT) Well done, you said a bit more than just an amount. Now you're haggling. I'll give you ten.

Sean
Thirteen.

Haggler
I said ten. Someone else is selling pointlessly large dice down the road for ten pounds a pop.

Sean
Twelve fifty.

Haggler
Ten's all I've got.

Sean
Twelve pounds.

Haggler
(LEAVING) You just lost a sale sunshine – I'll not pay more than ten.

Sean
But I would have sold it to you for a fiver.

Haggler
More fool you then.

Haggler has gone.

Scene 15

Sean flops to sofa, unaware he's doing so, a bit defeated. Lara is standing behind it as in the opening.

Sean
He'll be here soon.

Lara
Wanting his money.

Sean
I went round to that house. Where you said you lived.

Lara
Did you?

Sean
Yep. They'd never heard of you either.

Lara jumps over the sofa to snuggle up next to him – taking us back into a memory of another conversation.

Sean
Where do you live?

Lara
Not far from here.

Sean
With your parents?

Lara
What's this – twenty questions.

Sean
Just want to know.

Lara
Yeah, alright – with my parents.

Sean
Can I meet them? Can they meet me?

Lara
Soon. When we have our own place.

Sean
We'll be like a family. You and I.

Lara
Can be together all the time. Won't be long.

She goes.

Sean
No. Won't be long. He'll be here soon.

Bank Manager taps him on the shoulder

Bank Manager.
Wanting his money.

Sean
What?

Bank Manager
Everybody wants money. Money, money, money. Money can't buy you love.

Sean
I know that.

Bank manager
But it can help you with the down payment. Sorry about earlier. You caught me at a bad time. My bonus negotiations. All sorted now. Cheque's in the post.

Sean
Lucky you.

Bank Manager
Am I. Is it luck or judgement? Look, I might have been a bit hasty with you. We like to feel we are in touch with the common man, we're the world's local listening bank that like to say yes, and give that little bit extra because life's complicated enough.

Sean
You're going to lend me the money?

Bank Manager
No but I am going to give you the benefit of my expertise. Listen carefully, it's all about making money. Getting money. Keeping money (Pointing) So take note...

Sean
What of?

Bank Manager
The sign.

Sean
(Looks. Nothing) What sign?

Bank Manager
(Produces a sign) This one.

She gives it to him. The sign says “He’ll be here soon”.

Bank Manager
Wanting his money.

She goes. Sean tries to use the sign for direction but it offers nothing. He starts to move.

He gets stopped by a “chugger” – a charity worker on the street - who is “up” and carries a clip board.

Scene 16

Chugger
Excuse us mate – have you got a second.

Sean
No, I’m in a rush. I’m looking for someone.

Chugger
Yeah. Lara. I know. But this won’t take long and you’re going nowhere. Right, so – I’m collecting for charity and though it’s something really serious I’m very chirpy so you’ve got to be polite.

Sean
Yeah, charity – I put money in boxes and stuff-

Chugger
Congratulations, Mr Big. But this is for a really worthy cause. It’s an appeal to protect vulnerable, men who are in extreme physical danger of serious bodily harm.

Sean
Look, I’ve got no money-

Chugger
Yeah they all say that – but this is The National Appeal To Save You Sean Matheson Getting His Kneecaps Horribly Crushed By A Thuggish Loan Shark -Athon. It’s not the snappiest title but it looks great on the posters.

Sean
I’ve gotta go.

Scene 17

Sean breaks away and runs into a club. Heavy, beating music. He stops – doesn’t know where to go next. Cheers. A new song – a sort of pole dance number. Out

comes a guy – dressed quite provocatively – open-chest shirt etc. He does some dance moves, then pulls out a wad of ten pound notes. He shows them off suggestively in dance. He flicks through them, smells them, fans himself with them counts them in dance etc. Then he pulls one of the tenners out and shoves the rest of the wad down his pants. In dance he licks the tenner, kisses the tenner, rubs his body with the tenner. He teases Sean with the tenner. Sean goes to grab and is manhandled (mimed hand behind back, mimed nussed on the nose) out of the club and thrown onto a pavement.

Scene 18

He lands near a little man, covered head to foot in protective gear, hard hat, big goggles, sitting on a little stool, under a massive umbrella “Be prepared against all eventualities” written on it. He is Insurance Man, and is timid, melancholic and gloomy way, seeing doom and catastrophe round every corner. As Sean lands he jumps out of his skin.

Insurance Man

(Jumps) You nearly gave me a heart attack. A body could die of shock you jumping out on them like that.

Sean

I didn't jump-

Insurance Man

I almost fell off my stool and think where that would have led.

Sean

I was pushed.

Insurance Man

Broken limbs, smashed skull, blood all over the shop.

Sean

Come off it – from falling off a stool?

Insurance Man

Curtains - that would have been. Curtains.

Sean

Alright. Sorry.

Insurance Man

Luckily, I'm insured, so whichever catastrophe befell I'd be covered. Take my advice. Pick a spot and stick with it. I've not left the safety of this stool for twenty five years. That's the only way to insure yourself against the unknown. I presume as you're here you must at least have travel insurance.

Sean

No, well I didn't really know I was coming.

Insurance Man

Tut, tut, wandering about dressed like that, no travel insurance. What happens when the plane is cancelled, the hotel isn't built, the taxi driver mugs you and thieves steal your luggage

Sean

I haven't got any luggage.

Insurance Man

I'm not surprised with your devil may care attitude - throwing caution to the wind. Speaking of wind, I assume you're at least covered for that?

Sean

What do you mean?

Insurance

Tempests, tornadoes, hurricanes, that sort of thing?

Sean (baffled)

No.

Insurance Man

People. They never cease to amaze me with their boundless capacity for mindless optimism. Wake up young man and smell the coffee. But careful mind, it can give you very nasty burns, hot coffee.

Sean

I'm nineteen. I don't need insurance.

Insurance Man

Oh yes you do. Fully comprehensive. (He takes out a roll of paper with small print on it that is seemingly endless). Everything's on it. You're protected against your own stupidity and negligence and other people's stupidity and negligence. Gullibility naivety and irresponsibility. You're protected against cheats and frauds and liars. And let's face it - if past mistakes are anything to go by... You're protected against being played for a sucker, being sold up the river, being the fool from whom money is easily parted - bit late now of course. Finally, you're protected against the big one. Heartbreak.

Sean

Heartbreak?

Insurance Man

That's why you're here isn't it? The festering wound that is your heart - or is it your pride. Well I think that concludes our business. Your policy.

He hands Sean the roll of paper. Sean has had enough and goes.

Insurance Man

Wait. You forgot your promotional free gift.

He hands him a hard hat. Sean snatches it despite himself.

Insurance Man

I'd advise you to wear it at all times, particularly in bed. You've no idea how vulnerable you are to calamity when you're in bed. And listen – whatever you've done in whichever way you've done it – make sure in future you do it much more carefully.

Insurance Man goes. Sean looks at hard hat. Enter Mr and Mrs Meanie.

Scene 19

Mrs Meanie

Like us. We're very careful aren't we?

Mr Meanie

Yes, well, money's not for spending.

Mrs Meanie

That it isn't. Hey, boy – let us give you some advice.

Sean

Thanks but I don't need any.

Mr Meanie

(Ignoring) How did you ever think you would get the deposit? How did you think you would afford the rent?

Sean

Sorry – do I know you?

Mrs Meanie

Neither a borrower nor a lender be. You should have listened to that one.

Sean

Yeah, yeah – just leave it.

Mr Meanie

So here's a few tips – see you through your recovery.

Mrs Meanie

(Ingenuous) After that big money lender has knocked seven shades of shit out of you.

Sean

I don't need any tips.

Mr Meanie

Course you don't. Tip number one – whenever possible - stand on one leg.

Mrs Meanie.
(Encouraging him) Go on.

Sean does so despite himself.

Mrs Meanie
Think of the money you'll be saving on shoe leather.

Mr Meanie
Money's not for spending.

Mrs Meanie
You're right – it isn't. Save money on oranges by peeling them in the shop before they get weighed.

Mr Meanie
Plan to ring someone at a particular time – then don't. They'll ring you and then you can have the original conversation but at their expense.

Mrs Meanie
Save money on posh frilly knickers by stapling paper doilies to your ordinary knickers.

Mr Meanie
Money's not for spending.

Mrs Meanie
Don't waste money on expensive i-pods. Simply think of your favourite tune and hum it. If you want to 'switch tracks' just think of another song you like and hum that instead.

Mr Meanie
Money's not for spending.

Mr & Mrs Meanie
We happen to know that you love sofas.

Mrs Meanie
You can save money on your sofa...

Mr Meanie
If you miss the DFS December Sofa Sale, the Double Discount Boxing Day Sofa Sale, the January Clearance Sale, the February End of Winter Sale, don't worry...

Mrs Meanie
...the Spring Sale starts in March.

Mr Meanie
And remember...

Mrs Meanie
He'll be here soon.

Mr Meanie
Wanting his money.

Scene 20

They both go. As they do so Flash Man enters – but now seriously down on his luck. His brief case is empty and battered and so is he.

Flash Man
Hey. (Phlegmy cough) Hello, Sunshine.

Sean
Jeez – are you alright.

Flash Man
Me. I'm the best. I'm the tops. I'm on a roll.

Sean
Good for you.

Flash Man
Oh yeah – I've got it going on. I'm the man. I'm the daddy. Who's the daddy?

Sean
Shut up.

Flash Man
Me – that's who. (Huge cough) Better out than in. Are you ready to rock and roll the dice.

Sean
No – haven't got it.

Flash Man
No worries – one right here. (He takes out a miniature dice, so small you can barely see it – sees Sean looking at it). It's minimal, neat, bijou – small dice are this year's black.

Sean
I'm not interested.

Flash Man

Well you should be. You don't want life slipping through your fingers. You're in a mess – but I'm gonna get you out of it. Making it good – that's the trick son – that's the trick.

Sean

I've gotta go.

Flash Man

You're going nowhere. So let's have a look at your revised financial options. Roll a one – you're mincemeat, you're toast – what was it he said again-

Sean

I'll sleep with the fishes.

Flash Man

Very dramatic – but I like it – especially as you made it up. Two – nick stuff. In this life, one thing counts, in the bank, large amounts, I'm afraid these don't grow on trees, You've got to pick-a-pocket or two, boy. Roll a three – go out busking. A four - get a job at, say, Macca D's – that's not bad – girls love a bloke in uniform. Five – sell your kidneys. Six – urgh, trust me you don't wanna know about six. (Gives Sean the tiny dice) Give it a roll - let's hope Lady Luck is smiling on you.

Sean shrugs and rolls the dice. It rolls over to Flash Man who picks it up.

Flash Man

It's a two. Was that the kidneys?

Sean

Busking.

Flash Man

Nice. Busking...let me show you how. (Produces guitar or some instrument) I'm like them Arctic Monkeys – or that bloke Kaiser Chief. Attitude's what it's all about. Make 'em think you're a winner. Gets the girls. (Offers instrument to Sean).

Sean

Nah, you're alright.

Flash Man

Sure – gotta look the part, eh. (From a laugh to a huge phlegmy cough). Don't worry – some people can play music without any musical talent whatsoever – I mean, look at drummers.

Sean

Nah, I'm fine.

Flash Man

Right – I'll show you the way.

Flash Man

(OPENING SLOW BIT)

Listen up my friend and I'll tell you something true
About something in the end that will always obsess you
I really know the score 'cause of wisdom I'm a font
Be you rich or be you poor, I know exactly what you want.

You want readies, lolly, cash
You want wads there in your pocket
You want bread, brass or stash
'Cause money - you can't knock it

You want fat ones, big ones, squids
You want to grab it, nick it, win it
You want shrapnel you want quids
You wanna get rolling in it

I know this might sound strange and a little bit funny
But I just want to bath
It would be a laugh
I just need to bath
In all my money

You want moolah, packets, stacks
You want to earn it all in two ticks
You want to not pay any tax
On your piles of spondulics

You want to pile up your wad
Be a king, a lord, a pharaoh
You want to be the sort of bod
Who has handfuls of dinero

I know this might sound a tiny bit funny
But I just want to bath
It would be a laugh
I just need to bath
In all my money

You want all that folding stuff
You want to make your wallet stronger
'Cause you just can't get enough
Of all that lovely wonga

You want dibs, boodle, beans
There's no way you'd be a lender
You wanna see your Levi jeans
Bursting out with legal tender
Yes you can dream...and you know it might seem dumb
But more than anything you...just...want...some

Flash Man

Thank you – goodnight Chippenham/Swindon/Wootton Bassett/Wherever we Are.
(Leaves the stage). You’ve been a great audience, your mothers would be very proud.

Scene 21

Sean stands bemused still holding the helmet. The Haggler appears.

Haggler

That was terrific. Rock and Roll dynamite. You his manager.

Sean

Why would I be his manager?

Haggler

(Pointing at helmet) Collecting the take. Doing the busk.

Sean

No – not at all

Haggler

Only I might want to chip in.

Sean

Go and find him then.

Haggler

Money in the hat – it’s the way you buskers do things.

Sean

No – (At hat) this isn’t – it’s just-

Haggler

I’ll give you a fiver

Sean

Honest – find him and give it to him.

Haggler

Come on – have you learnt nothing – say an amount.

Sean

I dunno - a thousand pounds.

Haggler

How much. You rat boy. You blagger. You skanky swindler. Five fifty.

Sean

Go away.

Haggler

Now you're supposed to say "nine hundred and ninety nine" and I say "oh alright, five pounds and a penny".

Sean

Look mate – get lost.

Haggler

Six quid.

Sean

Seriously – I wasn't-

Haggler

I tell you what – I'm cutting me own throat – seven.

Sean

Oh for God's sake – alright – seven.

Haggler

Eight fifty - but that's my final offer.

Sean

Fine – I'll take it.

Haggler

How about nine.

Sean

Yes – nine's great. I'll take nine.

Haggler

Will ya?

Sean

Yes.

Haggler

Ten.

Sean

Done.

Haggler produces a tenner – and Sean snatches it and rams it in the helmet.

Haggler

For that song – I'd have given you twenty.

Sean

So – I'd have let you hear it for nothing.

Haggler
More fool you then.

The Haggler goes. Sean realises something – he has a ten pound note. He has some money. He hears...

Scene 22

Flash Man
Psssst! Pssst!

Sean looks round

Flash Man
(Appearing) Over here. Got a cert. A guaranteed score. You cannot lose.

Sean
(Still holding his tenner) What?

Flash Man
Easy money. Cash for shooting fish in a barrel. It's a stunner – you don't want it slipping through your fingers, sunshine. This chance is too good to be true and

Sean
If it's too good to be true then-

Flash Man
Don't waste time wittering. Get in amongst it, fill your boots, speculate to accumulate – that's the trick son, that's the trick.

They look over at a bloke surrounded by cardboard boxes.

Street Vendor
Okay, ladies and gents, take a look. I have here ten empty cardboard boxes. These boxes are noteworthy for their emptiness. So...who wants to buy one? Which lucky punter will part with a tenner for one of these de luxe, state of the art, cutting edge empty boxes. Who's going to buy one then?

Sean
No-one's going to be stupid enough to buy an empty cardboard box.

Flash Man
You think so?

Sean
Yeah – I mean, you'd have to be some sort of dimmo.

Flash Man
I'll take one my good man.

He opens his briefcase and pulls out a tenner, gives it to the street vendor.

Street Vendor

I can tell you're a geezer who knows his onions. Take your pick Mister.

Flash Man picks a cardboard box, the street vendor starts to pack up.

Sean

I can't believe you did that.

Flash Man

Ah, there are treats within.

Sean

What?

Flash Man

Ipod, video camera, x-box, fancy perfume, oooh lovely watch, and lots more cash to add to my stash. Looks like I struck lucky.

Sean

Blimey. (To trader) Oi, I'll take one!

Street Vendor

Sorry mate, you're too late, I'm finished for the day. There's a pint of beer with my name on it.

Sean

Please.

Flash Man

Go on, give the lad a break.

Street Vendor

Alright, you've twisted my arm.

Sean hands him the tenner.

Street Vendor.

Pick a box then.

Sean hesitates – which one, and finally plumps for the biggest. As he pulls the sellotape sealing it and starts to look in, the Street Vendor hands Flash Man a wad of notes that he puts in his briefcase. The box is empty.

Sean

No. No.

Flash Man
He did you up good and proper there.

Sean
My tenner.

Flash Man
His tenner now.

Sean
No way.

The vender moves off with the tenner. The tenner passes from person to person in a choreographed version of money transactions. Sean chases the money but it's always just out of his grasp. The money goes all over. Just as he thinks he's about to get it, it reaches the Bank Manager. She slams it into a small safe.

Bank Manager
Mine now I think.

Sean
No, that money – was stolen from me.

Bank Manager
How can it be stolen – it's in a bank.

Sean
It was mine. It was embezzled.

Bank Manager
What with your girlfriend you should be used to that by now.

Sean
No. You don't know that. Not for sure.

Bank Manager
Cherchez la femme eh?

Sean
Eh?

Bank Manager
Didn't you learn anything at school? She certainly saw you coming. A fool and his money are easily parted.

Flash Man
Don't listen to her Sean. There'll be an explanation. Money makes the world go round. You've got to speculate to accumulate.

Bank Manager

Ah well that's what we thought, but we may have been the teeniest bit wrong. Turns out you have to look out for the pennies, then the pounds look after themselves.

Flash Man

Where's the fun in that? Don't let any one tell you different - all that glistens really is gold.

Throughout this dialogue, Bank Manager and Flash Man become less heightened, more naturalistic as they discard items of costume, like the bowler hat and the shiny jacket to become Sean's mum and dad.

Bank Manager/Mum

Rubbish. Money doesn't grow on trees.

Flash Man/Dad

He who pays the piper calls the tune.

Bank Manager/Mum

Neither a borrower or a lender be.

Flash Man/Dad

Finders keepers losers weepers.

Bank Manager/Mum

Cut your coat to suit your cloth

Flash Man/Dad

Er...

Mum

You've run out, haven't you – run out of excuses, run out of money.

Dad

Give it a rest, chill out – you've got to speculate to accumulate.

Mum

You've already said that one. And I'm sick of hearing it.

Dad

Babe, I'll get it you back. With interest. It's only fifty quid for God's sake.

Mum

My fifty quid. That I earned.

Dad

Oh here we go.

Mum

So I should just sit back and watch you chuck it down the drain. Total waster

Sean
Don't call him that.

Mum
Time you heard it. The times I covered for him when he let you down.

Sean
Shut up.

Mum
When he didn't turn up, when he didn't send a card.

Dad
Don't listen to her Seanie, I always remembered your birthdays. Etched into my brain. 10th November, see 10th November.

Mum
I sent his cards.

Dad
Liar

Mum
You're the liar.

Sean
Shut up, shut up, shut up.

Mum/Dad hustle Sean over to the sofa and start to force him through it in a reverse of the earlier sofa move.

Mum/Dad
Don't talk to us like that, how dare you, who do you think you are, show some respect, I've never heard the like etc.

Scene 23

The Bedsit

Sean is back on the sofa in the bedsit, on his own.

Sean
He'll be here soon.

He watches as Lara appears hand in hand with another bloke. She is showing him round the same flat she showed Sean.

Lara
It's perfect for us.

Bloke
It's da bomb.

Lara
You can see the boats on the river.

Bloke
You can see the whole city.

Lara
Look at the plasma tv.

Bloke
Massive.

Lara
We'll have to get some new gear.

Bloke
Designer.

Lara
Only the best.

Bloke
Gotta fit in.

Lara
Gotta look the part.

Bloke
My mates are gonna be green.

Lara
And that sofa...

Bloke
The sofa

Lara
Just look at that sofa. I've always wanted a leather sofa.

Bloke
Set my heart on it.

Lara
A white one.

Bloke

Or black.

Lara
Nothing cheap.

Bloke
Top end. Classy. You get what you pay for.

They go over to the sofa, and mirror Lara and Sean's earlier movements in the show flat, behaving as if he isn't there. The other bloke leaves and Lara is left sitting next to Sean.

Sean
He'll be here soon.

Lara
Wanting his money.

Sean
Why did you do it? Why me?

Lara
Saw you coming. Easy mark. You wanted it too much.

Sean
Wanted what?

Lara
The perfect girl, the perfect home, the perfect life.

Sean
Is that so bad.

Lara
Not for me. I'm three thousand quid better off. And you're sitting here. All because you wanted to show off. Play the big man. Spend money you don't have. Just like your dad.

Sean
It's you that's like him, not me. You don't care about anyone else. Just out for yourselves

Lara
Finally, the penny drops. Go to the top of the class.

Sean
Been a total idiot.

Lara
Don't think anyone's going to argue with you there.

Sean

It's gonna be different from now on.

Lara

Yeah, yeah, that's what they all say. Anyway whatever, it's not my problem. Been nice knowing you but got to love you and leave you. He'll be here soon.

Sean

Wanting his money.

There's a knock at the door

Blackout