



Maxed Out Movie Night Event Guide

Thanks for signing up to host a movie night to watch the film *Maxed Out* and discuss the report “*The Arbitration Trap: How Credit Card Companies Ensnare Consumers.*” Whether your movie night is in a living room, dorm room or community center, use this guide and the movie night kit to have a successful event that energizes people to take action to protect themselves and others from getting maxed out or caught in an arbitration trap.

1. **Invite people!** Let your guests know when and where your event is and if they should bring anything. You might consider using an online tool like Evite to organize and track your invitations. Be sure to send your guests the “Sneak Peek” of the report “*The Arbitration Trap*” so they can be prepared to discuss it at the party.
2. **Prepare the space.** Make sure there will be a DVD player and a TV or monitor for people to watch. And make sure there is enough seating for everyone. Arrange to take pictures or video of the event. Put out some drinks, popcorn, pizza or other snacks to keep people around for the discussion period.
3. **Have your guests sign in and sign up.** Enclosed in your movie night kit is a sign in sheet for your guests. Encourage them to sign up to receive email alerts to learn more about consumer justice issues from Public Citizen and Americans for Fairness in Lending. There is also an online sign in sheet page at:

http://action.citizen.org/content.jsp?content_KEY=3356

If you have guests use the paper sign in sheet, don't forget to fax it to Daniel De Bonis at 202-547-7392. Or, you can email us the information at action@citizen.org.

4. **Watch the movie.** You can start the event by welcoming everyone and explaining why you are hosting a movie night. Maybe share a personal horror story with credit cards or one from our report, “*The Arbitration Trap.*” Then just push “play” whenever everyone is ready.

5. **Discuss.** After watching the movie, use the enclosed “Discussion Guide” to get the conversation going. This is a good time to give a copy of the report “*The Arbitration Trap*” to your guests. You might have a formal or informal discussion, depending upon your crowd. In any case, be sure that there is time for guests to reflect on the movie and the report and share ideas for getting involved.
6. **Take Action.** Your guests can take action to end the predatory practice of mandatory arbitration. If access to the Internet is available during the party, people can go directly to:
http://action.citizen.org/content.jsp?content_KEY=3356 to send an instant message to their members of Congress to pass the Arbitration Fairness Act of 2007 to protect consumers from forced arbitration.

Be sure to point out that Chapter IV in the report outlines steps each consumer can take to guard against binding mandatory arbitration.

7. **Pass the hat.** Let your guests know that your movie night was made possible by the generosity of concerned consumers who support Public Citizen and Americans for Fairness in Lending. Please help us spread the word to others. Guests also can fill out and mail the enclosed membership forms or can donate online at http://action.citizen.org/content.jsp?content_KEY=3356 or at www.affil.org.
8. **Have FUN!** Get creative. Have people come in Halloween costumes. Perform “plastic surgery” by having your guests cut up their credit cards to break free from credit card debt and forced arbitration. Hand out the “Maxed Out Credit Cards,” Public Citizen pins and other items to your guests as party favors. Remember to take pictures!
9. **Share your event with us and others.** Let us know how your party went. How did people enjoy it? What emerged during the discussion? Take pictures and send them to us so we can share them with others on our website or on the Watchdog Blog (www.theWatchdogBlog.org). You and your guests can email us at action@citizen.org.
10. **Pass it on.** After your successful movie night, consider holding another one or passing the DVD and information on to someone you think would be interested in hosting their own movie night. Be sure to put others in touch with us to get started.
11. **Questions?** Please contact Daniel De Bonis at action@citizen.org or 202-454-5104.