Synopsis:
The Financial Times travels to the Mississippi Delta to see how banking and predatory lending widen social inequality. With more than 1,600 'banking deserts' in the US, the lack of financial services is hitting African-Americans hardest.
Movie Website

Key Terms:
- **Banking Desert –** A geographic area with little or no access to traditional banking services, such as branches of national or regional banks.
- **Community Development Financial Institutions (CDFIs) –** Financial institutions dedicated to providing financial services and support to underserved communities.
- **Community Reinvestment Act (CRA) –** A federal law passed in 1977 aimed at reversing redlining and encouraging banks to help meet the needs of all borrowers, including those in low-income neighborhoods.
- **Freedman's Bank –** A bank created after the Civil War to help formerly enslaved people manage their finances.
- **Payday Lenders –** Businesses that offer short-term, high-interest loans, often to people with poor or no credit. They are criticized for trapping people in cycles of debt.
- **Redlining –** The discriminatory practice of denying services (typically financial) to residents of certain areas based on their race or ethnicity

Name: **Period:**

While You Watch:

1. **What is ONE impact bank closures have on small-town businesses and residents like those in Coffeeville?**

2. **Since the pandemic, the number of commercial bank branches has ____________ (increased/decreased).**

3. **What happened to the Freedman's Bank, and why is it important in understanding distrust in banking systems?**

4. **What role did redlining play in creating wealth inequality?**

5. **Why might someone use a payday lender over a bank even if it's more expensive?**

Discussion Questions:

6. **How would you describe the relationship between *access* to banking services and economic equality?**

7. **What information from this movie surprised you the most? Explain.**

8. **What do you think it would be like to live in a town without a local bank? How might that impact your daily life, your family, or your community?**

9. **What responsibility, if any, do you think large financial institutions have to the small towns or underserved communities they leave behind?**

10. **What role might financial education play in improving the lives of the next generation?**