



MAD BILLS TO PAY

(OR DESTINY, DILE QUE NO SOY MALO)

WRITTEN AND DIRECTED BY

Joel Alfonso Vargas

STARRING

Juan Collado, Destiny Checo, Yohanna Florentino, Nathaly Navarro

USA / 2025 / English, Spanish / RT: 101 mins

Sales Contacts

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Synopsis

In a tight knit Dominican American community in The Bronx, Rico (Juan Collado) is hustling his way through the summer, selling bootleg "nutcracker" cocktails out of a beach cooler and chasing girls without a care in the world. But when his teenage girlfriend, Destiny (Destiny Checo), begins crashing at his place with his family, turning their small apartment into a stage for their messy, complicated young love, it's only a matter of time before they're hit with the sobering reality of growing up too fast in a city that waits for no one.

Writer-director Joel Alfonso Vargas turns his hometown into the heartbeat of his debut feature, teaming up with street-cast talent Collado and Checo, to deliver a raw and deeply authentic, slice-of-life look at life in The Bronx. With humor and grit, Vargas paints a tender portrait of the chaos and charm of urban life, as well as the ups and downs of youthful abandon when life takes an unexpected turn.

Q&A with Director Joel Alfonso Vargas

What was the initial inspiration behind *Mad Bills to Pay*?

Mad Bills to Pay was inspired by childhood memories of growing up in The Bronx, of my family dynamic, the borough's hustler culture and quotidian texture, of youthful abandon, first loves, and those mad, hot summers. The character Rico is an amalgamation of the guys I grew up around in The Bronx, who often bore the responsibility of their single-parent households as “men of the house” much too early, yet lacked positive examples of that in their lives, being left to their own devices to navigate an adult identity despite still being children. The tension between the social pressure to “man up” in a place like The Bronx for many young men of color and the naïveté of childhood is what lies at the core of the film, I think. My parents too, who were both teenage parents, were inspirations.

Can you discuss your casting process a little bit?

Integral to my process is working with real people and collaborating with them on the storytelling. This meant that our initial approach was to street-cast talent. This entailed flyering around parks and beaches, posting on instagram and facebook, and combing through profiles on Actor's Access and Backstage. Once we had a strong pool of candidates, we embarked on a rigorous process of chemistry testing in order to gauge what pairings of actors worked best. During the casting process, I abandoned all preconceived ideas about how I wanted the characters to look and behave. My only criteria, in the end, was that they have that authentic New York flavor so familiar to me.

I kept an open mind in other words, and that's how I eventually came across Juan, who instantly impressed us with his charisma and sense of humor. And later on came across Destiny, whose Tik-Toks/Reels, where she lip-synced to scenes in popular films, also really struck us. When the pair came together for the first time it was like magic. Their banter was electrifying and we knew right away we found our pair.

Yohanna was a longtime collaborator although her profile in New York had been growing and we were worried she'd be unavailable to work with us. But when we got in touch, she was excited about the project and eventually was able to come on board. Yohanna, being of Dominican background too, instantly understood the role, channeled her inner-Latina and brainstormed with me ways of bringing more layers of nuance to her character. We found Sally through more traditional means. Something about her playfulness and demeanor reminded me a lot of my sister, and her commitment to her character was next level. Casting Nathaly was a no-brainer. We rehearsed at Ghetto Film School in The Bronx, together dissecting, breaking, and rewriting scenes until we were happy with them. It was a fun process.

What was the production process like?

Production was at times daunting, at times serendipitous, all to be expected when shooting in a guerilla style in a dynamic location such as New York City, where the brief simultaneously entailed being stealthy and evading authority as much as catching the moment. We rolled with the punches and tight schedule, and although relationships and morale were tested on occasion, it was a bonding experience in the end for us all. Our guiding ethos was to be present with each other and with The Bronx in all aspects of the idea, to listen and to respond to one another and to our environment.

There's a romanticisation around making films with little resources and small crews as being more organic and liberating. This of course, is true on the one hand, but on the other, working with such limited resources entails having to make a lot of compromises and often requires an even more industrial approach so that you're able to stretch your resources as far as they can go, and beyond. Your planning needs to be bulletproof. It's hard. But I love it too. I thrive in that middle space.

What was the biggest challenge you faced during the making of *Mad Bills to Pay*?

The biggest challenge I faced while making the film was balancing the organic treatment (improvisation/minimally scripted scenes) of an ambitious story and my deep work with actors with the sobering reality of little resources and time for production. The way I mitigated this was by committing to limiting the variables on the production side of things as much as possible: reducing the number of set-ups to one, the shooting ratio, and on-set lighting. This allowed us to cover the story quickly while protecting the integrity of rehearsal time and of our aesthetic principles. We shot 100 scenes over the course of 16 days. Although the approach with actors and story was very exploratory, we balanced it with rigid precision on the production side of things.

In what ways was the film influenced by themes of masculinity and socioeconomic status?

I've been thinking a lot about the inspiration behind *Mad Bills to Pay* being young men of color left to navigate masculinity in a landscape dearth of positive male role models, where men are frequently caught up in cycles of generational trauma, and remove themselves or are removed from the home/community (by the criminal justice system for example). There is a crisis in the US as it relates to young men of color from low-income communities. Studies have shown young men of color are significantly less likely to graduate high school than their young women peers and so on, and as we've known now for a while, there is a correlation between education and teen pregnancy.

These issues are obviously compounded by poverty where young people face constant pressure to take on more responsibility than what they might be ready for. This means that these boys must

quickly become men, in socially defined terms, despite not knowing yet what that means for themselves. For the privileged in society, there's a period in life, usually one's twenties, where one is given license to explore and/or to find oneself. Young men of color from low-income backgrounds are too often denied this rite of passage and that, as we're coming to understand, has long term consequences.

Who are the artists who've most inspired you creatively?

My creative influences come from all over. They include literary giants like James Baldwin, musical innovators like Miles Davis and Kendrick Lamar, and visual storytellers like Bruce Davidson and Wayne Lawrence. From the poetic realms of cinema, I draw inspiration from Terrence Malick, Lucrecia Martel, Carlos Reygadas, Nicolás Pereda, Chantal Akerman, and Pedro Costa. Among the naturalists, I deeply admire Gianfranco Rosi, Roberto Minervini, Maurice Pialat, John Cassavetes (the GOAT), the Dardenne brothers, and Andrea Arnold. The masters of the craft also hold a special place: Edward Yang, Larisa Shepitko, Steve McQueen, Elia Kazan, Scorsese, Truffaut, and Spike Lee. Honestly, this list could go on forever—each name a beacon of creativity and artistry in their own right.

Cast & Crew Biographies

JOEL ALFONSO VARGAS (Director/Screenwriter/Producer/Editor)'s upbringing in The Bronx and surrounding areas of New York City profoundly shaped his creative instincts, blending sharp observation and raw storytelling. His early exposure to the vibrant, dynamic culture of his Dominican American community and his love of hip-hop music became key influences that eventually led him to filmmaking. Self-taught at first, Joel began experimenting with short films, working as a one-man band and casting (non-) actors through Craigslist ads.

Despite his industry experience, Joel remains committed to grassroots filmmaking. He continues to favor small crews, street-cast talent, and semi-improvised dialogue, preserving the authenticity and intimacy that define his voice. His recent projects explore the intersection of documentary and fiction cinema, collaborating closely with marginalized communities both in front of and behind the camera. His stories often center on themes of diasporic identity, coming of age, and issues of social, racial, and economic justice, aiming for nuanced, humanizing portrayals of urban life.

Joel is a Tribeca Film Institute All Access and WarnerMedia Our Local Is Global grantee, a Locarno Pardi di Domani Best Direction Award winner, and a Filmmaker Magazine "New Face of Independent Film."

PAOLO MARIA PEDULLÀ (Producer) is a producer working in film and TV. Originally from Italy, Paolo honed his skills working alongside internationally celebrated filmmakers such as Paolo Sorrentino and Luca Guadagnino. His credits include acclaimed projects like "The Young Pope and The New Pope," "We Are Who We Are," and the Academy Award-nominated *The Hand of God*. Driven by a passion for discovering emerging talent, Paolo earned an MA in Producing from the National Film and Television School in London. In 2023, he produced Joel Alfonso Vargas' debut feature, *Mad Bills to Pay*, which will premiere at the 2025 Sundance Film Festival. Focused on the intersection of authored and commercial cinema, Paolo is dedicated to championing distinctive voices and bringing authentic works to the screen.

JUAN COLLADO (“Rico”) is a Latin American actor and graduate of CUNY Brooklyn College's Class of 2020, where he earned his degree in Film. His passion for storytelling seamlessly blends with his keen eye for visual art, allowing him to bring authentic narratives to life both on screen and on stage. Growing up in Brooklyn, New York, Juan was surrounded by a vibrant culture with diverse voices that shaped his creative lens. The borough's energy and grit became the backdrop of influencing his approach to both stage and screen.

Before Brooklyn College, Juan was part of the theatre program at CUNY LaGuardia, where he discovered his passion for playwriting. His talent was quickly recognized when his play “Gimme Da Loot” earned a nomination at the inaugural CUNY Theatre Festival. Juan's journey with performance and storytelling began even earlier during his teenage years at My Voice Theatre, a space where he honed his skills as a performer and writer. This experience came full circle when he was featured in *Finding My Voice*, a documentary highlighting the theatre company's impact, which premiered in 2022 and landing the lead role in the feature film *Mad Bills to Pay (or Destiny, dile que no soy malo)* which is premiering at the Sundance Film Festival in 2025.

Today, Juan continues to draw inspiration from his Brooklyn roots, connecting himself to stories that reflect the resilience, humor, and authenticity of the city that raised him. Whether through film or theatre projects, Juan remains dedicated to creating narratives that resonate, challenge perspectives, and celebrate the voices often unheard.

DESTINY CHECO (“Destiny”) is a Dominican-American actress born and raised in the vibrant streets of Uptown Manhattan, NYC. Growing up surrounded by the pulse of the city—Destiny developed a deep connection to storytelling and self-expression. Her love for the performing arts began early, starting ballet at the age of five. From graceful movements on stage, she soon expanded her artistic repertoire to include singing, playing the clarinet, and eventually acting—a craft that would capture her heart completely.

Recognizing the power of her voice and talent, Destiny took full advantage of the free acting and film programs offered in her community, including the Polo Grounds Film/Cinema Club. These programs provided her not just with technical skills, but also with invaluable life lessons and a sense of purpose. They fueled her determination to represent her community authentically and share stories that often go unheard.

Now, Destiny is set to make her big-screen debut, starring as 'Destiny' in *Mad Bills to Pay (or Destiny, dile que no soy malo)*, directed by Joel Alfonso Vargas. This role marks not only a milestone in her career but also a reflection of her journey. Destiny remains committed to using

her platform to celebrate her roots, inspire others, and tell stories that capture the richness, resilience, and vibrancy of city life. With every performance, she carries her community with her, ensuring their voices are heard and their stories are seen.

YOHANNA FLORENTINO (“Mami, Andrea”) is a dynamic NYC-based actress, born in the Dominican Republic, whose work is deeply rooted in authenticity and cultural storytelling. Yohanna's passion for acting sparked from watching iconic shows like “The Cosby Show” and “A Different World,” inspiring her journey into the world of performance. She began her career on the stage, recently completing a celebrated run of “The Brief Wondrous Life of Oscar Wao” with the Goodman Theatre and the Old Globe Theatre. Her notable theater credits include the acclaimed production of “Vámonos” (Intar Theatre), “Laughs In Spanish” (Kitchen Theatre Company), “Missing Socks and a Line of Coke (or The Baby Fever Play)” (People's Theatre Project), “The Cooking Project” (New York Theatre Workshop), “Mecca Is Burning” (Negro Ensemble Theatre), “48 Hours in...El Bronx” (Harlem9), “Pegao” (HartBeat Ensemble), and “Zooman and the Sign” (Frederick Loewe Theatre). Her performance in “The Old Settler” (Morningside Players Theater) earned her an AUDELCO Award. On screen, Yohanna has appeared in “FBI: Most Wanted” (CBS), the award-winning short film *Que te vaya bonito, Rico* (Winner of Best Direction at Locarno Film Festival), and *Dark Seed* (Deep Water Productions).

As a proud Black artist, Yohanna is committed to showcasing the brilliance and complexity of the African diaspora, using her craft to inspire, heal, and uplift. And while her artistry runs deep, don't mess with her because she's also trained in Capoeira.

NATHALY NAVARRO (“Sally”) was born and raised in San Juan, Puerto Rico, to Dominican parents. Her passion for performing began at the age of 10 in the Dominican Republic, where she first explored dancing and acting through church activities. Seeking better opportunities, her single mother moved the family to Weymouth, Massachusetts. Although Nathaly initially struggled with learning English, she successfully adapted to her new life in the United States.

After graduating from high school, Nathaly pursued her dream of acting by enrolling at The New York Conservatory for Dramatic Arts, where she earned an Associate's Degree in May 2019. Since then, she has built a diverse career in the arts, constantly seeking roles that challenge her and deepen her understanding of human experiences.

Nathaly reflects, “Every role I take on not only teaches me about others' struggles but also about myself. I love portraying characters that resonate with audiences, making them say, ‘I

know someone like that' or 'I've been through that.' I strive to create characters that resonate deeply with audiences, making them feel something real and meaningful.”

Her work includes a performance at Lincoln Center's stage in “Dee and Di's Beauty Shop,” a role in “FBI: Most Wanted” (Season 6), and co-starring in *Mad Bills to Pay (or Destiny, dile que no soy malo)* which will be premiering at the 2025 Sundance Film Festival.

RUFAI “ROO” AJALA (Cinematographer) is a BAFTA award-winning graduate of the illustrious National and Television Film School and with over 15 years of experience working in the film industry. Roo works as a Cinematographer & Certified Intimacy Coordinator. Selected as a Screen Daily Star of Tomorrow and featured in British Cinematographer Magazine, Roo's work is recognised and celebrated across the industry. Roo's graduate film, *Que te vaya bonito, Rico* (2024), won the prestigious Panalux (Panavision) award for 'Best Cinematography' from their graduating class at NFTS. As a queer, non-binary creative, Roo brings not only their creative talent and technical expertise, but their dedication to holding stories with nuance and care.

FILM BIBLIOGRAPHY

Notably, Student BAFTA special jury prize: *Dragfox* (2024 - Dir. Lisa Ott), Locarno Film Festival's Pardi di Domani Best Direction: *Que te vaya bonito, Rico* (2024 - Dir. Joel Alfonso Vargas), Aesthetica Film Festival Best Experiential: *Something Said* (2018 - Dir. Jay Bernard).

IRFAN VAN TUIJL (Editor) is a Dutch-Indonesian film editor. He has worked on a wide range of both scripted and unscripted projects that have gone on to festivals all around the world, such as Tribeca, Aesthetica, Edinburgh and Locarno. Irfan graduated from the National Film and Television School in 2024 and is currently continuing his work in the UK. His main focus is to tell deeply human stories that thrive to push the narrative boundaries. The second feature he has edited, *Mad Bills to Pay*, is set to premiere at the Sundance Film Festival in 2025.

NIKLAS SANDAHL (Composer) is a Norwegian composer based in London, who works across film, TV and documentaries. With his musical background equally in electronic and orchestral music, Niklas' work spans a range of genres from house and techno, via hip-hop and jazz, to traditional and contemporary classical music. A recent graduate from the film composing MA at the National Film and Television School (NFTS), Niklas works in various musical roles, with experience as a producer and arranger, as well as a music editor and composers assistant, recently working on projects for composers including Natalie Holt and Matthew Herbert.

Niklas original scores have recently been featured at Hot Docs and Sheffield Doc Fest (*Goodnight, Mister Stalin*; 2024 Dir. Benjamin Kodboel), Locarno Film Festival (*Que te vaya bonito, Rico*; 2024 Dir. Joel Alfonso Vargas) and The Grierson Awards (*Two Copper Wires*; 2023 Dir. Miranda Stern).

ALINA USHAKOVA (Supervising Sound Editor, Re-recording Mixer) is an award-nominated supervising sound editor and re-recording mixer based in London. She graduated from the National Film and Television School in 2024, winning the Avid Award for Excellence in Sound Design for her technical and creative outstanding work. In 2023, she received a BAFTA Scotland nomination for the documentary *Clean*, by director Miranda Stern. Her speciality is building detailed, enhanced sonic worlds with great attention to character and focusing on designing supernatural soundscapes with realistic elements.

LIA CHIARIN (Production Designer) is a production designer working in film, TV, and commercials. She began her studies in Fine Art at the Royal Drawing School and later earned a degree in Painting from the University of Edinburgh's College of Art. Her work as a painter explored space and character through possessions and environments, which led her to pursue an MA in Production Design at the National Film and Television School. Her credits include the Yugo BAFTA-winning stop-motion short *Dragfox* and the psychological thriller *See It, Say It*, both nominated for Best Short Film at the 2024 London Film Festival. Lia's collaboration with Joel Alfonso Vargas on *Que te vaya bonito, Rico* won the Pardi di Domani Best Direction Award at the 2024 Locarno Film Festival. She also designed Vargas' debut feature, *Mad Bills to Pay (or Destiny, dile que no soy malo)*, which will premiere at the 2025 Sundance Film Festival.

Credits

Killer Films
Presents

a Perpetuum Films production

in co-production with
Watermark Media

in association with
Spark Features

Juan Collado

Destiny Checo

Yohanna Florentino

Nathaly Navarro

A Film by
Joel Alfonso Vargas

MAD BILLS TO PAY
(or Destiny, dile que no soy malo)

Written and Directed by
Joel Alfonso Vargas

Produced by
Paolo Maria Pedullà

Executive Producers
Christine Vachon
Gabriel Mayers

Executive Producers
Julie Waters
Evan Dyal

Executive Producers
Robina Riccitiello
Josh Peters
Liam Francis Quigley

Cinematography by
Rufai Ajala

Production Design by
Lia Chiarin

Editing by
Irfan Van Tuijl
Joel Alfonso Vargas

Supervising Sound Editor
Alina Ushakova

Sound Design by
Omar Gabriel Delnevo

Music by
Niklas Sandahl

Music Supervisor
Dan Caplin

Production Sound by
Mark Brin

Colorist
Emmanuel Benjamin

First Assistant Director
Mathew Reyes

Production Manager
Andrew Grell

Associate Producer
Lexi Kroll

Juan Collado

Destiny Checo

Yohanna Florentino

Nathaly Navarro

ADDITIONAL CAST

(in order of appearance)

Speedy Rivera as himself

Tatie Roman as herself

Eddy Spaghetti as himself

Pizza Clerk: Alejandro Vargas

Girl (Beach): Anita Jawahir

Cop 1: Gregory Requena

Cop 2: Kieran Simpson

Carmen (Lobster Shack) as herself

Henry (Lobster Shack) as himself

John (Lobster Shack) as himself

Car Owner: Donald Tucker

Destiny's Mom: Joanne Grell

Mazorkan (Barber) as himself

Frank: Calixto Leduc

Production Coordinator

Helena Hunt

Assistant Producer

Paola Dominique Delfuego

Production Assistant

Kyrin Kelly

Additional Cinematography

Joel Alfonso Vargas

Camera Operator

Oscar Rutishauser Mills

Data Wrangler
Cal-Ola Hagen

Gaffers
Jorge Quintero
Ruben Frischeisen

1st Assistant Sound
Kieran Simpson

Art Director
Lia Chiarin

Standby Art Director
Ella Schlesinger

Makeup Artist
Laurie Lugo

Juan Collado's Hairstylist
Roshany Almonte

Stunt Safety
Nicholas Robyn

Sound Re-Recorded at
Bleat Post Production

Re-recording Mixer
Alina Ushakova

Re-Recording Mix Technicians
George Elliott
Stefano Carnera

Audio Post Producer
Max Norwell

Head of Post Production
David Turner

Foley artist & foley editor
Konrad Czaplak

Foley engineer & foley editor
Andrey Dergachev

Additional Foley
Tonwagen

Re-recording Mix Assistant
Em Edwards

Original score recorded at Battery Studio, London
Orchestration - Lucas Wide & Talia Morey
Conducted by - Darren Singh
Musicians Contractor - Guy Button
Recording Engineer - Darren Jones
Assistant Engineer - Evie Oldfield

Members

Violin 1 - Eloisa-Fleur Thom
Violin 2 - Guy Button
Viola - Matt Maguire
Cello - Sergio Eka
Bass - Toby Hughes
Flute - Harry Winstanley
Clarinet - Tom Lessels
Trumpet - Dave Geoghegan

“X5”

Performed by Stylo G

Written by Alberto Coin, Jason McDermott, Steven Quaynor
Published by Reservoir Media Management (UK) Limited (PRS) and NW Collections (Jack
Russell Music Limited) Under license from 365 Records

“SISTEMA DE PATIO”

Written by Tokischa Altagracia Peralta, Raymi Miguel Paulus Torres, Yeuri Lebron Ramirez
and Leonardo Felipe Yasmil
Published by One RPM, Warner Chappell, Universal Music Publishing, Paulus Music

“Bésame Mucho”

Performed by La Hija Del Mariachi
Written by Consuelo Velázquez
Published by Peer Music
Under license from RCNTV

“Finesse”
Performed by Pheelz
Written by Philip Kayode Moses, Michael Owolabi Ishola, Daniel Benson
Published by Akinyemi Ayinoluwa, DC Talent Agency, Empire
Under license from Warner Music and Empire

“Last Last”
Performed by Burna Boy
Written by Damini Ebunoluwa Ogulu, Harvey Jay Mason, Rodney Jerkins, Fred Jerkins III, Lashawn Ameen Daniels, James Malcolm Olagundoye, Santeri Kauppinen, Robert Kustaa Laukkanen, Mikael Haataja, Simo Samuel Haataja
Published by Universal Tunes, Universal Music, MGB Songs, Sony Music Publishing, Kobalt, Malcolm James Olagundoye
Under license from Warner Music and Sony Music Entertainment

“Bum Bum Tam Tam (Jax Jones Remix)”
Performed by Mc Fioti, Future, J Balvin, Stefflon Don, Juan Magan, Jax Jones
Written by Jose Alvaro Osorio Balvin, Nayvadius Wilburn, Leandro Aparecido Ferreira, Stephanie Victoria Allen, Juan Manuel Magan Gonzalez, Alejandro Ramirez Suarez
Published by Universal Musica Unica Publishing, Irving Music, Inc. on behalf of itself and Nayvadius Maximus Music, Sony Music Publishing, Concord Music Publishing, Bucks Music Group, Ediciones Musicales Clipper
Island Records, under exclusive license to Universal Music Operations Limited

“Nintendo”
Written and Performed by VibeMatter
Produced by Seamoose and Engineered by Kayvion Courtesy of the Artists

“Medicina De Amor”
Performed by Raulin Rodriguez
Written by Fraulin Antonio Rodriguez
Courtesy of Platano Records / Still On Top Publishing (BMI)
Under license from Virgin Music Group

Marketing Manager - Perpetuum Films

Kelvis Fernandez

Subtitles

Rachata Thongruay

Legal Counsel

Max Zidel - Studio Legal LLP

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Johnny's Reef, City Island

Rocco's Pizzeria, The Bronx

Rappaport Sons Bottle Co Inc

Ikigai Media

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Tribeca Film Institute

The City of New York

Mayor's Office of Media and Entertainment

NYPD Movie & TV Unit

The City Island Community

The Orchard Beach Patrons

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This film was shot on location in The Bronx, NY.

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