

'Dumb Money' doesn't rise to the bullish heights of recent finance-themed titles

Written by By Glenn Kay For the Sun
Friday, 06 October 2023 05:33



Rating: <<<<

out of <<<<<<

Running Time: 105 minutes

This film from Sony Pictures opens wide on Friday, Sept. 29.

If you follow Wall Street trading, then you might remember the GameStop “short squeeze” that occurred in 2021. Unexpected stock purchases grew into a massive group of online enthusiasts picking up the flailing property and driving its value to never-before-seen heights. A non-fiction book by Ben Mezrich called *The Antisocial Network* was released later the same year and now a narrative film based on it has arrived at theaters.

Dumb Money

depicts this unusual story from the point-of-view of the individual who started the buying frenzy.

Set during the pandemic, the tale follows struggling, Boston-based financial analyst Keith Gill (Paul Dano). While enduring the COVID-19 shutdown with his wife Caroline (Shailene Woodley) and their baby, he posts videos about his investments and high-risk stocks he feels are undervalued.

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After he purchases a large volume of GameStop shares, many of his online followers (America Ferrera, Myha'la Herrold, Anthony Ramos, Talia Ryder) decide to do the same. When a number of billionaire investment firm CEOs (Rushi Kota, Nick Offerman, Vincent D'Onofrio, Seth Rogen, Sebastian Stan) try to manipulate and profit from the situation using “short squeeze” tactics, they end up in over their heads. Gill’s online posts become a viral phenomenon and 175 million shares are purchased, causing a massive rise in value that threatens all the CEOs and major firms involved and piques the interest of the U.S. government.

The movie is rapidly-paced, jumping between nearly a dozen characters involved in the trading process. And in some regards, this approach is effective. It keeps a movie detailing a group of talking heads staring at their computer screens about as energetic as possible. One can easily see how the story might be dull and dreary, but the filmmakers have taken great pains to constantly shuttle between the poor and the wealthy, showing their excitement and/or panicked reactions as the stock value changes.

The downside to this technique is that, with the exception of Keith Gill and his immediate family, the supporting characters are all one-note. What is constantly emphasized in a less-than-subtle manner is that the investment firm managers are horrible. In fact, some of these figures may as well be laughing maniacally and twirling an oversized mustache.

As expected, this is a story of average citizens taking on CEOs, but the only buyers we see are a nurse, college students and even a GameStop employee. They’re all either saddled with debt but sweet, or are treated poorly by their employers. Thankfully, there are plenty of familiar faces in the cast who are charismatic and help add relatability to the very simple backstories, but it is still hard for many of the characters to come across as fully rounded.

At least the material with the Gills does paint a more detailed picture. There are some interesting choices for Keith, as he must consider whether or not to sell his shares and face adversity from followers or stick to his guns and potentially lose the money that his family desperately needs. This main story does provide engaging drama. It’s also fun to see amusing scenes involving Keith bicker and fight with brother Kevin (Pete Davidson), a horribly-behaved driver for an online food delivery service who doesn’t care in the least about the stock market.

It should also be noted that the movie assumes that the Wall Street terminology brandished will

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be familiar to viewers. If it isn’t (and this reviewer is no authority on trading practices either), it will take a bit of time to fully grasp some of the techniques and terms being used early on by several of the characters.

Frankly, it may be a little too early for a movie about this subject. A longer wait may have resulted in a picture with both a more nuanced and sharper perspective on the individuals involved and specifics of exactly what occurred. Still, everyone involved successfully presents an unusual underdog story with some fun moments. *Dumb Money* doesn’t rise to the bullish heights of recent finance-themed titles like

The Big Short

or

The Wolf of Wall Street

, but it performs just well enough to provide gains for the viewer.

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