

GETTING INTO DEBT

Every crew has Debt. Typically, their starting Debt represents the amount they owe a specific organization for their ship.

- **5 Debt** buys a cramped, cobbled-together deathtrap that is only good for limping from system to system.
- **10 Debt** gets a small, no-frills jump courier with all the essentials, but limited space for crew and cargo.
- **15 Debt** secures a battered commercial vessel able to earn a living (e.g. a freighter, salvage cutter).

For crews without ships, Debt could instead represent a sum they owe a loan shark, or for buying out of a Company contract, or something equally debilitating.

WHAT'S IN IT FOR ME?

It's not all bad! When a crew has Debt, their creditors pay for the following costs.

- Ship fuel and warp cores
- Basic ship repairs and maintenance
- Contractor salaries (but not signing bonuses, which are out of pocket)

Additionally, more Debt can be taken on by the crew for various benefits.

- **Ship Upgrades:** Gain 1 Debt for 1-5mcr worth of new hardware.
- **Cyberware:** Gain 1 Debt for 1 major upgrade, or several smaller ones.
- **Hard Currency:** Gain 1 Debt to make an immediate Payday roll.

Crews looking to relax can also gain 1 Debt in order to go on Shore Leave. When they do, each crew member can take **one** of these Shore Leave actions.

- **Relax:** Convert Stress to Saves.
- **Seek Treatment:** Take 1-3 ticks toward curing a Condition.
- **Train a Skill:** Take 1-3 ticks toward learning a new skill.
- **Get Medical Care:** Heal all Wounds.
- **Moonlight:** Gain 1d10 * 500c.

In addition, each crew member heals up to their Maximum Health (but no Wounds) and reduces their Stress to a minimum determined by their location's facilities.

DEBT CHECKS

A Debt Check determines whether a crew can handle the pressure of the interest piling up on their obligations.

To make a Debt Check, roll the Panic Die (1d20) and **attempt to roll greater than your current Debt**. If you fail, look up the relevant result on the Debt Table.

The crew makes a Debt Check when:

- They finish Shore Leave.
- They gain Debt for any other reason.
- They otherwise go a significant period without bringing in any real work.
- They upset their creditors somehow.

A crew cannot have more than 20 Debt.

DIGGING YOUR WAY OUT

Debt tracks "big" income and costs. Most jobs that a crew will take on pay in the form of reducing their Debt:

- **1 Debt:** Any standard job. A particularly good load of salvage or precious materials.
- **2 or 3 Debt:** A longer or complex job, or one that might warrant Hazard Pay. A singularly valuable piece of salvage (e.g. a prototype, a minor artifact).
- **4+ Debt:** Meticulous heists, or genuine acts of heroism that save infrastructure (and maybe also lives). Artifacts that could change the balance of power in a sector.

A crew still tracks "small" income and expenditures, and a few credits always trickle over into their account after their creditors take their share of any reward. When a crew gets paid for a job or sells a haul, they reduce their Debt and then make a **Payday** roll: the crew splits 2d10 * 1,000c between themselves.

Crews having trouble scraping together pocket money might be able to find "off the books" work that pays Moonlighting rates without reducing Debt. This is universally frowned upon by creditors.

DEBT v3.1 BY JACK SHIRAI (@YOURGMJACK)

THE DEBT TABLE

D20	DEBT RESULT
1	DIVIDEND. Spending reward programs accrue, giving each crew member a free interstellar travel voucher.
2	OPPORTUNITY. The crew's creditors demand they do a sensitive and/or dangerous job for them, at enhanced pay.
3	ANXIETY. Each crew member gains 1 Stress.
4	CREDIT LIMIT. The crew cannot take on additional Debt or go on Shore Leave until the next time Debt is reduced.
5	WEAR AND TEAR. The crew's piece of armor with the most AP breaks.
6	NEPOTISM. The crew's creditors force a contractor of dubious merit on them.
7	LOCKDOWN. The crew cannot travel out of their current system until Debt is reduced. Each crew member permanently raises their Minimum Stress by 1.
8	BEHEST. The crew's creditors demand they do a job for them, at regular pay.
9	OUT OF WARRANTY. Each crew member determines the piece of equipment they use most often. It breaks and must be replaced.
10	PAYROLL ISSUE. Contractor paychecks bounce. Pay each contractor one month's salary out of pocket, or make a Loyalty save to prevent them from quitting.
11	ASSURANCE. The crew's creditors must approve all of their major movements and employment decisions until the next time Debt is reduced.
12	FROZEN. The crew cannot spend credits until the next time Debt is reduced.
13	BEST BEFORE. All of the crew's consumable items (meds, food, ammo) expire and must be replaced.
14	CHAPERONE. A representative of the crew's creditors joins them on their next job. It would be extremely bad for the crew if the rep is harmed.
15	HEADHUNTER. A faction attempts to poach the crew's contractors with an offer their creditors won't match. Make a Loyalty save to prevent them from quitting.
16	FINAL NOTICE. The crew loses all of its credits to a critically overdue bill.
17	LOCKOUT. The crew is barred from a particular port until their Debt is cleared. Each crew member permanently raises their Minimum Stress by 1.
18	CONSOLIDATION. A new organization acquires the crew's Debt, and things are going to change around here. Roll again on this table for the immediate effect.
19	EXTORTION. The crew's creditors demand they do a job for them, without pay.
20	FORECLOSURE. A squad of repos arrives to reclaim the crew's belongings, by deadly force if necessary.