

Starting Levels:

C

I

S

F

A

L

C

Criminal

I

Individual

S

Shipping

F

Financial

A

Actuarial

L

Legal

£: -2
Pts: -1

Int: +4

£: -1
Pts: -1

Int: +3

£: -1

Int: +2

£: 1

Int: +1

£: 1

£: 2
Pts: 1

£: 3
Pts: 1

£: -1
Pts: -1

Int: +3

£: -1

Int: +2

£: 1

Int: +1

£: 1

£: 1

£: 1

£: 2
Pts: 1

Int: -1

£: 3
Pts: 2

Int: -2

£: -1
Pts: -1

Int: +3

£: -1
Pts: -1

Int: +2

£: -1

Int: +1

£: 1

Int: +1

£: 1
Pts: 1

£: 1
Pts: 1

£: 1
Pts: 1

£: 2
Pts: 2

Int: -1

£: 4
Pts: 3

Int: -2

£: -1
Pts: -1

Int: +2

£: -1

Int: +1

£: 1

£: 1

£: 1
Pts: 1

£: 1
Pts: 1

£: 1
Pts: 2

£: 2
Pts: 2

Int: -1

£: 3
Pts: 3

Int: -2

£: 1

£: 1

£: 1

£: 1
Pts: 1

£: 1
Pts: 2

Int: -1

£: 2
Pts: 2

Int: -2

£: 2
Pts: 3

Int: -2

£: 3
Pts: 4

Int: -3

£: 1

£: 1

£: 1

£: 1
Pts: 1

£: 1
Pts: 2

Int: -1

£: 2
Pts: 3

Int: -2

£: 3
Pts: 4

Int: -3

Criminal and Individual loans are slightly more common and smaller than the other four loan types.

They usually pay high interest and few points, and can easily be forced into the negatives. These are good early-game loans if you want to build up your cash reserve quickly, but they can be risky.

Actuarial and Legal loans are slightly more rare and larger than the other four loan types.

They usually pay low interest and many points, and can never be forced into the negatives. It's risky to tie up all your money in one of these loans, however, especially if no one else has one.

C

Criminal

I

Individual

S

Shipping

F

Financial

A

Actuarial

L

Legal

Bankrupt

Destitute

Struggling

Poor

Irritated

Fair

Relaxed

Comfortable

Prosperous

Bountiful