



INCOMING FEED.....



## KEEPING UP THE PAYMENTS

Characters must shell out nuyen each month to keep up a lifestyle. If they miss a payment, they may end up in debt and living a lower lifestyle.

Each month that a character misses a payment, roll 1 die. If the result is greater than the number of consecutive months of payments missed, no sweat. The character's credit (which is part of the cost of the lifestyle) absorbs the missed payment. If she makes the next payment, everything is fine.

If the die roll result is less than or equal to the number of missed payments, the character is in trouble. Her lifestyle gets downgraded one level, which means being evicted from her former home, having some of her tech repossessed, having to hock some clothes, and so on.

The character is also in debt, and owes somebody one month's cost of her former lifestyle. If the character is mostly legit, he's in debt to a credit company. If the character is a criminal or shadowrunner or is living a lifestyle lower than Middle, being in debt may mean that she has defaulted on less formal financial obligations. This situation can lead to earnest discussions with large persons on the subject of debt management. After the character gets out of the hospital, she can pay back the loan. If not, there's always a good market for fresh body parts and used cyberware. "Taking it out of your hide" has a whole new meaning in the year 2070.

## BUYING A LIFESTYLE

A character can permanently buy a given lifestyle by making a payment equal to 100 months' upkeep. For example, ten million nuyen buys a permanent life of luxury. This sum represents investments, trust funds, and so on that take care of payments.

Nothing in life is certain, however. A character can lose a permanent lifestyle through an enemy's action or through sheer bad luck. A hacker can rip investments to shreds, or enemies can blow real estate holdings into scrap. These things depend on how the character's story unfolds, not on how much is her bank account at the time.

If a player wishes, her character can sell a permanent lifestyle of Middle or better. If the character has a couple of months to broker a legitimate deal, roll 2D6. Multiply the result by 10 percent to determine how much of the purchase price the character gets paid for her "property." If the character doesn't have the SINner quality (see p. 83), roll only 1D6. Also roll 1D6 die if the character must dump her home and possessions fast or through an agent because she is on the run.

## TEAM LIFESTYLES

If a team is particularly tight-knit and lives together (or if a few members of a team want to shack up), they can buy a joint team lifestyle. The cost is an extra 10% per extra person.

If the team is purchasing a Low Lifestyle or higher, one member of the team will have to be the tenant of record. This is the one stuck with the debt if the team doesn't keep up payments.