Loans

Rules for loans are found on PHB 35. What that looks like may vary between campaign settings, but we recommend the system on this page.

Getting a loan

Loans can be taken anywhere with a moneychanger.

No settlement will be capable of giving a single character a loan in excess of 1 gp per population. So a town of 2,000 could not give a loan larger than 2,000 gp to a single character.[Ex]

Security

The moneychanger may want for some security (see the Interest section below). Security can be in the form of any wealth accepted as payment by a trainer, including coin, gems, jewelry, or magic items[1].

Interest

Interest compounds monthly, with a minimum of one time. Therefore, if a PC takes a loan out at 10% and repays it later that day, they still need to pay back 10% more than the loan.

The following table "bakes in" the assumed reputation gain of characters as they go up in level. Rates should be worsened for a character with a negative reputation.

Character	Monthly interest rate	Security
1st - 2nd level	10%	Reaction check: [Positive] 50% loan value required in security. [Neutral or worse] 100% loan value required.
3rd - 4th level	9%	Reaction check: [Positive] No security required. [Neutral or worse] 50% loan value required.
5th - 6th level	8%	Optional 50% security reduces interest rate by half.
7th - 8th level	7%	Optional 50% security reduces interest rate by half.
9th+ level[2]	6%	Optional 50% security reduces interest rate by half.
Name level	5%	Optional 50% security reduces interest rate by half.
Owns stronghold	4%[3]	Optional 50% security reduces interest rate by half.

[1]
The sell value of the items should be considered, not their base value or XP value. For more info, see selling treasure

[2]
If the character is name level by now, use that row instead.

[3]
Based on DMG 35's rate for propertied characters.

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