

FEDERATION FINANCES

STAR FLEET PAY SCALES

ENLISTED

	Pay/Month
Recruit	400 Cr
Crewman 2 nd Class	400 Cr
Crewman 1 st Class	500 Cr
Petty Officer 3 rd Class	550 Cr
Petty Officer 2 nd Class	600 Cr
Petty Officer 1 st Class	700 Cr
Chief Petty Officer	900 Cr
Senior Chief Petty Officer	1000 Cr
Master Chief Petty Officer	1400 Cr
Master Chief of Star Fleet	1900 Cr

WARRANT

Warrant Officer	1300 Cr
Chief Warrant Officer	1400 Cr
Technical Chief Warrant Officer	1600 Cr

OFFICER

Cadet/Midshipman	400 Cr
Ensign	1600 Cr
Lieutenant JG	1800 Cr
Lieutenant	2000 Cr
Lieutenant Commander	2400 Cr
Commander	2800 Cr
Captain	3400 Cr
Fleet Captain	3800 Cr
Commodore	4000 Cr
Rear Admiral	4800 Cr
Vice Admiral	5100 Cr
Admiral	5500 Cr
Fleet Admiral	6500 Cr

MONTHLY SPECIAL PAY/INCENTIVES

Hazardous Duty	+20%*
SSD Bonus	100 Cr

PADS Status	100 Cr
Star Fleet HQ Duty	50 Cr
Flag Rank Bonus	75 Cr
Professional Incentive	300 Cr**

*Duty in potentially hostile areas, combat areas and galaxy exploration vessels.

**Doctors, Senior Engineers, Scientists other professionals

ITA PAY SCALES

GRADE	Pay/Month
0	125 Cr
1	150 Cr
2	200 Cr
3	400 Cr
4	600 Cr
5	700 Cr
6	800 Cr
7	1000 Cr
8	1200 Cr

SPECIAL PAY/INCENTIVES

Senior Officers	+300 Cr
Department Heads	+400 Cr
Chief Medical Officer	+500 Cr
First Officer	+550 Cr
Captain	+600 Cr
Fleet Captain	+1000 Cr
Captains Purchasing Bonus	+200 Cr

PORTSIDE / COMMERCIAL JOB SCALES

JOB	Pay/Month
Bank Teller	950 Cr
Cab Driver	800 Cr*
Cargo Handler	1550 Cr
Factory Labor	2400 Cr
News Reporter, Local	1800 Cr

Lab Technician	1 550 Cr
Private Security Guard	1 00 Cr**
Retail Clerk	800 Cr
Sanitation Worker (Plant)	1 150 Cr
Tourist Guide	1 000 Cr
Waiter/Waitress	800 Cr*
UFP/ITA Information Clerk	950 Cr
Municipal Police Officer	1 000 Cr

*Includes tips

** Part Time Watchman

BANKS/LOANS/UNSECURED CREDIT

Top 5 Federation Banks

Bank of Andor

UBS AG

Royal Bank of Scotland Group

Chase Bank

First Bank of Vulcan

These banks are the top of the heap in Federation banking with assets totaling well into the tens of trillions credit range. The Bank of Andor is the bedrock bank of Federation financial stability. All banking records are duplicated and stored at the Federation Banking repository on Memory Alpha. All Banking and trading communication is done using subspace lines.

All of these banks have branches on nearly every developed world in friendly and neutral space.

In a largely cashless society the personal transactor is the key banking tool. This credit card size device works as a debit card deducting payments for goods and services. Verification is usually done through a thumb print DNA scan. Verification is not perfect so cards should be closely guarded. Most transactors have a photo ID system, some incorporate the users entire history including medical information The transactor can deduct funds from a savings account or a debit account, the difference being that savings accounts accrue a larger percentage of interest than debit. The cards also have a credit function with a set

amount of unsecured credit available from a variety of credit companies. Payments to the credit account are automatically reduced from the users bank account. Statements are provided by placing the card into the standard home computer or at a banking terminal.

Cash is available and some establishments prefer credit slips over credit data transfers. Credit slips come in traditional 1, 5, 10, 20, 50 and 100 credit amounts, drawn on the issuing bank with a holographic picture of the Federation Securities and Exchange Commission seal. Credit slips are at a 1:1 value.

**Savings Account Interest: 5% accumulated per quarter
Debit Account Interest: 3% accumulated per quarter**

Credit Companies.

Transactors can be programmed with a line of credit from the issuing bank or from a number of different credit companies;

**Major Banking Institutions Visa & MasterCard: 10% Interest rate
10,000 Cr cap**

American Express: 10.5% Interest rate 25,000 Cr cap

Galaxy Card: 11% 100,000 Cr cap

Intersol Diners Club: 12% No Limit (Only in the SOL system)

Rhamphf Card: 12% 80,000 Cr cap

Loans. Loans can be obtained from any bank for just about any amount. The same rules for ships apply to personal loans for homes, cars or anything else. Other than ship loans these loans are at a 5 year payment period at an 8% interest rate. Homes or loans above 100,000 Cr are for 15 years at a 11% rate.

Approval for loans and unsecured credit is based on the characters pay scale, years in current employment, and financial history. The Game Master should judge the chance for approval starting at 50% and adding 5% for each 4 year period of duty or employment. Pay scales over 1200 Cr per month add an additional 5%. The GM is encouraged to be flexible when allowing credit and ruthless when payments are due.

