

MAXIMUM EFFORT



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MAXIMUM EFFORT

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INTRODUCTION

. WHAT IS MAXIMUM EFFORT?

Maximum Effort is a light-weight roleplaying game (RPG), meant equally for experienced players and new. In the course of the game you and a few friends will gather around a table and tell a story together. One person takes the role of the Director, everyone else the players.

Role-Playing Games

Tabletop role-playing games, or RPGs, are collaborative storytelling games where you and your friends work together to create interesting scenarios. RPGs are a mix of board games, improvisational acting, and hanging out with your friends.

. ADVENTURE AND ACTION

This game draws inspiration from a lot of places, but seeks to make it easiest to tell stories about action! Tense social situations, clever deduction, fast-paced fist-fights: these are the types of scenes Maximum Effort is a good match for.

That means we don't need to spend too much time on set-up. We're not looking to sit and ponder weighty philosophical topics – unless we want to create contrast with our more exciting moments.

It also means we're always aiming to create the fun. If a scene drags, we move on. If things turn dour, we shift the focus to something more engaging. Playing a game of Maximum Effort should feel like watching a movie: the beats, whether they're emotional, comedic, or action, should move the story forward at a nice clip.

. USING THIS BOOK

This book has everything you and your friends need to play the game. The first half is for players. It starts with rules to create a character, then rules on rolling dice and doing things, then conflicts and fighting, and finally gear and money. The second half of the book is guidance and tools for the director to help run the game effectively.

. HOW TO PLAY

If you've never played an RPG, don't worry: it's just playing pretend with a few rules to spice things up. The order of play is pretty simple.

The **director** will set the scene by telling the players what's going on: where they are, who else is there, and what they know.

Players will then tell the director what they'd like to do: actions they'd like to take, clues they want to investigate, people they want to talk to.

The players' choices may have outcomes in question, meaning the players will roll dice to see how successful they are.

The director then goes back to step one, describing the outcome of the players' actions and setting the scene again.

This loop carries on until the scene has run its course. When the players have learned what they need or accomplished what they wanted (or failed and been redirected!), the story moves on. The director sets up a new scene and a new opportunity for action. When play reaches a natural lull it's a good time to break, or end the session.

Scenes and Sessions

A scene is a brief window of time, usually in a single place, where the players are doing something. For example, a trial's opening arguments interrupted by a surprise witness back from the dead is a scene; a car race down alleyways crowded by cheering onlookers letting off fireworks is a scene; a desperate shooting retreat to a waiting helicopter before the villain's base self-destructs is a scene.

A scene can be described as anything that can be portrayed without a cut covering time, distance, or topic – when one of those things changes, you're switching between scenes.

A session, in contrast, refers to the real time that you, the human player, spend at the table. A session lasts from the time you and your friends sit down to start playing until you're done. Most groups find that a session of three hours is enough time to keep a story moving, though some groups try to pack as much action as possible into a single hour, or prefer marathon sessions of 8 hours or more.

If characters have abilities that last 'a session,' these longer or shorter sessions may call for modification. Consider switching to every-other session if you normally have short sessions (90 minutes or less), or counting every three hours if you play longer sessions (and, hey, take breaks every few hours to get up and walk around anyway).

GLOSSARY

Maximum Effort doesn't use many made-up or unfamiliar words, but there are some words that are used to mean specific things within the game. Most of these terms are below. When you come across a term in this book that means something specific it will be in bold, capitalized, or both.

Ability: How good you are at doing things. Abilities include Doing, Talking, and Thinking. You add abilities to most of your rolls.

Edge: When a test succeeds spectacularly, a character earns an edge to increase the effect or make future rolls easier.

Attack: An action that aims to harm someone. Attacks usually raise the Heat in a scene.

Burn: Harm, be it social, mental, or physical. Burns make things harder, and take time to recover from.

Calling: The thing that started your character down a life of adventure, and the type of adventurer they've turned into.

Cash: Money on hand, available to spend right now. Cash can be added to purchasing tests to let you buy things more easily.

Character: A person in the game, controlled by either a player or the director.

Charming: One of the specializations of the Talking ability. Charming makes it easier to flatter, perform, or make friends.

Cost: When a test fails dramatically the character making the test incurs a cost: some negative effect to be applied immediately or in the future.

Defense: A test made to resist taking a Burn when someone attacks you. The type of defense you mount depends on how you're being attacked.

Difficulty: The number a test's result has to meet for it to be successful, after all modifiers are applied.

Director: The player that's in charge of setting the scenes, moving the story, and playing the parts of any non-player character in the game.

Doing: One of the three abilities, used for physical actions like fighting, running, or picking a lock.

Fast: A specialization for the Doing ability. The Fast specialization makes it easier to do things that require coordination and speed, like driving or juggling.

Gear: The stuff you take with you into an action scene. Gear can usually be held or carried, though vehicles might count as gear in the right circumstances.

Heat: The likelihood in a scene that someone will get hurt. Attacks in a scene raise the Heat, and the higher the Heat gets the more likely it is someone is Burnt.

History: The life a character had before becoming a hero in this game.

Initiative: The order of actions in a fight or social confrontation.

Intuitive: A specialization for the Thinking ability. The Intuitive specialization makes a character better at putting together clues or getting a read on a situation.

Lifestyle: How comfortably a character lives. Your lifestyle directly affects your Wealth, as well as changing how you move through the world.

Non-Player Character (NPC): A character that's not being controlled directly by a player.

Objective: Something a character is working toward; a personal goal.

Observant: A specialization for the Thinking ability. Tasks related to perception, like searching or listening for voices, are affected by Observant.

Player: Someone at the table, playing the game. In this book this term usually excludes the director, who's a special type of player.

Player Character (PC): A character under the control of a player other than the director. The rules in this book are mostly for player characters.

Rational: A specialization for the Thinking ability. Learning, recalling, and synthesizing information are all assisted by the Rational specialization.

Sensitive: A specialization for the Talking ability. A character with this specialization is better at understanding others' motivations and emotions.

Smooth: A specialization for the Talking ability. This specialization makes a character better at staying calm, and at lying.

Specialization: An area of focus in an ability. Each of the three abilities have three specializations. Specializations are added to rolls where the specialization would make sense, like the Strong specialization on a Doing test to lift a heavy object.

Spot Test: A specific kind of Thinking/Observant test to perceive something, like a hidden threat or a distant person.

Strength: A character's virtue, something at which they're the best.

Strong: A specialization for the Doing ability that helps a character lift stuff, throw a punch, or otherwise make use of muscle.

Struggle: A challenge, weakness, or flaw that a character has to fight to overcome.

Sturdy: A specialization for the Doing ability. Characters with this specialization are resilient and heal quickly.

Talent: A special knack, course of training, or power that a character has.

Talking: One of the three abilities. This ability is used to interact with others socially.

Test: An attempt to achieve something difficult. Tests are made by rolling a die and adding or subtracting bonuses and penalties. The result is compared to the roll's difficulty to see if the attempt was successful or not.

Thinking: One of the abilities in Maximum Effort. This ability is used to perform mental feats like research, invention, or deduction.

Wealth: A measure of a character's access to money, or their regular income. You gain Cash from your Wealth every month or so.

CHARACTERS

Players in Maximum Effort portray characters. Specifically, player characters, or PCs. Every player will create a character, then act through that character by dictating their actions and speaking as them.

Creating a character means identifying and writing down that character's history and background, their motivations, strengths, and weaknesses, and a bit about how they look and act.

Since Maximum Effort is a tabletop game, every character also has some rules to follow. These rules are used when the outcome of a character's actions are in doubt. Do they succeed? Fail? Are there unexpected consequences? The rules help answer these questions.

. ABILITIES

When characters in Maximum Effort seek to do something where the outcome is in question, the director will call for a test using dice and one of the character's abilities. Maximum Effort has three abilities: Doing, Talking, and Thinking.

Doing is used to do stuff, make things move, move oneself. Driving, fighting, picking locks, anything that relies on a character's body uses Doing.

Talking covers interactions with other characters and their emotions. Lying and seeing through lies, writing poetry, performing an aria, or intimidating a suspect are all Talking actions.

Thinking involves mental exercises and actions, both witty and intellectual. Conducting research, following clues, accessing a computer network, or defusing a bomb are examples of Thinking tests.

Abilities in Maximum Effort are rated from 0 to 5.

Player characters start with all their abilities rated at 0. You then add 6 points wherever you like (so 3, 2, and 1; 2, 2, and 2; or even 5, 1, 0, for example).

. SPECIALIZATIONS

Specializations are narrower areas of focus than abilities, places where characters excel above and beyond what their abilities might indicate.

Specializations are rated 0 to 3. Each ability has three specializations:

Doing specializations are ***Fast***, ***Strong***, and ***Sturdy***.

A character's speed, reactions, and coordination are represented by *Fast*.

The power to lift, break, and punch things is improved by the *Strong* specialization.

Characters use the *Sturdy* specialization to take hits or endure extremes.

Talking specializations are ***Charming***, ***Sensitive***, and ***Smooth***.

Impressing people, inspiring them, and making friends are improved with the *Charming* specialization.

Getting a read on someone, catching lies and half-truths, and knowing when the crowd's about to turn ugly are improved with the *Sensitive* specialization.

The *Smooth* specialization is used to mislead, manipulate, and talk fast.

Thinking specializations are ***Intuitive***, ***Observant***, and ***Rational***.

Intuitive characters are better able to put together disparate clues and exercise lateral thinking.

The *Observant* specialization helps characters stay aware of the world around them, and applies to searching and perception.

A character with points in the *Rational* specialization is better at recalling and synthesizing information. This specialization often applies to checks to research and academic pursuits.

Player characters start with all specializations at 0. You can then add 2 points to your specializations wherever you like (2 in a single specialization, or 1 in two different specializations).

. HISTORY

Characters don't start as heroes; they start as average people. A history represents those humble beginnings. A list of histories follows below. Each history offers a starting lifestyle, and a mix of talents and specializations related to the history.

Select one of the histories below at character creation. Write down a few words about that time in their life, and mark the lifestyle and bonuses from that history on your character sheet.

You can choose to forego one of the talents your history offers – if any – to move your starting lifestyle one step up the ladder, or two talents to step up the lifestyle ladder twice. You can only make this choice at character creation; you can't later lose a talent to gain some comfort and cash.

Clave. You grew up in one of the upper-class enclaves, protected from interaction with the lower strata of humanity.

Attorney, executive, producer.

- You start with a **comfortable** lifestyle.
- You gain a specialization in **Talking (Charming)**.

Corp. You manage, direct, synergize, or otherwise frustrate the other employees at your corporation. You're trying to climb the ladder.

Advertising director, project manager, transition consultant.

- You start with a **comfortable** lifestyle.
- You gain a specialization in **Talking (Smooth)**.

Criminal. You get by breaking the law. You might move drugs, people, software, or hire yourself out for general thuggery.

Drug dealer, muscle, scammer.

- You start with a **destitute** lifestyle.
- You gain the **Case** talent and one other talent of your choice.
- You gain specializations in **Talking (Smooth)** and **Thinking (Observant)**.

Desk Jockey. You punch the clock for a living, putting in time at a desk job. You'll do the same thing 40 to 50 hours a week, 52 weeks a year until you retire at 75.

Accountant, data analyst, sales associate.

- You start with a **working** lifestyle.
- You gain the **Bureaucrat** talent.
- You gain a specialization in **Thinking (Intuitive)**.

Entertainer. You're on the way up in some industry or another: music, video, streaming, visual art, or even live performance.

Audio editor, graphic designer, streamer.

- You start with a **poor** lifestyle.
- You gain the **Creative** talent and one other talent of your choice.
- You gain a specialization in **Talking (Charming)**.

Fringer. Society has labeled you an indigent or vagrant, but the truth is you live off the land, out in what wilderness is left. That wilderness is, regrettably, owned by a real estate trust somewhere.

Cult member, ecologist, logger.

- You start with a **destitute** lifestyle.
- You gain the **Iron Stomach** talent and one other talent of your choice.
- You gain specializations in **Doing (Sturdy)** and **Thinking (Observant)**.

Knowledge Worker. You get by on your brains: an academic, a researcher, writer, or other scientist.

Coder, materials engineer, teacher.

- You start with a **working** lifestyle.
- You gain either the **Scientist** or **Studious** talent.
- You gain a specialization in **Thinking (Rational)**.

Labor. You work a tough job where you're more or less interchangeable to the management.

Bartender, cashier, trucker.

- You start with a **poor** lifestyle.
- You gain the **Good Cop** talent and one other talent of your choice.
- You gain a specialization in **Talking (Sensitive)**.

Leo. You are, or used to be a cop. Corporate, public, military, or private security: it's all the same job, more or less.

Correctional officer, detective, field agent.

- You start with a **working** lifestyle.
- You gain the **Menace** talent.
- You gain a specialization in **Thinking (Observant)**.

Military. You're a fighter. You trained on high-tech weaponry and vehicles, and acted in the interests of your country, or corporation.

Infantry sergeant, pilot, quartermaster.

- You start with a **working** lifestyle.
- You gain the **Marksman** talent.
- You gain a specialization in **Doing (Fast)**.

Muck. You do odd jobs. You might hop from retail to retail every few weeks, run scams on the web until you get busted, or sell stuff off the back of a truck – whatever gets your next month's rent.

Day laborer, junk dealer, temp.

- You start with a **destitute** lifestyle.
- You gain the **Gossip** talent and one other talent of your choice.
- You gain specializations in **Talking (Smooth)** and **Thinking (Intuitive)**.

Tradie. You have a professional trade, something blue collar but reliable: auto mechanic, plumber, construction. You'll work until your body gives out, and maybe a bit after.

Bricklayer, EMT, welder.

- You start with a **working** lifestyle.
- You gain the **Jerry-rig** talent.
- You gain a specialization in **Doing (Strong)**.

. CALLING

Now that you know your character's history, it's time to find out what pulled you into the world of action and excitement of Maximum Effort. This is your calling.

A calling might be a circumstance, a career, or a personal quest. Whatever the nature, your calling drives you to go do something exciting. It's the inciting incident of your story. Mark down a few words about the moment you became a hero on your character sheet.

Your calling gives you a talent and a specialization. It also comes with a struggle – something that you'll need to wrestle with, and maybe overcome.

A list of callings follows below.

Avenger. Something terrible happened to you, and you're out for justice. If you can't get justice, revenge will work.

- You gain the **Tracker** talent.
- You gain a specialization in **Thinking (Observant)**.
- You add a struggle related to your loss, and your subsequent obsession with it.

Bon Vivant. You're out to experience the whole wide world! Gambling, drinking, pleasant company, and the lure of adrenaline give you endless reasons to move fast and take risks.

- You gain the **Shameless** talent.
- You gain a specialization in **Talking (Smooth)**.
- You add a struggle related to some kind of addiction, like a substance or an activity (fine dining, cigarettes, gambling, adrenaline...).

Champion. You've got a cause. It could be religious, political, or personal. Whatever the case, you're willing to put your life on the line for what you believe in.

- You gain the **Guts** talent.
- You gain a specialization in **Doing (Strong)**.
- You add a struggle related to your cause of choice (typically that you'll place it above other considerations).

Fool. You never signed up for this! Things just keep happening around you. You never seem to get your feet under you, but neither do you seem to stumble too badly.

- You gain the **Wyrd** talent.
- You gain a specialization in **Talking (Charming)**.
- You add a struggle based on your wild luck and general unsuitability for adventure.

Guardian. You're the thing that stands between the bad guys and the innocent. You might be protecting a person, a place, or a thing that merits your devotion.

- You gain the **Helpful** talent.
- You gain a specialization in **Doing (Sturdy)**.
- You add a struggle related to your charge, the thing you protect. It can be used as leverage against you.

Intellectual. The vast seas of knowledge are all the motivation you need to adventure. Ancient secrets, cutting-edge technology, undiscovered vistas: you want to see it all!

- You gain the **Memory Palace** talent.
- You gain a specialization in **Thinking (Rational)**.
- You add a struggle related to prioritizing the intellectual over the physical or social.

Professional. You don't let emotions get to you, you're just doing the job. You were recruited by someone into madcap action as a career, and you're good at it.

- You gain the **Athlete** talent.
- You gain a specialization in **Doing (Fast)**.
- You add a struggle related to your professional obligations and the way they often conflict with your own wants and needs.

Scion. Your mission is not your own. You inherited it from a family member, mentor, or maybe a stranger.

- You gain the **Home Turf** talent.
- You gain a specialization in **Thinking (Intuitive)**.
- You add a struggle related to your responsibilities and legacy.

Wolf. You're not in this for fun, you're in this to survive. The money and connections you make in your adventures get you through the next day.

- You gain the **Cold** talent.
- You gain a specialization in **Doing (Sturdy)**.
- You add a struggle due to placing your own well-being and needs over those of your compatriots and peers.

. TALENTS

Talents are powers, training, and knacks that make player characters a cut above the rest. Your history and calling may provide one or more talents.

Talents may provide bonuses on certain types of rolls, give you an edge in the right circumstances, or allow you to take actions or gear that you wouldn't normally be able to.

Some talents have a requirement, usually another talent, that you must have before you gain that talent. If you ever lose the requirement to a talent you can't use it until you meet the requirements again. If you permanently lose the requisite, you should work with your director to switch the talent for another for which you do qualify.

A list of talents follows below.

<i>At character creation you gain one talent.</i>

Acrobat. You double the result of tests you make to avoid falling damage (if your roll after bonuses is 13, for example, treat it as 26). You're also Lucky on rolls to avoid falling in the first place.

Ambidextrous. You can use either hand equally, or even both at once. You can take an extra major or minor action each turn. You must state that you're doing so before making the roll. You roll one die and divide the result in half, rounding down, using that result on both tests. Because you make only one roll, your Effort is likewise limited (e.g., a roll of 5 halved results in two 2s, and you can only add 2 Effort to each, maximum). Finally, if the actions use different abilities they each take a -2 penalty.

Analytical Insight. When you're faced with a puzzle or tableau of clues you can make lightning-quick connections. You can spend 1 Effort to reduce the time necessary to search a room, analyze clues, or otherwise analyze a puzzle to mere seconds. You also gain a +1 bonus to rolls to do so.

Antiquarian. You have a knack for archaic weapons like axes, bows, and swords. When you make an attack against a target with an antique close-quarters weapon – like a sword, polearm, or axe – and you fail by less than 5 (i.e., fail, but without a cost), you can choose to spend 3 Effort to disarm your target. Whatever they were holding falls to the ground in the same zone.

Artiste (requires Creative). You can move people with your work. When someone engages with your work you can make Talking tests as if you were interacting with them directly. You must decide when you create the work what you want it to communicate (e.g., should it inspire fear, jealousy, an impassioned message about corporate greed, and so on).

Athlete. You double the distance you could normally jump. You can also climb almost as fast as you can walk. You gain a +1 bonus to tests related to climbing, swimming, jumping, tumbling, and so on.

Bloodhound. You can track a person through a crowd or across the planet – they can't hide from you. Whenever you spend Effort on a test to find someone you gain a +2 bonus for every point of Effort spent. If you succeed with an edge you can arrange to get to someone's destination before them (so long as it's remotely physically possible), arranging for them to walk into their destination to find you already there.

Brawler. You're at your best with just your fists, surrounded by enemies. When you engage an enemy in a fight bare-handed you can force another target within reach (in the same zone as you) to make a Heat test as well.

Bureaucrat. You know your way around the paperwork maze. You gain a +3 bonus to tests to derive information from records and papers, or to get something done by those same means.

Case. When you spend a minute in or around a building you can get a sense of the likely layout: entrances and exits, likely guard stations, security measures, and where something valuable might be locked up.

Cheetah Speed (requires Sprinter). When you do nothing on your turn but move you can spend 2 Effort to move an extra zone, in addition to the extra zone from Sprinter (for a total cost of 3 Effort to move 2 extra zones).

Cold Read. You've practiced the skill of analyzing a person by their clothing, the way they move, the things they buy. You can create a sense of shared identity with a few minutes' observation. You gain a +2 bonus to tests to make a first impression. If that impression is positive you gain a +1 bonus on Talking tests with that target going forward.

Cold. Stress doesn't stop you from doing what you need to. You reduce Pressure on a Doing test by 1.

Companion. You have an ally that's willing to accompany you and assist on your missions. They have 3 points to distribute among abilities and 2 for specializations. They have two Burn slots, rather than the 3 that a Player Character does. You can take this talent multiple times, gaining a new companion each time.

Competent Companion (requires Companion). Your companion (or one of your companions if you have several) gains 2 points to distribute among abilities and a specialization; or 1 to add to an ability and a talent. You can take this talent multiple times.

Contortionist. You can slip through small spaces, fold yourself up into a suitcase, or remain inside a closet for hours at a time. You gain a +2 bonus on tests where flexibility is important.

Coward. You seem to always get away at the last moment, coming back to fight another day. When you suffer a Burn you can spend 5 Effort at the end of the round to slip away. Your escape may be flashy, like firing off a secret submarine, or less dramatic, like slinking out of the room while the fight continues without you.

Creative. You are an artist. Pick a medium; you are able to support yourself (at your current lifestyle) with art alone, provided you put in the time. You're Lucky on tests to make that kind of art or communicate something with your art. You may be recognized in the right circles for your art, and gain a +2 bonus to tests where that would be relevant.

Criminal Architect (requires Case). Once you've cased a location you gain a +3 bonus on tests to avoid automated security measures (like tripwires, cameras, and so on) and to spot live security measures.

Crowd Work (requires Cold Read or Hot Read). You can take a moment to assess a group – up to a hundred people – over the course of ten minutes or so. After that time you can identify the member of the group with the lowest score of your choice (such as Talking/Sensitive or Thinking/Intuitive).

Customize (requires Signature Gear). You've taken steps to improve the tools of your trade. Your piece of signature gear gains a special quality. Choose one of the effects below.

- The item grants a +1 bonus on tests of a certain specialization.
- The item combines the functions of a different, distinct item (e.g., a phone that does the job of a computer; a sword that can be used as a pistol as well; a car that has helicopter blades and can fly).
- The item is exceptionally small, durable, concealed, or otherwise special.

You can take this talent multiple times, each time choosing a different signature item or applying a different feature to the same item.

Cut Off. You can spend 3 Talking Effort to take the next turn in a social scenario, superseding the normal order of initiative. You have to have your turn available (i.e., you can't have taken it already this round).

Cutting Edge (requires Customize). The tweaks you've made to your kit make it superior to any stock example of its kind. A piece of signature gear you've customized makes all rolls with it Lucky. You can take this talent multiple times, each time choosing a different signature item.

Dabbler. You can spend Do and Think Effort one-for-one on Talking tests.

Danger Sense (requires Defensive Fighter). You gain your bonus from Defensive Fighter even before you've acted in the round.

Dangerous Driver (requires Stunt Driver). You can use your vehicle to make attacks on pedestrians or other vehicles without suffering penalties.

Dangerous Gang (requires Gang). Your gang members gain a +1 bonus to combat tests, and each member gets one Burn slot.

Dangerous. You've got a bit of bad guy flair. You can use the Smooth specialization in place of the Charming specialization, presenting yourself as cool and aloof in a way that brings people in.

Defensive Fighter. You gain a +2 bonus to tests to defend yourself after you've acted, until the end of the round.

Demolitions Expert. You know your way around explosives. When you would fail with a cost on a test to defuse or modify an explosive it never detonates. You also gain a +1 bonus on tests to handle and set explosives, and on Heat tests against explosions.

Devil's Own Luck (requires Wyrd). Your luck is legendary, and borders on the supernatural. When you make a Jinxed test you can spend 7 Effort to switch two Jinxed dice to a Lucky dice.

Dirty Fighter (requires Brawler). You don't fight to look pretty, you fight to win. When you make a bare-handed attack and you succeed with edge you can make the next roll against that target or another target in your zone Lucky.

Doctor (requires Medic). You have a working knowledge of internal medicine. You can spend an hour and 3 Effort to diagnose and treat an injury or illness. This requires a difficulty 15 Thinking/Rational test and access to some medical resources like a doctor's office, pharmacy, or similar. If you are successful your target clears a minor or serious physical Burn.

Dodge. You can use your speed to avoid hits in a fight. You can use Do/Fast on all physical Heat tests, including against guns, fists, and explosions.

Driver. You're Lucky on tests to drive cars, motorcycles, and similar vehicles.

Eerie Intuition. You have a knack for following the will of the universe. When you run out of leads to follow or avenues to pursue you can make a Thinking/Intuitive roll with a difficulty determined by the GM (usually 10). On a success a happy accident points you in the right direction: someone drops a hotel card near you, a suspicious figure mistakes you for their contact, an old friend calls out of nowhere, or similar.

Empty Mask. You can lie perfectly, perhaps because you believe your own line. When you spend Effort to convince someone of a lie, to conceal the truth, or otherwise mislead someone you gain a +2 bonus to the roll for every point of Effort spent.

Enhanced Interrogator (requires Menace). Torture may not work, but you have a way of convincing people it's in their best interest to share information with you. When you cause a social or physical Burn you can spend 1 Effort to extract an answer to a question from the victim. The answer is to a question you pose as you act, or whatever's at the top of their mind.

Escapist. You gain a +2 bonus on tests to slip bonds and open locks, as well as to escape being held by another person.

Fame (requires Reputation). You're not only known locally, but globally. Your reputation stretches across borders and social classes. Further, when you spend Effort on a test that benefits from your reputation every point of Effort spent grants +2 to the result rather than +1. The drawback: you're famous. Anyone can find out what they need to about you.

Fighting Retreat. When you suffer a physical Burn in a fight you can spend 1 Effort to move one zone away from your attacker immediately.

Flexible Thinker. You can spend Do and Talk Effort one-for-one on Thinking tests.

Focused. You can lock into a mental task. You reduce Pressure on a Thinking test by 1.

Forensic Accounting (requires Bureaucrat). You can follow the money like a shark following blood. When you have access to someone's personal records - their bank statements, legal papers, and so on - you can make tests as if the person was there to interrogate or speak with. You can't learn information produced after the date of the paperwork; it's a 'snapshot' of the person when it was created. This talent can also be used to identify similar information about an entity like a business.

Gang (requires Companion). You gain the leadership of a small gang. Roll a die to determine how many are available to you at any given moment. The gang members have all 0s for their abilities and specializations, and no Burn slots; when they're Burnt they retreat or retire.

Good Cop. You're the kind of person people want to tell secrets. You gain a +3 bonus on tests to extract information from someone outside of a social conflict.

Gossip. You always hear what's going on in your spheres of influence. Other individuals with your lifestyle will open up to you about the news of the day, and you gain a +2 bonus when seeking to get specific information like who arranged to have Brighton fired or who's been selling HOT CHROME to the kids in the neighborhood.

Grease the Wheels. You know who to bribe, and how much it'll take. In circumstances where the application of money can make your life easier you can spend Cash instead of Effort to improve your roll. Every point of Cash spent grants a +2 bonus to the test. You also have an intuitive understanding of whether or not someone is open to a bribe; if it's in doubt you can make a Talking/Sensitive roll to clear things up.

Guts. No fear! You gain a +1 bonus on tests to avoid being frightened or intimidated. You can also spend 1 Effort to ignore the effects and penalties of a social Burn that was caused by fear until the end of the round.

Heist Conductor (requires Case). You have a natural sense of time and timing. When you're calling the shots on an infiltration, exfiltration, heist, or similarly complex plan you can Help your allies no matter where they are.

Helpful. You can Help someone as a minor action rather than major.

High-strung. You're Lucky on initiative rolls, and gain a +1 bonus to spot tests.

Holistic Investigation (requires Analytical Insight). You can draw inferences from the smallest elements – an untied shoe can lead you to a corporate saboteur, a forum post to an illegal prostitution ring. When you have access to part of a scene or person, like someone's online activity or their apartment, you can make a test to investigate the rest of the scene or person as if you had access to everything. In this way you can use a photo of a crime scene to investigate the crime, or the storage unit of a person to analyze the person.

Home Turf. You know your territory like the back of your hand. Choose your home turf: a town, county, or a neighborhood you could be expected to know well (an area with a population of 10,000 or so makes a good guide: a half a square mile of New York City, a square mile of any other major American city, five-to-ten square miles of a town or suburb, or a whole rural county). While you're in your territory you can spend 1 Effort to find a person or thing you're looking for with about an hour's time, or 3 Effort to find them in minutes. You can also spend 3 Effort to head off someone in a chase, provided the chase occurs in or ends in your territory. If you spend a few months in a new area you can swap your territory to your new home. You can take this talent multiple times, choosing a new territory each time.

Hot Read. You can find out more in a few minutes with a person than their therapist. After speaking with someone or observing them for a few minutes you can make a Talking/Sensitive test against their Talking/Smooth to identify one of their Struggles. When you can leverage that Struggle in a test you gain a +1 bonus.

Hyper-focus (requires Focused). You reduce Pressure on a Thinking test by 3.

Ice Cold (requires Cold). You reduce Pressure on a Doing test by 3.

Impersonator (requires Mimic and Master of Disguise). You can maintain a number of personas equal to your Thinking ability. Each persona has a set of identification, a name, a family history, an accent, a costume, and so on. Every persona in your collection is a whole individual – with the exception that they don't really exist. While you're inhabiting a persona you gain a +5 bonus to tests related to your disguise. It takes at least ten minutes and a costume change to 'put on' or 'take off' a persona. If an identity is burnt and you must discard it, you can create a new one by spending a month doing so and making a Difficulty 5 purchase test.

Inexhaustible. You gain a +3 bonus on Do/Sturdy tests of endurance, like long-distance running or going without sleep.

Interrupt (requires Step In). You can spend 3 Doing Effort to take your turn in the middle of someone else's turn. The turn order returns to them once you're done. You have to have your turn available (i.e., you can't have taken it already this round).

Iron Stomach. You can eat nearly anything: rotten fruit, moldy sandwiches, years-old junk food. This is a great party trick. It also allows you to bank 1 Cash every month, even with a cheap lifestyle. Finally, you gain a +3 bonus on tests to resist or avoid disease and poison.

Jerry-rig. You can make repairs on the fly with nothing more than a bit of adhesive and a paperclip. You ignore up to 5 points of penalty on tests to repair and modify stuff due to lacking the appropriate tools or workshop. Repairing and modifying gear takes you half as long as usual.

Kinetic Savant. You can spend Think and Talk Effort one-for-one on Doing tests.

Knife Fight! (requires Brawler). You're one of the few knife fighters that's more dangerous to your foes than yourself. When you make an attack with a knife you gain a +3 bonus to the attack. Note that this Heat increase is temporary; it doesn't increase the Heat going forward.

Leadership. When you Help an ally you can spend Effort one-for-one rather than two-for-one.

Marksman. You have a knack with guns of all kinds. You extend the range of firearms you use by one zone.

Martial Arts (requires Brawler). By controlling the flow of a fight, you control the outcome. You don't suffer a penalty to tests to disarm, trip, or maneuver an enemy.

Master of Disguise. You can turn a handful of cheap makeup into a convincing disguise. You don't suffer a penalty for creating a disguise with improvised materials, provided you can find some kind of paint, makeup, or costume. Further, if you are given decent supplies – wigs, latex, and face paints – and an hour's time you can change a person's appearance dramatically, granting them Lucky rolls on tests to conceal their identity.

Medic. You're trained in first aid and can do a bit of battlefield medicine. You can spend 3 Effort and make a difficulty 10 Thinking/Intuitive test as a major action to clear a minor physical Burn from a person nearby. You need to have access to a first-aid kit to use this talent.

Memory Palace. If you have time to review something you can recall it perfectly later. For every minute spent studying a single scene you can recall it for a month with perfect clarity. You're also Lucky on rolls to recall specific information you've heard or seen.

Menace. People know better than to approach you. You gain a +2 bonus to tests to intimidate others, and don't need to speak to do so. Cracking your knuckles, glaring, or just looming is enough. When a social conflict starts you can spend up to 5 Effort to raise the starting Heat on a one-for-one basis.

Middleman (requires Gossip). You are adept at positioning yourself in the middle of deals. You can extract favors from both sides of an otherwise fair arrangement. Minor favors likely don't cost you anything, but major favors you can purchase just like gear. Further, you know who's got access to what: fences, dealers, and suppliers.

Mimic. You can imitate a specific person, or just pick up and put off personas at a moment's notice. You can imitate accents flawlessly, and even change your body language to indicate the kind of person you might be. If you have ten minutes to observe someone you can pick up on their idiosyncrasies and gain a +3 bonus to tests to imitate them.

Natural Immunity (requires Iron Stomach). You can spend Effort to clear Burns caused by disease or poison: 1 point for a minor Burn, 2 for a serious Burn, or 3 for severe.

Neuroplasticity. You're hard to shock. You gain a +3 bonus on mental Heat tests.

Percussive Maintenance (requires Jerry-rig). Sometimes giving an object a whack is as good as taking it back to the workshop. You can make a test to repair something with a single major action and no tools or supplies, though the roll is Jinxed. If the roll fails you can't try again unless you spend a point of Effort to do so; this cost increases by 1 for every subsequent attempt (so 2 for the third attempt, 3 for the fourth, etc.).

Personality Analysis. Given a body of work - art, video, writing - you can make stunningly-accurate inferences about the artist. You can make tests as if the person was there to

interrogate or speak with, though you can't learn information about them from after the date of their work. For example, you might learn from a few fiction books that the author suffered a phobia of rats and germs, that they had a history of abusing their romantic partners, and that they were vocal about their use of drugs but were secretly afraid of the hard stuff; but you couldn't find out what they had for dinner last night. The artwork is a 'snapshot' of who the artist was at the time they made it.

Physician (requires Doctor). You've got training in the cutting edge of medicine. You can spend a full day restoring someone to good health, provided you have access to serious medical equipment: a hospital's operating room or private medical center, for example. You must spend 3 Effort and make a difficulty 20 Thinking/Rational test. On a success the target clears a severe Burn.

Pilot (requires Driver). You can fly helicopters, gliders, and planes.

Poised. You always perform at your best, even under pressure. You reduce Pressure on a Thinking test by 1.

Polyglot. You learn five additional languages. You halve the time necessary to learn a language.

Power Broker (requires Middleman). You can see the strings of power, and make them move. You gain a +3 bonus to identify who's in charge in a given organization, to make purchase rolls on favors, and to identify who can get you what you need. You also reduce the cost of favors and illicit gear by 1 when you purchase them.

Power Lifter. Your muscles aren't just for show. You gain a +2 bonus to tests to lift, carry, and break stuff. You also reduce the penalties for running a medium or heavy load by 1.

Prepared. You gain an extra empty slot for whatever loadout you carry, and a +1 bonus to the test to remember an item.

Prescient (requires Prepared). You gain two extra slots for your loadout, and are Lucky on tests to remember gear.

Psych Programming (requires Hot Read). If you know at least one of a target's Struggles you can subtly bend them toward your own aims. For every day you have access to a person you can make a

Talking/Smooth test against their Talking/Sensitive. If you are able to build up successes equal to three times their Thinking/Rational score (minimum 3) you can subsume their will. You can change the target's Strength, Struggle, or Motive, or give them a new Strength, Struggle, or Motive, or any mix thereof.

Quickdraw (requires Marksman). You can draw a pistol and empty the magazine faster than most people can get a hand on their weapon. When combat starts you can spend 5 Effort to attack all targets within a single zone within the range of your pistol. The attack is made with a +3 bonus. Note that this Heat increase is temporary; it doesn't increase the Heat going forward.

Reputation. You have a reputation for something, good or bad. Choose what your reputation is. In cases where that reputation would be beneficial you gain a +3 bonus to tests. Where it would be detrimental the GM may treat it as a Struggle. For example, a reputation as a violent criminal enforcer would be very useful when earning entry to a club's VIP section or finding counterfeit cash on the street; but a hindrance when trying to get an appointment with the CEO's executive assistant.

Reserved. You're hard to shake. You gain a +3 bonus on social Heat tests.

Resilient. You recover from Burns more quickly than the average person. It takes you a few minutes to shake a minor Burn, a day for a serious Burn, and a week for a Severe Burn.

Resistant. You're hard to hurt. You gain a +3 bonus on physical Heat tests.

Rumormonger (requires Gossip). You know the trick to spreading gossip and rumors, true or not. You can choose to apply a label to someone by speaking with others in their social circles. For every day spent spreading the rumor it sticks for a week. The target of your rumors is labeled with a story or term of your choice, and actions that leverage that label gain a +2 bonus. Anyone seeking to identify you as the source of the rumors must make a Talking/Sensitive test against your Talking/Smooth.

Scientist. You've got an understanding of a specific field of science. You gain a +2 bonus on tests related to an academic area like physics, chemistry, biology, and so on.

Shameless. It's not weird unless you make it weird. When you propose something outré or distasteful you can spend 1 point of Effort to avoid the approbation and disgust that would normally go with it. Propositioning someone for casual sex, offering to commit crimes, or asking after someone's bowel movements, for example, don't impose penalties as they normally might.

Shoulder Roll. You can use your strength to take a hit in a fight. You can use Do/Strong on all physical Heat tests, including against guns, fists, and explosions.

Signature Gear. You have an item – a computer, weapon, or vehicle – that is iconic to you. Choose a piece of mundane gear you own. That piece of gear is special. You gain a +1 bonus on tests made with it. Further, the item won't break down or fail except in the most extreme circumstances, and takes half the time and cost to repair if it does. Further, once a session you can spend 3 Effort to make a roll with that gear Lucky. You can take this talent multiple times, each time choosing a new signature item.

Sleight of Hand. Your hands are faster than the eye can see. You gain a +2 bonus on tests to perform legerdemain or pick pockets. The bonus also applies to secreting small items on yourself, like concealing a weapon in the lining of your coat or a wallet in your undergarments.

Sneak. When you're discovered, no you aren't. When you fail a test to hide from others and another viable location to hide is available within a zone you can spend 3 Effort to move to that new location and hide again.

Sniper (requires Marksman). You can make impossible shots with a rifle. You can spend 5 Effort to ignore the range of a rifle you're using, to a reasonable maximum (around 500 yards for most rifles, up to a mile for a serious, heavy-duty military sniper rifle).

Sprinter. Once per turn you can spend 1 Effort to move an extra zone when you move on your turn.

Step In. You can spend 3 Doing Effort to take the next turn in combat, superseding the normal order of initiative. You have to have your turn available (i.e., you can't have taken it already this round).

Studios. You halve the time necessary to do research or look something up, or to write something up. You also gain a +1 bonus to tests related to academics, critical analysis, and the like.

Stunt Captain (requires Stunt Driver). You apply the effects of Stunt Driver to aquatic vehicles like motorboats.

Stunt Driver (requires Driver). You reduce penalties for dangerous driving (like ramping a vehicle, doing wheelies, drifting, sudden brakes and acceleration) by 3, and gain a +1 bonus on normal driving tests.

Stunt Pilot (requires Pilot, Stunt Driver). You apply the effects of Stunt Driver to aerial vehicles as well.

Think Fast. You can spend 3 Thinking Effort to take the next turn in an intellectual contest, superseding the normal order of initiative. You have to have your turn available (i.e., you can't have taken it already this round).

Tracker. You have a talent for finding people. When you make a roll to locate someone you gain a +1 bonus. Further, if you fail you can then spend 1 Effort to get a hint from the GM as to where you might pick their trail up again: a person they may have been in contact with, a place they might have been recently, or a thing they might be pursuing.

Unflappable (requires Poised). You reduce Pressure on a Thinking test by 3.

Vanishing Trick (requires Sleight of Hand). Now you see me, now you don't! When you roll initiative you can spend 1 Effort to move up to a zone and make a Do/Fast test to hide, seeming to vanish in a blur.

Worldly. You know people everywhere in your spheres of influence. If you're an academic you know the faculty of every major university in the world; if you're a criminal you know the capos and oyabuns of every organization across the globe; if you're a corporate executive you know the consultants and board members that make the money move from London to Macau. You don't suffer penalties or lose access to your talents due to moving outside your normal areas of influence.

Wyrd. You have some strange luck. When you make a Jinxed test you can spend 3 Effort to switch a single Jinxed die to a Lucky die.

. EFFORT

Player characters are special. Not only do they have remarkable skills and training, they have something else, something ineffable: Effort. The ability to put extra Effort into a test is what separates the player characters from their peers.

What is Effort?

Effort is, for the most part, precisely what it sounds like: a reserve of inner strength expended to go the extra mile. However, it can also represent a willingness to sacrifice, the support of allies, or special narrative weight.

Effort is split into physical Effort, social Effort, and mental Effort. Each matches a specific ability: physical for Doing, social for Talking, mental for Thinking. These pools of Effort are kept separate for most purposes.

A character gains one point of Effort for every point in an ability and its specializations. For example, a character with Doing 2, Fast 1, and Sturdy 1 would have 4 physical Effort.

<i>Mark down your physical, social, and mental Effort, as well as your Maximum Effort (the sum of all three).</i>
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. STRENGTH & STRUGGLE

What's action without opposition? Virtue without flaws? A strength without a struggle to overcome?

Characters in Maximum Effort have one or more Strengths, and one or more Struggles. A strength is your finest quality: a heart of gold, an unshakeable commitment to your friends, a dedication to the truth. Your struggles are things you have to fight from time to time: flaws, addictions, past mistakes, debts, and other trouble you run up against.

Strengths and struggles are a way for you to regain Effort. By giving into your struggles or acting in accordance with your strength when it will make your life more complicated, you earn Effort to spend later on.

You'll already have a struggle from your calling.

Choose a strength.

Choose one, two, or three struggles.

A list of common strengths and struggles, and ways in which they might complicate your life, follow below.

STRENGTHS

Bravery. You don't back down from a fight. You're the first to stand up a bully, and have no problem going against the grain if it's to do the right thing. This can get you into trouble when you stick your head out and shouldn't have, or when you put your allies into a difficult spot by picking fights.

Charity. You can't help but help people. You're the first to reach out to lend a hand to a stranger, and you're beloved in your community for it. It can, however, mean that you put the priority on life and well-being over other objectives, even when dealing with the origin of the problem would help more people in the long run.

Decisiveness. You have no problem putting plans into action. There's nobody better in a crisis, and even when the heat's not on you're great to have around because you'll make sure stuff happens. When this goes wrong it's because you've acted thoughtlessly or impulsively, or grown frustrated with other people failing to act.

Dedication. You don't waver from your mission. You've never had a problem with follow-through or commitment, and when you say something's going to get done it's a promise. Unfortunately, you can put your goals over your own needs and those of others, to your own detriment.

Gratitude. You fully appreciate what you have. You live life, and loudly! You savor every moment in your life and share that enjoyment with others. The downside is that you can fall into valuing the physical and present over the other avenues of your life. You might turn to hedonism and shallow debauchery without something to rein you in.

Hope. You are confident that things will work out. That faith, or certainty, or hope can carry you through almost anything. It makes you the anchor that your friends can hang onto when life seems impossible. Your weakness is that you can rely too much on fate. When that happens you fail to prepare adequately, or you push forward when you should retreat, or you focus on the positive and ignore the need to address the negative.

Justice. You won't let a wrong stand. You have a keen sense of what's fair and right, and no problem standing up for it. At your worse moments, however, you impose your own view of what's right on others, becoming judgmental without knowing all the facts of the matter. Your pursuit of fairness can also lead you to demanding the impractical, refusing to settle for something that's good in favor of something that's perfect.

Loyalty. You don't give up on your friends. A person in your inner circle can always rely on you, and you can rely on them as well. The bonds you forge are stronger than anything. However, not everyone is as faithful as you are. You are prone to overlooking the flaws of your allies, or failing to see how they've changed.

Selflessness. You avoid the traps of arrogance and selfishness. It lets you stay modest and humble, and look at the world clearly. In the wrong light, however, it can lead you to shy away from confrontation or undervalue your own experiences. You can spend so much time in the shoes of others that you fail to consider your own needs.

Thoughtfulness. You think things through. Before you act you consider all the angles, and that ensures your success. You can see things from other perspectives, and you are aware of others' thoughts and needs, sometimes before they are. If you're not careful, this thoughtfulness can lead to indecision, hesitation, and anxiety. You're at your worst when you fail to act because you haven't been able to consider a problem sufficiently.

STRUGGLES

Aimlessness. You don't know who you are. You're adrift because of a recent change in your life – a death in the family, a job loss, a divorce – and it's left you vulnerable. You can be pushed around by others with strong personalities, or may seek to find a new purpose and go looking in the wrong places.

Anxious. You haven't got a great grip on yourself. When things get tough you don't get moving, you get panicky. The anxiety might be focused, or it might be a generalized inability to focus on what's right in front of you.

Arrogance. You're the best! And you know it. And everyone around you knows it. You can't stop talking about it. Whether you're compensating for insecurity or suffering from genuine hubris, your pride in yourself outstrips what it ought to.

Awkwardness. It's not that you don't know what to say, it's that sometimes you talk before you think, or maybe you just can't get a good read on social situations. You're known for putting your foot in your mouth and turning people off by speaking up. Or being too quiet. Or just standing weird.

Cowardice. At heart, you're a coward, and you know it. Faced with the hard decision, you put it off. You step back from confrontation. You avoid, rather than face, the hard parts of your life.

Debt. You made a bad decision and now you carry that debt with you. A literal debt. You owe someone a lot of money, or a serious favor. It haunts you, keeping you awake at night, keeping you from getting ahead in life.

Despair. Grief, depression, an artistic ennui... whatever the reason, you are prone to fits of melancholy. It can become impossible to see the path forward. Even worse, you can be struck in the moment of crisis by the inability to hope for success.

Disgusting. People are turned off by your odious habits. This goes beyond skipping a shower now and then – you've got some inclinations, hygiene issues, or attitudes that are downright gross. It can interrupt conversations and, at the very least, doesn't help a first impression.

Greed. When it comes right down to it, you often value things over people. The lure of money, comfort, and cool stuff has led you to make some questionable choices, and you're not sure it won't happen again.

Selfishness. Look out for number one. When push comes to shove, you're not going to take the hit meant for someone else. In fact, you might arrange for the opposite. This habit of viewing people as the means to an end has hurt your relationships, as you might expect.

Temper. You've got a temper. It feels good to get angry. Better than being ashamed, sad, or confused, at least. Your first resort is anger, and it often turns toward violence. This attitude has left you with few tools in your emotional toolbox.

Vice. Sometimes you've got to get away from the world, and the easiest escape is your vice of preference. It might be alcohol, gambling, hard drugs, video games, anonymous sex – whatever pauses your own life for a moment. The problems arise when you stop choosing when to pursue your vice, and start being subject to the clock of your addiction.

. OBJECTIVES

In addition to the temporary missions and quests you undertake in Maximum Effort, you'll also have at least one objective. An objective is a motivation, something you're pursuing for your own purposes. You could be trying to find your father's killer, chasing down the lost Golden Ikon to return it to your hometown, or angling for the big promotion at work.

This motivation provides a kind of backdrop, something that you can work toward between adventures, and a tool for your director to use in your story.

We recommend picking an objective that relates directly to your history, calling, a strength, or a struggle.

At character creation choose an objective for your character.

. EXPERIENCE

You earn experience through adventures, drama, and action! Maximum Effort rewards characters for surviving fights, but also for progressing the story in other ways.

Experience is then used to improve your character. Characters can earn new talents and increase abilities and specializations by spending Experience.

Your director will tell you when you've earned experience, and how much. Experience is typically awarded at the end of a mission or an arc of the story.

Experience can be earned by:

- showing up to play
- accepting director's notes on your strengths or struggles
- surviving dangerous situations or stressful confrontations
- achieving your goals in a mission
- making progress in your motivation
- earning exceptional successes or enduring exceptional failures

You can spend experience to improve your abilities, specializations, and gain new talents. Spending experience takes a bit of time; you usually can't spend experience until you have a chance to rest and recover between missions.

- Improving an ability by 1 costs 10 experience.
- Improving a specialization by 1 costs 3 experience.
- Gaining a new talent costs 10 experience.
- Changing a Struggle to a different Struggle costs 3 experience.
- Removing a Struggle costs 10 experience (you must always have at least one Struggle).
- Changing a Strength costs 3 experience.
- Adding a new Strength costs 10 experience.
- Recovering from a Burn as if it were one level less severe (i.e., a major Burn as if it were minor, or severe as if it were major) costs 5 experience.

Creating Heroes

This chapter has all the information you need to build a character, but it stops at the mechanics of the game. The thing that turns them from a character to a hero is you. The way you view the character will add weight to their decisions, and give them a voice.

Your character is more than just the numbers on the page. Before you start playing – during character creation, ideally – we encourage you to think about some of the questions below, maybe mark down a few answers on your sheet.

Where are you from?

What do you look like?

What do you sound like?

How do you move?

What's the first thing people notice about you?

What's the second thing?

What surprises people when they get to know you?

What makes someone a friend, rather than an acquaintance?

What do you do as a hobby?

Is there an object that's important to you? Why?

Who took care of you growing up? Who's still around?

Do you have a partner, spouse, children?

What obligations do you have?

What do you do for work? How do you feel about your employer and coworkers?

When you answer the questions that stand out to you, you'll have a better idea of how to present your character. The next thing is to consider their internal life and history.

Try to draw a line from your character's history to their calling, through their abilities and talents. Is your character especially strong? Why? Are they dedicated to a cause? Why? Is there a mis-match between what their abilities would indicate and their lifestyle or employment? Why? Where did they pick up their struggles? What about their motivation?

As you begin to see how your character came to be you'll get a better sense of what drives them as well.

Building a Team

Maximum Effort isn't played alone. Your character is going to interact with the other player characters at the table, just as you'll interact with the other players. Finding the things that bind your characters together will help you determine how those characters interact and why they trust each other.

As you're building characters together, talk with the other players about how your characters might have come together in the past, and what they might think about each other. The director may have some suggestions or a starting point.

In some cases it may be clear how your characters know each other. If you've got a drug dealer and an addict at the table, you can draw a clear line between them. If you've got a corporate executive and a corporate spy, one may have been turning secrets over to the other, or similar. These connections will emerge naturally.

The goal is to have each character connected to at least one other character. They may have worked together, grown up in the same neighborhood, played in the same sports league, dated in college, and so on. If you find yourself reaching for reasons, use the table below.

Have each unconnected character roll. They have that relationship to the character on their right.

This table uses a percentile roll. To get a percent roll two d10s. Assign one to the tens place, and one to the ones place (use different colors, or say whichever die falls farther left is the tens, or similar). So, for example, a roll of 5 and 8 is 58. Easy! 00 is counted as 100.

d% **How You Know That Character**

01-04	<i>You were married, and are now divorced.</i>
05-08	<i>You're family: cousins, probably. You see each other from time to time.</i>
09-12	<i>You had a long romantic relationship.</i>
13-16	<i>You work together.</i>
17-20	<i>You're rivals. Maybe professionally, or for notoriety, or for someone's affection, or etc.</i>
21-24	<i>You ran into each other in a bar a few years back and went on a wild bender that lasted a full day - you haven't really talked since then.</i>
25-28	<i>They're taking advantage of you for your connections or skills.</i>
29-32	<i>You're siblings (or half-siblings! Or secret siblings! Or twins!).</i>
33-36	<i>You're their boss.</i>
37-40	<i>You're friends, but one or both of you secretly has a thing for the other.</i>
41-44	<i>They're your boss.</i>
45-48	<i>You're aware of each others professional reputation, and have a mutual respect.</i>
49-52	<i>You're making use of the other character for their connections or professional skills.</i>
53-56	<i>You're both working to overcome some addiction or crisis, and are part of the same support group.</i>
57-60	<i>You were in jail together.</i>
61-64	<i>You met in a past mission on opposite sides of the arrangement.</i>
65-68	<i>You had a romantic fling, fast-paced and brief.</i>
69-72	<i>You're friends.</i>
73-76	<i>You're related by marriage: step-siblings or siblings-in-law.</i>
77-80	<i>You were part of the same criminal outfit, even if you're straight now.</i>
81-84	<i>You met through a mutual friend, and eventually became very close.</i>
85-88	<i>One or both of you were in the foster system, and you fostered together.</i>
89-92	<i>You grew up in the same neighborhood, maybe across the street or hall from each other.</i>
93-96	<i>You had a mutual friend that died suddenly, and you grieved together.</i>
97-00	<i>You were childhood friends.</i>

PLAYING THE GAME

Everything you've read so far has been about creating a character. This next chapter is about using that character in the game.

. ORDER OF PLAY

In the introduction of the book we introduced the gameplay loop: the director describes a scene, the players act, and the director reacts, then describes the effects on the scene. This loop repeats until the scene reaches a conclusion.

When the outcome of the action in the scene – either the player characters' or non-player characters' actions – is in question, it's time to roll dice. The outcome of the test determines how the action proceeds.

. TESTS AND DICE

The test is the fundamental decision-point of Maximum Effort. A test is called for when the outcome of an action is in question. Things like opening a door, ordering a pizza, or driving home from work don't need tests. Things like a gunfight, disarming a bomb, or searching a room for clues deserve tests.

A test has three elements: the die, the modifiers, and the difficulty.

The die, in Maximum Effort, is a d10, or ten-sided die.

The modifiers added to or subtracted from a test's result start with the ability and specialization that might apply to the roll. The director will let you know which ability applies, and which specialization of that ability, if any.

The circumstances of the test may provide bonuses or impose penalties to the roll. These are added to the roll's result, on top of ability and specialization modifiers.

Some rolls are Lucky, or Jinxed. A Lucky roll allows you to roll multiple times and take the best result. A Jinxed roll requires that you take the worst.

Finally, you can add Effort to a roll after all the other bonuses and penalties are totaled up. The director can add Pressure as well, imposing a penalty.

When all these elements are taken into account the final result of the roll is compared to the Difficulty of the task. If the total matches or exceeds the Difficulty the test is successful; if the result is lower the attempt fails.

A roll that exceeds or fails to meet the Difficulty by a large margin has additional effects. A result 5 over the Difficulty is said to succeed with an Edge; a result less than 5 under is said to fail with a Cost. Every 5 over or under adds another Edge or Cost.

An Edge is a perk, boon, or advantage that applies to the effects of the test or to a future test the character makes. It might be extra damage in a fight, finishing a test quicker than expected, or provide a bonus on a future roll.

A Cost is a penalty levied against the character, or a sacrifice they make as part of the test. It could result in the character taking a Burn in a conflict, could destroy or ruin a piece of equipment, or might make life more difficult going forward.

. ABILITIES & SPECIALIZATIONS

Maximum Effort has three abilities: Doing, Talking, and Thinking. Characters add their ratings in these abilities to tests. When the director calls for a test they'll also state which ability is being used for the test.

Doing tests have to do with physical tasks, like those below:

- Jumping, climbing, swimming, throwing stuff, and other athletic feats.
- Picking pockets and locks.
- Fighting, with weapons or without.
- Lifting, carrying, and breaking stuff.
- Driving, skateboarding, and running.
- Resisting injury, poison, exhaustion, or illness.

Doing covers anything having to do with physical strength, coordination, and resilience.

Talking tests are those that rely on social interaction, such as:

- Convincing someone to come around to your point of view.
- Lying through your teeth to get what you want.
- Creating a piece of art that moves its audience emotionally.
- Making a good impression on first meeting someone.
- Keeping your cool in intense circumstances.
- Getting a read on someone to determine if they're lying to you or working against you.

Talking covers anything that has to do with interaction, emotions, and social insight.

Thinking tests are used for mental tests, like:

- Researching an esoteric topic.
- Writing a computer program, or executing it.
- Staying aware of the environment around you, or searching for something hidden.
- Analyzing information to draw conclusions, including following clues.
- Making functional things, as well as upgrading or repairing them.

Thinking includes anything that relies on learning, analyzing, or synthesizing information.

Spot Tests

Most tests in Maximum Effort rely on someone doing something. Either a player takes an action that prompts a test, or a non-player-character does something that forces a player to roll. The most common exception is a spot test.

A spot test is a test to see, hear, or otherwise perceive something. Unlike when players are actively searching for something, a spot test is called by the director when there's a chance that the player characters may notice something.

If a character would reasonably be expected to notice something, like a person walking in the room, there's no need to make a test – as per usual. Spot tests are only prompted when there's some chance a person might miss it, like failing to notice a tripwire, identifying someone creeping up in the dark, or seeing a military drone hovering far overhead.

Spot tests are usually Thinking/Observant tests. However, an emotional spot test might be prompted when someone's interacting with someone and could detect a change in their demeanor: that would be a Talking/Sensitive test instead.

. BONUSES & PENALTIES

Tests in Maximum Effort are often modified by bonuses and penalties based on the character's circumstances. A character trying to replace a car tire should have a simple time, for example, but the same character replacing a tire in the rain, at night, without a car jack is going to suffer some serious penalties to the roll.

If the only thing making a roll harder is the character acting under pressure – a time crunch, gunfire, a bad day at work – then the director should use **Pressure** to modify the roll instead. Bonuses and penalties are dependent on circumstances and conditions.

Common penalties to a character's roll include:

- Doing something in the dark.
- Being restrained or hindered in some way.
- Using inadequate tools or supplies.

Bonuses might include:

- Working with exceptional supplies and tools.
- Having the help of a non-player-character assistant.
- Acting from a physically-advantageous position, like having the high ground.

Bonuses and penalties are usually assigned ad-hoc, with the following guidelines: a minor advantage or disadvantage grants a +1 or -1 bonus or penalty. A substantial-but-not-exceptional modifier is +/-3. A major advantage that enables something exceptional modifies the roll by 5. Something that would allow even the most unskilled and untrained individual to get something done can modify the roll by up to +/-10.

. HELP

Characters can help each other when making a test. A character can use the Help major action to assist another character make a test. When the character making the test rolls their helper can spend Effort at a 2-for-1 ratio (from any pool) to improve the roll. The helping character has to be in a position to assist: either in the same zone or somehow guiding the acting character or providing encouragement.

. JINXES & LUCK

In addition to static bonuses and penalties, you may make some rolls that are exceptionally Lucky, or some that have a Jinx. Luck and Jinxes are often from talents, gear, or other special effects.

When you make a Lucky roll you'll roll an extra die, then take the result of your choice.

When your roll is Jinxed you'll roll an extra die, then the director gets to choose the one you use.

A roll can be double-Lucky, or double-Jinxed (or even more; you could make a quintuple-Jinxed roll, for example). Every 'stack' of Lucky or Jinxed adds another die to the roll.

If your roll is both Lucky and Jinxed you'll add a die for each stack of either Luck or Jinx, then you and the director get to remove dice until one remains. For example, if the roll is double-Lucky and Jinxed, you'll roll four dice total: one to start, two more for Luck, and one Jinxed die. Then you remove one of your choice (probably the lowest) for your first Lucky stack; then the director removes one, usually the highest, for their Jinx; then you remove another – your second stack of Luck; and what remains is the die you use for the test.

. DIFFICULTY

The director sets the Difficulty of a test. Some tests have common or defined Difficulties, especially in combat or conflicts. At other times the director will need to set the Difficulty of a task on the fly.

A common guide is that something that anybody can do with a bit of time has a Difficulty of 3; something that requires a bit of good luck or training to get reliably has a Difficulty of 6; a task that most can't accomplish regularly is Difficulty 9; something outside the reach of a normal person and tough even for someone trained is 12; a test at which people expect to fail is 15. Difficulties higher than 15 are perceived as impossible, and require special equipment and ideal circumstances, at minimum.

Player characters are a cut above the rest. In normal circumstances – no Jinxes or Luck, no bonuses or penalties – a player character can hit Difficulties of 8 or 9 probably half the time if they're good at it; and may be able to hit Difficulties of 15 before even spending Effort. Reaching a Difficulty of 20 or more with good luck, some Effort, and a bit of gear is not that far outside the expected for a hero.

. EDGE & COST

When you make a test you have a chance to earn an Edge, or to incur a Cost.

Edge is something extra you get for an exceptional roll. In combat it's often a chance to do more damage or get into a better position. Outside of combat it could be reducing the time a test takes or earning a bonus on your next roll.

A cost is the inverse: you did so badly that not only did you fail the test, you've caused yourself trouble. You take extra injuries in combat, or break a tool, or suffer a penalty on your next roll.

You get an Edge for every 5 by which your result on a test exceeds the Difficulty. For example, a result of 21 on a Difficulty 9 test would earn you two Edges ($21 - 9 = 12$, $12/5 = 2$ and some change).

You incur a Cost for every 5 by which your result fails a test. A result of 4 on a Difficulty 10 test, for example, gets you one cost ($10 - 4 = 6$, $6/5$ is just over 1).

Math

It's worth noting that your first Cost is just a little easier to get than your first Edge. A Difficulty of 10 gets you a success at 10, and an Edge at 15 (so you succeed at 10, 11, 12, 13, 14, and your Edge on 15). On the same Difficulty a roll of 5 gets you a Cost (9, 8, 7, 6 are failures, 5 is a Cost).

Don't worry about it. Most things in Maximum Effort are tilted toward the player. It's also harder to conceptualize "if a roll would not have met a Difficulty of 5 lower than the normal Difficulty, it incurs a Cost," than "if it's 5 less than the Difficulty."

Common Edges include:

- Earning Luck on your next roll.
- Doing something in half the normal time.
- Imposing an additional Burn on a target in combat or conflict.
- Recovering a point of Effort.

Common Costs are often the inverse, like:

- Suffering a Jinx on your next roll.
- Taking extra time on a test.
- Destroying or spending some material resource, like a tool used in the test.
- Being rendered incapable of trying the same thing again, even if you normally could.
- Suffering an additional Burn when defending from an assault in combat or social conflict.
- The director gains a point of Pressure.

. EFFORT

A player character's bonuses and penalties on a roll are mostly static; the variable is the die roll. A character with Doing 3 and Fast 1 will always add 4 to their Doing/Fast rolls as a baseline. However, there is one resource a player character has that can tilt things in their favor even when the die rolls poorly or the Difficulty seems impossible: Effort.

A player can choose to spend Effort to improve their roll after the roll is made.

Effort is separated into three pools: physical, mental, and social, corresponding with Doing, Thinking, and Talking, respectively. Effort spent from the matching pool improves a test result on a one-for-one basis. That is, 2 mental Effort spent on a Thinking test improves the result by 2. Effort spent from mis-matched Effort pools is spent at a two-for-one ratio. The same 2 mental Effort spent on a Talking roll would result in a +1 to the roll. Mis-matched Effort can come from either of the other pools, so a character could spend 3 physical Effort and 1 social Effort to improve a Thinking test by 2, for example.

A character can use as much Effort as they have available, but if they spend more than the result of the die they Overdo It. For example, a roll on the die of 4 to which the player adds 5 Effort is Overdoing It.

A character that Overdoes It on a test suffers a Burn.

Recovering Effort requires rest or embracing a Strength or Struggle.

Characters recover one point of Effort when a scene starts.

Characters recover a point of Effort for every hour or so they can rest, and recover all spent Effort if they can relax for a full day.

When a character gives into a Struggle in a way that causes a scene to take a turn for the worse or makes their own life more difficult they regain a point of Effort.

When a character leans into their Strength in a way that complicates their life, prevents them from reaching a goal, or causes them harm they regain up to half their total Effort, rounded up.

When a character recovers Effort they can choose which pool recovers that point, Doing, Talking, or Thinking.

. PRESSURE

The director has a similar resource: Pressure. When a circumstance is tense, when fate is against the characters, when the action is rising and every moment matters, Pressure can make things more difficult. The director's Pressure pool is not linked to a specific ability, nor is it tied to a single non-player character or threat. Instead, Pressure is a kind of floating, environmental story tension.

The director gets a base pool of Pressure at the start of each session. Pressure can be added to the pool when players incur costs on their tests, when players refuse to act in accordance with their Strengths or Struggles, or when certain non-player characters appear on the scene.

Pressure, like Effort, is spent to affect rolls. As you might expect, however, Pressure is a penalty to a player's roll rather than a bonus. Like Effort, Pressure can be spent after the die is rolled. It affects a roll at a one-for-one ratio, so each point of Pressure spent reduces the test's result by 1.

The director can spend Pressure on a roll up to the test's Difficulty. So on a Difficulty 3 test, the director can only spend up to 3 Pressure.

Pressure can also be spent to activate certain non-player character powers or environmental effects.

When the director spends Pressure to reduce a test's result the player can then choose to spend Effort, even if they had not spent it before. The player always gets the last word. A player who has already spent Effort on a roll that is then affected by Pressure can also choose to withdraw their Effort.

For example, if the director turns a successful roll on which a player has spent Effort into a failure, and the player doesn't have enough Effort to swing the roll back to a success, they can reclaim their Effort so that it doesn't go to waste.

Note that this withdrawal could turn a failure into a failure with costs attached, so the player may wish to spend their Effort even if they can't succeed so they can avoid costs on the test.

. MAXIMUM EFFORT

When a player spends their last point of Effort they've exerted Maximum Effort!

Exerting Maximum Effort comes with costs. When you make a roll and apply your last point of Effort, do the following:

First, double the bonus provided by the Effort you've spent. If you would normally add +3 from Effort, for example, it's now +6.

Next, if your roll is an 8, 9, or 10, roll the die again and add the result. Keep doing this until the die shows a result of 7 or lower.

Third, if your die results in a 1, 2, or 3 – on the first roll or a subsequent roll – you suffer a Burn on the ability you're using (i.e., physical to Doing, social for Talking, mental for Thinking).

Finally, if you succeed on the roll with an Edge you can spend one Edge to remove a Burn of your choice.

. STRENGTHS & STRUGGLES

Your Strengths and Struggles will come into play, sometimes in unexpected ways. You may be faced with choices between achieving your goals and indulging in a Struggle; or even between doing the right thing and following your Strength, and doing the thing that wins the fight. When your Strength or Struggle cause complications in the story you can earn experience and Effort.

When the director identifies an opportunity to give into a Struggle they can offer you the chance to do so. If you take the director up on their offer you recover a point of Effort. If you turn them down you must spend a point of Effort instead.

The first time in a session you indulge in a Struggle you gain a point of experience as well.

Likewise, the director may point out that your Strength presents a challenge in a scene. If you play to your Strength in a way that makes your life more difficult or hinders your roll in some way you recover a point of Effort. If you act contrary to your Strength you must spend a point of Effort.

The first time in a session you complicate your life by relying on a Strength you earn a point of experience.

If playing to a Strength causes you to fail or delay a serious objective, such as letting a villain escape, giving up the goal of a mission to stand by your ideals, or impoverishing yourself in some way (in Cash, giving away valuable gear, or similar), you regain all of your spent Effort.

. OBJECTIVES

Characters in Maximum Effort have objectives that can run parallel to or contrary to their missions. These objectives are personal goals: finding someone important, protecting something, earning fame or recognition, and so on.

When you make substantial progress toward your Objective you earn a point of experience.

If pursuing your Objective prevents you from achieving a mission goal, complicates your life, or otherwise adds wrinkles to the story, you earn a point of experience.

Non-Player Character Action

In Maximum Effort the players make all the rolls – after all, the action is centered on them! That means that NPCs may be taking action, but the outcome of their efforts is rarely, if ever, in doubt.

When the players act contrary to an NPC, that's no problem: players roll dice, the NPCs present the Difficulty for the roll.

This gets more complicated when NPCs take actions that aren't in opposition to players, but instead against each other or affecting the environment.

When an NPC is there to do one thing, assume that they can. For example, if the PCs bring along a corporate turncoat while infiltrating a giant corporate headquarters for the explicit purpose of interpreting the results of some R&D paperwork, assume that the NPC can do that thing without making a roll.

If an NPC is doing something outside their area of expertise, have them roll. Add their Doing, Talking, or Thinking Difficulty to the result of the roll, and add 5 to the test's normal Difficulty. Success and failure are treated in the same way as if a PC were acting.

Player character companions are a special case. These characters are built almost like PCs, and are controlled by a player at the table. That player also makes rolls for their companions.

You can also modify a normal NPC to act as a companion, turning them over to a specific player or to the players as a whole. Just subtract 5 from their Difficulties to get their abilities and specializations. Any feature that would normally require spending Pressure to activate can instead be activated with Effort, spent by the player or players controlling the NPC.

ACTION

Maximum Effort is all about the action. This chapter provides the framework for creating that action: how to interpret time, space, and activity in the game.

. TIME

Time passes in two scales in Maximum Effort: real time and game time. Real time is the minutes and hours you spend at the table, talking and rolling dice. Game time is the imagined time that your characters spend together. In most cases the rules are concerned with game time.

Game time passes in scenes, in rounds, or in free time.

Scenes are discrete moments where we focus on a specific time, place, and group of characters. A heated discussion at a fancy restaurant could comprise a scene; a fierce running gun-fight in an abandoned building that spills out onto the street is a scene; a montage of the characters buying and building gear for a covert operation is a scene.

These scenes are framed just like in films and television. The director will let the players know where they are, what they're doing, and who else is there. They'll guide the action throughout the scene, and move onto another scene when it's time.

For the most part these segues between scenes is invisible: the action will move to another place, time will pass, and everyone will continue telling the story. These scene changes can mostly be ignored. When it matters – when Effort is on the line, or a talent has an effect measured in scenes – the director may call out that the scene is over and moving on.

Our second way to count time is rounds. Rounds are a separation of time into smaller bits that we use to slow down the action in a social conflict or a physical fight. A round is the length of time it takes for everyone at the table to take their turn once. The chapter on conflict goes into more detail on the topics of conflict, combat, rounds, and turns.

A fight or social confrontation is often a scene all of its own. It usually includes the moments building up to the conflict and a few seconds after, but may cut suddenly to minutes or hours later if the conflict is the climax of a scene.

Free time is the last way the director might move things forward. Free time is used to cover large swaths of time that don't need much attention. Characters going shopping, doing their day job, travelling from place to place, that kind of thing. The director will indicate time passing by saying something like "it takes about four hours to drive there. As you arrive..." In that example the four hours are free time, and the director is setting up the scene as you get to your destination.

. THE ENVIRONMENT

Conflict in Maximum Effort isn't always between characters: just as often it's a character challenged by their environment.

The environment, just like non-player characters, is an agent of the director. The director will describe the cliff faces the players have to climb, the driving rain that pours down on them, and the raging fire that erupts from a high-rise. While players are the ones acting, the environment challenges them and changes over time.

There are some common threats and challenges in the environment:

DOORS & LOCKS

Where players find their path blocked by a locked door they can attempt to break through or pick the lock.

Trying to pick a lock takes about fifteen seconds (or a major action in combat), and a character can keep trying until they succeed. However, a common cost for failure is breaking a pick or damaging the lock in such a way that it can't be opened, even with a key.

The Difficulty of picking a lock is usually related to its cost or quality. A cheap lock like a school locker padlock might be Difficulty 5, a common external door lock is 10, and a high-security lock is probably 15. The roll is usually Thinking/Intuitive, though tools like electronic locks might require Thinking/Rational, and simpler locks can be jiggled and bumped with Doing/Fast.

Picking a lock requires specialized tools - lockpicks and turning tools, usually - though some types of lock can be defeated without such tools (like a combination lock). Electronic locks like fingerprint readers, card readers, or keypads require specialized tools to bypass as well: little electronic gadgets and tiny pliers.

Attempting to break down a door takes just a moment (a major action in combat) and requires a Doing/Strong test. A flimsy door like those inside a home requires only a Difficulty 5 test. More serious doors like external residential doors are Difficulty 10, and high-security doors like those of military facilities are hardened to Difficulty 15 or higher.

The use of appropriate tools, like driving a truck through a wall, can eliminate the need to make a Doing test, or may change it to a Doing/Fast test to drive.

LIGHTING AND DARKNESS

The most present element of the environment in Maximum Fun is lighting. The rules assume that most of the time characters can see what they're doing clearly. Where that's not the case, they'll take penalties.

If a character is performing an action that requires seeing it – shooting at someone, repairing an engine, or searching a library – they suffer a -3 penalty in poor lighting conditions, or -5 in night-time darkness. If a character is totally blind they suffer the -5 penalty and the test is Jinxed.

Poor lighting conditions include things like using a flashlight at night, operating by a single flickering candle, or those moments at dusk and dawn where the sun is gone but some light remains in the sky. It can also include being outdoors under heavy cloud cover or in deep shadows.

Things like fog, mist, or smoke can also hinder someone's vision. Characters acting in heavy fog or mist are Jinxed on rolls that rely on vision, though they don't suffer a penalty to the roll unless it's also dark (common when smoke blots out the sun, of course).

Sources of light don't extend indefinitely. A character indoors at night with the lights on is in perfect lighting; if they tried to see something outside they'd treat it as completely in the dark. A camp lantern illuminates a circle about fifteen or twenty feet in radius, with darkness beyond; a floodlight may create an area fifty feet square of great lighting but leave shadows for twenty feet beyond that and darkness beyond. The director can provide guidance on whether something's well-lit, shadowy, or in total darkness.

WEATHER

Wind and rain are an inevitability of adventures outdoors.

Precipitation can be treated like lighting in most ways. Rain and snow decrease visibility by a step, so from daylight to shadow, shadow to darkness. Serious rain and snow can Jinx a roll dependent on sight, just like fog or smoke.

Wind imposes a -1 to -5 penalty on certain checks, like throwing things, attempting to climb a wall, or even driving at high speeds. Guns are normally not affected by wind except at long, long ranges.

Wind and rain will also put out fires. A match is extinguished immediately, a campfire or bonfire after a minute or two, and a house-fire after a half-hour or more of pouring rain.

TEMPERATURE

Extreme temperatures, either desert heat or arctic chill, can cause trouble for characters. A character exposed to extreme temperatures makes a physical Heat defense test, almost as if they were in a fight. The test is repeated over time if the character stays outdoors, and increases until a Burn is acquired, just like in combat.

The severity of the environment is what determines the starting Heat and frequency of test.

An **extreme** environment, like a snowstorm at 0° Fahrenheit or a 100° day in the city requires a Difficulty 3 Heat test after an hour of exposure, and every hour thereafter, with the Difficulty increasing by 2 each time.

Very extreme conditions – a glacier at -20° or a desert at 120° – has a starting Heat of 6 after fifteen minutes and increases by 2 every fifteen minutes.

Extremely extreme temperatures, like being dunked in freezing water or roasting in 150°+ temperatures, requires a Heat test every few minutes, starting at 9 and increasing by 2 every test.

All characters in the environment have to make a Heat test, but can choose in which order. When someone takes a Burn the count resets, but all characters continue making tests. So, for example, in a group of 4 player characters very extreme conditions could start at a Difficulty of 6, which everyone beats, then on the next attempt could be at 8, cause a Burn, and another character at that same time could make a test at 6 and fail.

Proper gear can eliminate the need to make such tests, or can decrease the severity of the conditions by a step.

FALLING

Falling is the quickest way to hurt yourself seriously. A fall just from standing can result in a broken wrist, hip, or skull. A fall from twenty feet up can result in serious injuries, or even death. A fall from a hundred feet is a death sentence.

A character that suffers a fall has to make a Doing/Sturdy roll to resist physical Heat equal to half the height, in feet. A fall from 20 feet, thus, has a Heat of 10. Remember that a character that suffers a cost for a roll to defend against Heat can take multiple Burns. Even a physically competent character is likely to get 15 on their roll, at most: a Heat of 35 (or 70 feet), therefore, is enough to kill most characters outright.

SQUEEZING

When characters try to get into or move through tight spaces it imposes a -3 penalty on most Doing tests. A person can, without too much trouble, get into a space about half their size. Anything smaller than that typically requires a Doing/Fast roll to contort and compress, and these extra-small spaces often impose an even more severe penalty: -5 or even -10 to actions while tucked and twisted around.

SUFFOCATION & DROWNING

A character deprived of air is in a stressful situation, and starts defending against physical Heat right away. A character that can get a breath of air can hold their breath for a minute before starting to make Heat resistance tests.

While suffocating Heat starts at 5, and increases by 1 every ten seconds or combat round, with the character making a new roll each time it increases. The Heat count resets when a suffocating character suffers a Burn from it. A character that is taken out by a Burn from suffocating succumbs, falling unconscious. If they're drowning they breathe in water.

An unconscious character can still be saved by quick action and a Difficulty 10 Thinking/Intuitive test to administer first aid. This window closes pretty quickly though – even with attention a character that's been unconscious more than a few minutes is probably dead.

HUNGER, THIRST, & EXHAUSTION

Though it's rare in Maximum Effort, the topic of starvation may come up. The average person takes a physical Burn for every 24 hours without water, and for every three days without food. A character suffering from starvation or thirst can't rest to recover from Burns.

Going without sleep is much the same. A character suffers a Burn for every 24 hours they go without sleep, and can choose if the Burn is physical, mental, or social.

Getting sufficient food, water, and rest stops the clock on hunger, thirst, and exhaustion. It still takes time to recover from those Burns, however.

POISON & DISEASE

Deadly toxins and virulent diseases are the bread-and-butter of a certain genre of action. Most poisons and diseases are presented with Heat values to resist with a Doing/Sturdy test. Some have special effects and rules attached to them – the director's section of this book has more rules for poisons and diseases.

. **SOCIALIZING**

Gunfights and high-speed chases aren't the only kind of action in Maximum Effort. Half or more of your time as a player is going to be used socializing.

Just like with most day-to-day activities, socializing often doesn't require a roll. Checking into a hotel, chatting with a friend, catching up on the news – these things don't have big stakes for failure, nor are they especially difficult.

But extracting secrets from a drunken foreign dignitary without arousing suspicion, fast-talking past a club bouncer to get into the VIP section, or convincing your long-lost love that you were truly trapped on a desert island all that time: these are high-stakes, dramatic moments deserving a test.

Social tests are treated just like any other. Where circumstances demand that an action go well for a success or fall apart for a failure, the director will call for a test. Usually in social situations these are Talking tests.

The stakes of social tests may not be as immediately apparent as in Doing tests. The director will typically call out the consequences of success or failure on such a test. For example, in trying to extract the location of a crime lord's safehouse from one of his contacts by subtle means, the director may say "on a success here he's not going to give you the information straight away, but you think you can get him to invite you to the party tonight. An Edge might get you the info right here. On a failure, of course, this guy's going to find a way to stop talking to you, and you think he'll spread the word to his friends, too."

When a social interaction turns into interrogation, browbeating, or intimidation as characters try to apply Heat to each other, it's no longer socializing, it's a conflict. Rules for conflicts are in a later chapter, but it's that persistent Heat that distinguishes conflict from a simple social test.

. DOWNTIME

Between adventures your characters don't just sit around gathering dust. You've got day jobs, families, social ties, sporting events and movies to attend. Characters are assumed to be living their lives between adventures, something we call downtime.

You can also attempt to get stuff done during downtime. Things like repairing a vehicle, pursuing a series of clues, or gaining standing in a secret society are all examples of downtime activities. Most downtime activities are extended tasks that can be picked up and put down at need. The director will usually set a number of times you need to succeed on a test to accomplish it completely, with a roll once a week. Each Edge earned adds another success. For example, repairing an antique prop plane might require ten tests at Difficulty 5. When all tests are complete, the plane's in good working order.

MISSIONS

Whether breaking into a vault or jailing a thief, heroes are always out doing something. These are typically called missions. A mission is a single goal that players pursue in Maximum Effort.

. SCOPE

The scope of a mission is how big the project will be and how long it will take. Something like casing a single building, breaking in, and downloading the secret plans for the factory to be built there is pretty small in scope: it will be a few scenes from start to finish. On the other hand, infiltrating and bringing down a multi-level marketing scheme that's secretly distributing high-tech combat steroids is a long-term proposal that will involve many locations, tons of non-player characters, and likely some twists and turns along the way.

The director will set the scope for a mission. Normally players only know the eventual target or goal of the mission and a starting point, and must figure out the rest themselves.

. PREP

Half the success of a mission depends on preparation. As players are readying themselves to start a mission they may want to research the area, purchase or acquire supplies, and make contact with allies.

This phase of a mission often passes in free time. The players are rarely on a timer, and scenes will only start when the director determines that there's fun to be had in playing something out.

LOADOUT

As players prepare for a mission they'll choose what to take on the trip. This is their loadout.

A character has a loadout of light, medium, or heavy on a mission. A light loadout is equal to your Doing/Strong rating; a medium loadout is 2 more than that; and a heavy loadout is 3 more than that.

The gear you take on a trip is measured in bulk. Each point of bulk takes up one point of your loadout.

A light load imposes no penalties and imparts no bonuses. A medium load imposes a -1 penalty to tests to hide, do acrobatics, initiative rolls, or anything else that requires quick reflexes. A heavy load imposes a -3 penalty.

You don't need to fill out all of your load when you start a mission; you can leave empty slots in your loadout. In the middle of a mission you can ask the director to check your bag and see if you brought something that's not marked there. You make two tests: a purchase test to buy the thing, then a Thinking/Intuitive test against a Difficulty based on how likely the director thinks it is you brought the item. If both succeed you mark the item on your sheet (and spend your Cash).

The item you add has to fit within your loadout: we're pretending you had it the entire time, so it was already in your pack. Thus, traveling with a heavy loadout makes you more likely to have something you need later, though you don't always want to leave it up to chance.

If you go over your loadout's maximum bulk by picking something up on a mission you automatically step up to the next loadout level (light to medium, medium to heavy), but without the extra empty slots, just the penalty. If you exceed a heavy load you

Jinx your Do/Fast and Do/Strong tests, and you move at half speed (it takes a full turn to move one zone).

You can travel with about 50 lbs of stuff crammed into a backpack, but it's hard to move around with that kind of gear. A duffel, backpack, or crate full of stuff can be left in the back of a car or in a secure spot easily, and isn't part of your loadout. Since it's not part of your loadout, you can't add stuff to it later.

Specific items and more about gear are presented in the chapter on stuff, later.

. ACT

The next phase of a mission: getting stuff done! When the dice start to roll, you're in the act stage. Most of the mission will play out here.

Scene to scene and fight by fight, the director will present options to the players, players will propose a way forward, and the consequences of those choices will play out. This is the play loop we've talked about before.

In between scenes players may or may not have the opportunity to regroup, rest, and go back to the preparation phase again.

. PAYOUT

Once everything's done and the mission's accomplished – or not – the players get together, split their rewards, and recuperate from the mission. The payout phase includes receiving Cash and experience from the mission, and leads to downtime.

CONFLICT

Conflict! The heart of action. Maximum Effort has plenty of rules to address temporary challenges and set up scenes of action, but they all pay off in confrontation. This chapter provides the rules of social and physical conflict.

. PHYSICAL CONFLICT

Physical conflict, or combat, requires two or more characters trying to hurt each other. Where characters get into a fight they follow the rules below.

INITIATIVE

When a fight breaks out everyone involved rolls initiative. This is a Doing/Fast roll. The highest result acts first.

In the case of a tie between players and director the players prevail. If two players tie, break the tie with Thinking/Observant, then Talking/Smooth. If players are somehow still tied, each rolls a die - higher goes first.

When a player finishes their turn they choose a player character or non-player character to act next. The same goes for the director: when a non-player character finishes their turn they choose which PC or NPC goes next.

Players may choose to pass the turn from person to person, getting the momentum on their side, or may choose to split up their turns to take advantage of the tempo of the scene. The same goes for the director - having everyone on one side of the conflict go one after the other may not always be tactically advantageous.

Once everyone in the scene has taken a turn, the round is over. Any environmental effects that take place at the end or start of a round occur, and then everyone still standing rolls initiative again.

This process continues until everyone's ready to end the combat (either because they've surrendered, or because they're incapacitated).

Keeping track of initiative in Maximum Effort is easy: since everyone acts once in a round and there's no strict order to follow, everyone can mark their character sheet when they've taken an action, or can turn their character sheet over when they've acted, or the director can hand out a token to each player and turn them in as players act, and so forth.

A round of combat is usually a few seconds to a minute - long enough for everyone to get in a dramatic beat if this were a television show. Whole combats can be over in the span of a few minutes of game time, though the fight might take half an hour of real time.

ACTIONS

So what can you do on a turn?

Each round on their turn a character can:

- Take one major action, like making an attack.
- Take one minor action, like using a piece of gear.
- Move about 25 ft., or one zone.

Major actions are the thing you're focused on in a round. Using a weapon to make an attack, trying to hack a database, picking a lock: these are major actions. Something that requires a test is usually a major action.

Minor actions require less attention and time. Switching weapons, opening a door, or picking something up off the ground are minor actions. Minor actions rarely require a test or roll.

A character can take any of the actions above twice, but:

Sacrifices all their other actions for the turn, and

Suffers a -2 penalty on tests until the end of the round.

For example, a character could forego their major and minor actions to move twice, or could use two items but neither attack nor move.

MOVEMENT

Movement is flexible. Characters can move before or after they act, or even in-between major and minor actions.

Areas in Maximum Effort are split up into zones. A zone is an area somewhere around 20 ft by 20 ft, the size of a large room in a home. It could also be half an office floor, or a whole museum gallery twice that size: the more cluttered a zone is, the smaller it is, and vice versa.

Moving from one zone to another uses a character's movement. Moving around within a zone typically doesn't.

Characters are assumed to be able to interact with everything in their zone without too much trouble, though the director may dictate you must use your movement to take a major action on one side of the zone, then take a minor action on the other.

HEAT

When a fight breaks out, the Heat is on. Maximum Effort uses Heat to represent the danger in a scene. As a fight goes on the Heat increases, and as the Heat increases it becomes more and more likely that people get hurt.

At the start of a fight the base Heat is determined. The base Heat of a scene is equal to the number of people threatening the player characters. If there are several factions arranged against each other and the PCs, use the largest faction's size.

Each time a character makes an attack or something changes that makes the situation more dangerous, the Heat increases. The people affected by the attack or effect then roll against it. Characters that fail this defense test suffer Burns.

When someone gets hurt the Heat decreases a little.

This arrangement ensures that no matter who's acting, the scene is constantly getting more dangerous. A fight that drags on long enough can turn the stakes up really high.

ATTACKS & DEFENSE

Combat is all about the exchange of attacks. An attack can be a gunshot, a punch thrown, or a grenade tossed down a stairwell. Attacks are major actions.

The type of weapon you use can affect the attack roll and Heat of the scene. Specific weapon rules are presented in the chapter on gear.

When a character makes an attack they choose their target (or targets, for automatic weapons and explosives), and how they're making the attack.

Attacks using fists or close-quarters weapons (clubs, knives, and axes) can only be made against targets in the same zone. A thrown weapon can hit the next zone over. A pistol can fire up to two zones away, and a rifle up to four. In the right circumstances a sniper rifle can fire a half-mile away, but that's outside the normal scope of individual combat (that is, you're not going to trade shots with a sniper, but getting behind cover ends the threat in the way that it doesn't in a running gun fight).

When you make an attack in Maximum Effort you add your attack bonus – usually Doing/Strong for close-quarters attacks, Doing/Fast for ranged attacks – to the scene's Heat, then roll a d10. If the total of the die and the Heat exceeds the target's physical Heat defense, they suffer a Burn.

An Edge on this roll adds an extra Burn.

A Cost on a failed attack imposes a Jinx on the player character's next roll, or grants a point of Pressure to the director (at the director's preference).

Effort spent on attacks, and circumstantial bonuses add to the roll, but don't increase the scene's Heat. A character's rating in the attack, their Doing/Strong or Doing/Fast, does increase the Heat.

When a non-player character makes an attack on a PC, they add their attack's Heat rating to the scene's Heat. The target then makes a Heat defense test, usually Doing/Sturdy, using the Heat as the Difficulty. On a success they take no harm from the attack. On a failure they suffer a Burn; on a failure with Cost they may suffer multiple Burns.

A player character that succeeds with Edge on a Heat defense test earns Luck on their next roll, or returns a point of Effort to the PC (director's choice).

The director may decide that an Edge or Cost in combat is not best reflected as a Jinx or Luck, or an extra Burn, but by something advantageous or difficult in combat: a gun jams, a walkway collapses, a steam pipe bursts and fogs the area, and so on.

When a character takes a Burn – either PC or NPC – the Heat decreases by 5 points, to a minimum of the base Heat for the scene. The base heat can drop as enemies are removed from the fight, so be sure to count up threats each time the Heat is reduced.

. SOCIAL CONFLICT

Social conflict and confrontations in Maximum Effort are treated just like physical conflicts, but the weapons are words.

A social conflict might be an attempt to embarrass someone in public, bully someone into accepting your point of view, or extracting information from them. These missions are usually accomplished at the moment that a character surrenders or is removed from the conflict.

The order of play follows the same rules, as do the rules on Heat, attacks, defense, and Burns.

A social conflict begins when two or more characters square off in an attempt to browbeat, embarrass, impress, or otherwise pressure each other.

Everyone involved rolls Talking/Sensitive for initiative, with the highest going first. In the case of ties between a player and the director the player wins. In a tie between player characters the character with the higher Thinking/Intuitive takes the lead, then the character with the better Doing/Fast if they're still tied. If, somehow, all three ability/specializations are tied, the players roll dice, with the higher taking it.

Once a player has taken their turn they choose the character to act next, either player character or NPC. The same is true for the director.

When all characters have taken their turn, the round is over. Initiative is rolled again, and the new round starts.

Rounds of social combat are longer than physical combat, usually. A round is enough time for everyone to chat with someone, or get their point in the conversation. A round can be anywhere from five minutes to an hour, depending on the setting. A fancy party may have a slow pace, while a back-alley shouting match may take just a few minutes.

In a social conflict each character can take a major action, a minor action, and move.

A major action is anything that requires a test; a minor action is anything that does not. For example, pressing a rival on a stupid gaffe they've just made is a major action, a form of social attack. Ordering another drink for someone to try and get them tipsy is a minor action.

A character can take two major actions, or two minor, or move twice, but sacrifices their opportunity to do anything else in the turn and suffers a -2 penalty on all tests until the end of the round.

Movement in social conflicts function just like in a fight: you must be in the same room to speak with someone, or at least have an open line of communication. Moving from room to room presents you with new targets, or new threats.

Heat in social conflicts, likewise, is just like Heat in a combat.

Heat begins at the number of direct threats to the player characters. If there are different factions, use the largest to set the base Heat of the scene.

Social attacks generally use Talking/Charming or Talking/Smooth. The attacking player adds their ability and specialization to the scene's Heat, then rolls a die. If the result is equal to or greater than their target's Heat defense for that social attack, they suffer a Burn.

Edge on the test can cause extra Burns. At the director's discretion Edge can also result in Luck for the character's next roll, or a point of Effort returned.

Defending against social attacks uses Talking/Sensitive. The attacker adds their attack bonus to the scene's Heat, then the player rolls. On a success nothing happens. On a failure they suffer a Burn.

Failing a defense roll with costs can impose additional Burns. It may also result, at the director's choice, in Jinxing the character's next roll or earning the director a point of Pressure, instead.

When a player character or non-player character suffers a Burn the Heat of the scene decreases by 5, to a minimum of the scene's base Heat. As characters are removed from the scene the base Heat may decrease, so be sure to check how many threats are still on the board when someone takes a Burn.

. MENTAL CONFLICT

Mental conflicts are rare. The daring back-and-forth of a swordfight or careful tete-a-tete of a boardroom meeting are rarely replicated in duels of research science, for example. However, legal trials would be well-represented as mental conflicts, as might hackers going head-to-head for control of a network or database.

As you might expect, the rules for mental conflicts mirror those of physical and social conflicts.

The order of play follows the same rules, as do the rules on Heat, attacks, defense, and Burns.

A mental conflict begins when two or more characters come into opposition in a sphere of thought, argument, and education.

All parties involved roll Thinking/Observant for initiative, with the highest going first. In the case of ties between a player and the director the player wins. In a tie between player characters the character with the higher Doing/Fast takes the lead, then the character with the better Talking/Sensitive if they're still tied. If, somehow, all three ability/specializations are tied, the players roll dice, with the higher taking it.

Once a player has taken their turn they choose the character to act next, either player character or NPC. The same is true for the director.

When all characters have taken their turn, the round is over. Initiative is rolled again, and the new round starts.

Rounds of mental combat are longer than physical combat, usually. A round is enough time for everyone to do a bit of research or type a few commands. A round can be anywhere from seconds to hours, depending on the circumstances. A trial in court could take an hour, two agents trying to decrypt each other's communication frequencies could take seconds for each attempt.

In a mental conflict each character can take a major action, a minor action, and move.

A major action is anything that requires a test; a minor action is anything that does not. Positioning an argument and providing resources to back it up requires a major action – it's an attack against someone's position. Bringing up some supporting information or having a quick aside on the phone is a minor

action, since no roll is made.

A character can take two major actions, or two minor, or move twice, but sacrifices their opportunity to do anything else in the turn and suffers a -2 penalty on all tests until the end of the round.

Movement in mental conflicts is rarely a factor, but it's worth noting that two intellects going head-to-head must have some way to communicate, and so may have to move to keep in touch with each other. If the characters aren't communicating, it's not a conflict, it's just two people making tests in separate locations, and can be better represented that way. The communication, however, may be by phone, internet, or even publications online. In such cases, treat a phone call or posting online as the 'movement.'

Heat in mental conflicts is identical to social and physical conflicts.

Heat begins at the number of direct threats to the player characters. If there are different factions, use the largest to set the base Heat of the scene.

Mental attacks generally use Thinking/Rational. The attacking player adds their ability and specialization to the scene's Heat, then rolls a die. If the result is equal to or greater than their target's Heat defense for that mental attack, they suffer a Burn.

Edge on the test can cause extra Burns. At the director's discretion Edge can also result in Luck for the character's next roll, or a point of Effort returned.

Defending against mental attacks uses Thinking/Intuitive. The attacker adds their attack bonus to the scene's Heat, then the player rolls. On a success nothing happens. On a failure they suffer a Burn.

Failing a defense roll with costs can impose additional Burns. It may also result, at the director's choice, in Jinxing the character's next roll or earning the director a point of Pressure, instead.

When a player character or non-player character suffers a Burn the Heat of the scene decreases by 5, to a minimum of the scene's base Heat. As characters are removed from the scene the base Heat may decrease, so be sure to check how many threats are still on the board when someone takes a Burn.

Mixing Social, Mental, and Physical Conflicts

It's completely possible to have characters engaged in different types of conflicts in the same scene.

In the van, a hacker frantically fights to suppress alarms and open doors, the corporate security specialist on the other side working to discover and undo their work. Outside a few companions quietly fight their way through guards, dropping targets one at a time to clear the escape. In the penthouse a last portion of the team interrogates the corporate oligarch to gain the target information, racing against the eventual alarms and police presence.

In cases like these we treat time as a little flexible. Everyone rolls initiative based on the type of conflict they'll be in for that round. Initiative passes from character to character as usual, and everyone acts as normal.

Note that this puts a kind of timer on social and mental actions. It's impossible to attempt a long, drawn-out seduction while gunfire goes off in the next room – by necessity, social and mental efforts will be blunt and rushed. This is all part of the action!

So long as everyone's in danger and everyone's acting, the pacing and rules won't suffer.

Note, also, that Heat is building regardless of what characters are doing and where they are. The gunfire happening in one place is ramping up the potential for danger in the hacker's van, and the interrogator's flub in the penthouse reduces the Heat on the commandos in the halls, and so on. Heat is a measure of narrative tension, not of personal danger and positioning. So long as everyone's under pressure, the Heat is shared among all characters in the scene.

. BURNS

When a player character fails a Heat defense test they suffer a Burn.

NPCs take Burns when players make successful attacks against them.

A Burn is an injury that's going to make things difficult going forward. Combat results in physical Burns, which affect Doing rolls. Social conflicts result in social Burns that affect Talking rolls; mental conflicts in mental Burns: Thinking rolls.

Burns come in three levels: minor, major, and severe. Each Burn counts as a temporary Struggle the director can invoke on that character for as long as they have the Burn.

A **minor** Burn is something little – a scrape, a bruise, or a twisted ankle in a fight; becoming flustered or angry in a social conflict; confusion and mental exhaustion in a mental conflict. A character with a minor Burn suffers a -1 penalty on rolls with that ability.

A **major** Burn is something that will take time to shake off. A character with a moderate Burn reduces any Edge they would earn on rolls with that ability by one. That means you have to get 10 over a Difficulty roll to earn your first point of Edge.

A **severe** Burn causes a Jinx on that ability, and a -1 penalty to all rolls. This stacks with the effect of a minor Burn, if the character has one, to impose a -2 penalty to the Burned ability, and a -1 to the others. A severe Burn also causes a Scar.

Scars are long-term cosmetic or narrative markers of being badly beaten. A Scar is a special type of Struggle, which relates directly to the circumstances of that defeat. Like all Struggles, it's permanent until the player can pay it off with experience, if they choose to.

A character that would take a Burn but who is already suffering from a severe Burn in that ability is Retired. Retirement can be a euphemism for death, but it could also mean that the character genuinely gives up the game, gets out of the rat race. They retreat, remain retired for at least a year recovering, and if stories take place beyond that they can return with a Scar.

The director will indicate whether a character is knocked out, forced to retreat, or dead when they Retire. Whatever the case, that character is out of the story for the foreseeable future.

If a player character Retires the player should create a new character or 'promote' an NPC to PC status and bring that character in the next time there's a break in the story that allows for it.

A character can have a minor, major, and severe Burn in each ability: Doing, Talking, and Thinking, for a maximum of nine Burns in the worst case.

Most non-player characters don't have the full complement of three Burn slots per ability. An NPC may have just one, or even zero Burn slots: the first time they take a hit they could be Retired. Major NPCs like recurring villains usually have three Burn slots – they may even have more, and be able to take Burns without suffering penalties.

. RECOVERY

Characters recover from Burns with time. A minor Burn takes a day to clear, a major Burn takes a week, a severe Burn a month. That time doesn't have to be spent in bed rest, but taking a new Burn of any kind resets the timer. Stress on the body affects the mind, and vice versa.

So, for example, a character takes a minor physical Burn, and later that day a second physical Burn - that turns to major. They spend the next three days relaxing and the minor Burn is long-since cleared. They need another 4 days to clear the major one, but they get in an argument and suffer a minor social Burn. That will take a day to recover and resets the count on their major physical Burn.

Medical and psychiatric attention and certain talents can restore Burns more quickly, or convert a Burn from major to minor or severe to major. If a character has access to sufficient care, like a hospital stay or therapist, they can halve the time required for recovery.

A character can't have two Burns of the same degree and the same type. If they have a minor social Burn it will turn the next to major, and so on. When a character takes a Burn it's always of the least severe type possible.

STUFF

Things are important in Maximum Effort. The right tools can turn an impossible task into a cakewalk, and nobody wants to show up to a gunfight holding a knife. This chapter contains rules for money, expenses, and gear.

. CASH & WEALTH

When characters undertake missions, sell stuff, or otherwise earn money they get it in the form of Cash. We don't want to track dollars and cents, so instead we use Cash as a vague measure of money on hand. Cash is money on-hand, above and beyond a character's lifestyle costs (their rent, groceries, and such).

To buy something in Maximum Effort, a character makes a purchase test. Like with all rolls in Maximum Effort, if the results are negligible, the test doesn't need to be rolled. Buying a coffee or a cab ride is within the reach of most people based on their lifestyle. Buying a gun, a car, or a new phone may be a stretch if you're not extremely wealthy. Buying a house or a company or a yacht is a big purchase for anyone except the ten or twenty richest folk in the world.

When a purchase test is made the player rolls a die and adds a bonus based on their lifestyle, called Wealth. A player can't add Effort to this roll, but can add Cash as if it were Effort (without the risk of Overdoing It). If the roll succeeds you then subtract the Expense of the gear from your Cash. This can push your Cash into the negatives, as you go into debt. If your Cash reaches -10 you're bankrupt.

When you're bankrupt you suffer a mental or social Burn - your choice - and reduce your lifestyle by one step permanently. You've gotten behind on bills, tapped out friends, and can't make any further purchases until your Cash is -9 or better. You can't make a purchase that would drive your Cash below -10; you just don't have enough credit.

Cash isn't forever. In-between missions you reset your Cash to the base Cash afforded by your lifestyle. For example, if you have a working lifestyle and 18 Cash you'll reset it to 10, losing the 8 you didn't spend. Similarly, if you have -2 Cash you'll still reset to 10, having cleared that debt by the time your next mission starts.

The director may elect to skip this step if missions are back-to-back, or if only a week or two have elapsed, judging that not enough time has passed to clear your debts or lose your winnings.

. LIFESTYLE

Your lifestyle determines how you live and your Wealth. It also determines the base Cash to which you reset between missions. The categories of lifestyle are listed below.

Destitute. You have -2 Wealth, and 0 base Cash. You live in a tiny one-room apartment, shared bath & kitchen. You probably move at least once a year. Meals are basic: rice, beans, canned food. You get net access but everything's ad-riddled, and you may share a phone or use a public computer. You go bankrupt at -5 Cash rather than -10.

Poor. You have 0 Wealth, and 5 base Cash. You live in a one-room or studio, but alone. You can afford decent food, but spend time keeping yourself up: the house, transit, repairing stuff takes up a lot of your day. You have odd jobs, maybe work a side hustle, and move every few years. Your furniture is all bought used, and you shop at thrift stores for clothing and home goods.

Working. You have 1 Wealth, and 10 base Cash. You have a steady, unglamorous job. Your family all works. You have a bedroom each, but not a lot of space. You can afford to eat out regularly, if not often, and you save up to celebrate things like birthdays and retirements. You don't travel much, at least for pleasure, and you're regularly moving from debt to flush and back again.

Comfortable. You have 2 Wealth, and 25 base Cash. You have a nice home: a large apartment or small house. You own a car, eat out often, and travel once or twice a year, though not extravagantly. You're rarely, if ever, in debt aside from maybe a mortgage on the home - though you may have inherited it. When you go bankrupt and slide down a lifestyle level to Working you immediately gain $1d10 + 10$ Cash as you liquidate assets. Purchases with an Expense of 1 don't require a roll and don't decrease your Cash. You can bank 1 Cash each month.

Wealthy. You have 3 Wealth, and 50 base Cash. You own a few houses, which provide you passive income. You travel several times a year, usually visiting overseas friends. Your family doesn't work, except for you (or your spouse), who has a white-collar, highly-educated & secure career. Bankruptcy restores $1d10 + 25$ Cash to your coffers as you move down a lifestyle level. You can bank up to 5 Cash per month. Expenses 5 or lower don't decrease your Cash. Players rarely reach this level of comfort.

Patrician. You have 5 Wealth, and 100 base Cash. You have wealth that requires a staff of advisors, attorneys, and tax specialists. You view real estate as less a place to live, more a place to park capital. Your wealth came to you through the luck of your birth, or else the cunning and expert exploitation of 'opportunities' presented to you. You will never really want for money, and have no need to 'work' in a traditional sense, though you may need to keep up certain contacts and social obligations. You can bank 10 Cash per month, gain 1d10 + 50 Cash on bankruptcy, and ignore Expenses of 10 or less. Players should not generally continue play at this level of wealth: not only does it eliminate most avenues of play, it requires constant reinforcement of the status quo, something antithetical to hustling heroes.

Elite. You have 10 Wealth, and 1,000 base Cash. You are so preposterously, immensely wealthy that your various properties, holdings, and interests have developed their own ecosystem. Nothing is beyond your reach, though the purchase of nations or habitable space stations may require partner investors. Players should not be granted access to this level of wealth. A character in this class has, by necessity, become a villain, reaping rewards from human suffering. Purchase tests for gear under Expense 20 do not require a roll, nor reduce your Cash. If you declare bankruptcy, reduce your lifestyle by a step and regain 1d10 + 100 Cash immediately.

The lifestyles above assume that you work - or at least keep up social connections and sign paperwork - to maintain your lifestyle. If you can't work between missions you can pay twice the base Cash of a lifestyle per month to keep it. For example, keeping up a comfortable lifestyle costs 50 Cash a month, covering a mortgage, car payments, bills, and some fun in that cost. You don't get the base wealth of that lifestyle back if you pay for your lifestyle this way.

It's easy to slip down the rungs without regular work.

A character that can pay for a lifestyle's costs for 10 months (a total of 20 times the base Cash of that lifestyle) moves up to that lifestyle permanently. So, for example, a poor character going to working needs to bank 200 Cash to make that move. Working to comfortable is another 500, and so on. This is often seen as the 'brass ring,' the retirement a character wants. However, building up that much cash requires constant, often dangerous missions. Most working heroes don't make it, and instead return to a day job when they Retire.

. BANK

Several lifestyles allow a character to bank Cash between missions. Each month of game time allows a character to add up to that much Cash to their bank. This bank is Cash held over from month to month. For example, a character with a comfortable lifestyle could add up 1 Cash per month for, say, 8 months. When a mission started after that they'd reset to their base Cash of 10, but also have that 8 banked Cash available to spend if they wanted.

. GEAR

Equipment in Maximum Effort can be, mostly, ignored. That may sound contrary to the statement at the start of the chapter – that things are important – but it's the same sentiment seen in two ways. If you're going to spend time and thought on something in Maximum Effort, it should matter; if it's something that doesn't matter, you can dismiss it. If a player wants to have access to a Swiss Army knife while travelling around the city that's fine, it shouldn't even take a roll. If they need the same knife in the middle of a mission, facing a vent cover they need removed, that's important.

In cases where it's important, players will need to purchase gear, pack it in their loadout, and keep track of it. Individual items of gear are listed below, including their purchase Difficulty, Expense, and bulk.

Maximum Effort also places importance on broad categories of things instead of hyper-specific things. When it comes to a firefight a Sig Sauer P226 is not all that much different than a Glock 19. Either one can kill a character. Maximum Effort isn't interested in counting bullets, comparing computer benchmarks, or discussing the handling differences between a Ferrari and a Porsche.

Many of the items presented below, therefore, are general. Rifle. Helicopter. Mobile phone. These categories may include examples you can use to add flavor to your character. Perhaps they have a fondness for Italian cars, Swiss guns, or Brazilian computers. It may have no effect on the rules, but matters to them.

GEAR LISTING

Most gear in Maximum Effort has the following properties.

Purchase Difficulty: The Difficulty of the purchase test (die roll +/- Wealth) to buy the item. A failure indicates that it's not in stock, you don't have an appropriate license for it, or you couldn't find someone selling it in time. Each character can make a purchase test for the same item, if desired. Each instance of an item requires a new purchase test.

Expense: The amount that buying this item reduces the character's Cash. This is in addition to any extra Cash spent on the purchase test (which is assumed to be spent on bribes, shipping, or just high market prices).

Bulk: How much of a character's loadout an item takes up. Bulk doesn't just represent weight, but also size and awkwardness to carry.

Rating: The bonus granted by the item, if any.

Notes: Many items have special rules around their use, bonuses, or effects.

WEAPONS

Range: All weapons have an effective range. Close-quarters weapons can only be used against targets in the same zone. Thrown weapons can be used the next zone over. Ranged weapons like guns can be used two or more zones away.

Rating: A weapon's rating is added to the scene's Heat when it's used for an attack.

Examples: A few examples of a weapon of this type.

<i>Weapon</i>	<i>Purch. Diff</i>	<i>Exp.</i>	<i>Range</i>	<i>Bulk</i>	<i>Rtg.</i>	<i>Notes</i>	<i>Examples</i>
<i>Unarmed</i>	-	-	Same zone	-	-	The only weapon that's always available.	Fists, feet, and headbutts.
<i>Knife</i>	2	1	Same zone	1	1	Can be thrown (1 zone). Takes a minor action in that zone to recover.	A dagger, a 4-inch folding pocket knife, or a chef's kitchen knife.
<i>Sword</i>	6	3	Same zone	2	2	Rare and memorable in the modern day.	A machete, rapier, or sword-cane.
<i>Axe</i>	5	2	Same zone	3	1	Grants a +2 bonus to tests to destroy stuff, like doors.	A fireman's axe, woodcutter's axe, or battleaxe.
<i>Club</i>	1	1	Same zone	2	1	The simplest weapon in the world.	A baseball bat, chair leg, or snap-out baton.
<i>Revolver</i>	8	3	2 zones	1	2	Failure with a Cost on an attack with a gun means it's out of bullets, in addition to any other effect of the Cost. Reloading a revolver takes a major action.	
<i>Pistol</i>	10	4	2 zones	1	3	Failure with a Cost on an attack with a gun means it's out of bullets, in addition to any other effect of the Cost. Reloading a pistol takes a minor action.	
<i>Hunting Rifle</i>	8	3	4 zones	3	2	A hunting rifle can't be brought to bear accurately on a target too close. It suffers a -3 penalty on targets in the same zone or 1 zone away. Failure with a Cost on an attack with a gun means it's out of bullets, in addition to any other effect of the Cost. Reloading a rifle takes a major action.	
<i>Shotgun</i>	10	5	2 zones	3	4	Armor counts double if the shotgun is using shot (pellets) rather than slugs. Failure with a Cost on an attack with a gun means it's out of bullets, in addition to any other effect of the Cost. Reloading a shotgun takes a major action.	
<i>Automatic</i>	12	8	4 zones	3	4	An automatic can't be brought to bear accurately on a target too close. It suffers a -3 penalty on targets in the same zone. Failure with a Cost on an attack with a gun means it's out of bullets, in addition to any other effect of the Cost. Reloading an automatic takes a minor action.	

<i>Weapon</i>	<i>Purch. Diff</i>	<i>Exp.</i>	<i>Range</i>	<i>Bulk</i>	<i>Rtg.</i>	<i>Notes</i>	<i>Examples</i>
Sniper Rifle	15	10	4 zones +	4	5	A sniper rifle can't be brought to bear accurately on a target too close. It suffers a -3 penalty on targets in the same zone or 1 zone away. Failure with a Cost on an attack test with a gun means it's out of bullets, in addition to any other effect of the Cost. Reloading a rifle takes a minor action.	
Grenade	15	5	1 zone	1	5	Attacks all characters in the target zone.	
Smoke Grenade	9	2	1 zone	1	-	Fills the target zone with smoke. Characters in the smoke are Jinxed on all rolls dependent on sight, including attacks.	
Tear Gas	9	4	1 zone	1	3	Attacks all characters in the target zone. Burns from this weapon can't kill. Anyone that suffers a Burn from this weapon makes their next roll Jinxed.	
Flash-bang	12	4	1 zone	1	3	Attacks all characters in the target zone. Burns from this weapon can't kill. Anyone that suffers a Burn from this weapon is blinded until the end of the next round.	
Grenade Launcher	18	10	2 zones	5	5	Attacks all characters in the target zone. Failure with a Cost on an attack test with a grenade launcher means it's out of grenades, in addition to any other effect of the Cost. A grenade launcher can't be reloaded until you have a chance to rest and re-prepare.	
Flame-thrower	18	10	1 zone	6	7	Attacks all characters in the target zone. Failure with a Cost on an attack test with a flamethrower means it's out of fuel, in addition to any other effect of the Cost. A flamethrower can't be reloaded until you have a chance to rest and re-prepare.	

ARMOR

Rating: The rating of a character's armor is added to rolls to defend against Heat.

Examples: A few examples of armor of this type.

<i>Armor</i>	<i>Purch. Diff</i>	<i>Exp.</i>	<i>Bulk</i>	<i>Rtg.</i>	<i>Notes</i>	<i>Examples</i>
<i>Heavy Coat</i>	3	3	1	1	<i>Takes a minor action to put on or take off. Enough to take a punch or turn a knife stab, but nothing that will stop a bullet.</i>	<i>A leather coat or a layered trench coat.</i>
<i>Armored Vest</i>	6	6	2	2	<i>Takes a major action to put on or take off.</i>	<i>A flak jacket, police vest, or plate carrier.</i>
<i>Body Armor</i>	12	10	3	4	<i>Takes five minutes to put on or take off. Comes with a helmet, and often includes a gas mask.</i>	<i>A full suit of body armor, like a bomb disposal squad might use, or an antique knightly suit of plate.</i>

Item	Purch. Diff	Exp.	Bulk	Notes	Examples
Chainsaw	6	2	4	Despite its fearsome pop-cultural status, a hand-held chainsaw is only really effective against trees (or doors, furniture, and so on). Some chainsaws even come with attachments and blades to handle metal.	
Climbing Kit	9	3	2	A set of gecko-grip gloves, a harness, a hundred feet of nylon rope, and various buckles and carabiners – everything necessary to clamber up even the sheerest surfaces. This set grants a +5 bonus to climbing, and allows a test to climb glass surfaces like skyscrapers (typically Difficulty 10 to 15).	
Clothes	3 – 12	1 – 5	–	A simple shirt and trousers can be found anywhere, and for cheap. Designer clothing, however, is often invite-only to be able to purchase, and exorbitantly priced. The right outfit, however, can often give the wearer some Luck in the right circumstances...	
Comm Unit	6	1	–	A set of five transceivers with headsets that allow communication over ranges of about 1,000 feet. Some computer skills will be necessary to encrypt the channel for sensitive topics, however.	
Computer	6	3 – 12	1	The modern computer is a dense brick of hardware that can operate up to 12 hours with its peripherals: fold-out screens or display goggles, a miniature keyboard, and such. Simple versions are fine for day-to-day or even professional use. More powerful computing can be had... for a price. Every increase of 3 in the Expense grants a +1 bonus to test with the computer.	
Demolitions Charge	9	4	1	A demolition charge is often used for legitimate work, like construction. This brick of malleable explosive and associated trigger (effective to 500 feet, wireless), however, can also be used for illegal entry or destruction. It's not suitable as a weapon, given the care necessary to place it.	
Drone	6	3	3	While not quite disposable, modern drones are exceptionally flexible and easy to acquire. Such a drone is a cube four to six inches on a side with a camera, mic, and carrying capacity of 1 bulk. It can operate about an hour before it needs a charge, and has a range of a mile.	
Fake ID	6 – 15	1 – 10	–	From copied driver's licenses to spy-agency-grade false papers, fake ID can be had without too much trouble. The basic ID needs only a Difficulty 3 test to detect as fake. For every 1 point added to the purchase Difficulty and Expense that increases by 1.	

<i>Item</i>	<i>Purch. Diff</i>	<i>Exp.</i>	<i>Bulk</i>	<i>Notes</i>	<i>Examples</i>
<i>First Aid Kit</i>	3	2	2	A kit of bandages, anesthetics, needle-and-thread, disinfectant, and other household necessities. A single kit contains enough to make three tests to treat an injured character.	
<i>Flashlight</i>	3	1	1	A bulky, rechargeable, waterproof flashlight that illuminates a cone about 50 feet in length quite brightly.	
<i>Flares</i>	6	1	1	A six-pack of road flares that burn for ten minutes each, shedding light at a 15-foot range. These flares can be used to light fires – or may do so inadvertently – and aren’t doused by water. Proper disposal requires a sand bucket.	
<i>Gas Mask</i>	6	2	2	A character wearing a gas mask isn’t affected by airborne toxins like tear gas or the common cold. A gas mask takes a major action to put on, a minor action to take off, and has a filter that lasts 12 hours before it needs replacement.	
<i>Handcuffs</i>	6	2	1	A set of professional handcuffs (key included) sufficient to restrain all but the most gorilla-esque of prisoners. Breaking out would take a Difficulty 10 Doing/Fast check, or Difficulty 12 Doing/Strong check.	
<i>Hazmat Suit</i>	9	4	3	These disposable suits are intended to preserve crime scenes, allow wearers to traverse dangerous environments, and safely handle toxic materials. The suit is armored against minor cuts – like from scalpels, broken glass, or needles – but doesn’t provide proper armor. The suit is totally enclosed, and the wearer isn’t affected by toxins, radiation, or similar hazards. The filters on the suit last up to 12 hours. In severe cases a wearer may use the attached air tank, which provides an hour of clean air.	

<i>Item</i>	<i>Purch. Diff</i>	<i>Exp.</i>	<i>Bulk</i>	<i>Notes</i>	<i>Examples</i>
<i>Lock</i>	<i>3</i>	<i>2</i>	<i>1</i>	<i>A decent lock is not that expensive, and is terribly valuable. This lock requires a Difficulty 10 check to open.</i>	
<i>Mobile Phone</i>	<i>3</i>	<i>2</i>	<i>-</i>	<i>Modern phones provide voice, text, video communication, net access, and cloud storage. They have location services, accelerometers, and many can even take photos clearly in the dark. It's a regular phone.</i>	
<i>Surveillance Kit</i>	<i>6</i>	<i>5</i>	<i>2</i>	<i>This kit comes with a decent camera, a series of lenses, a few directional microphones, and tripods to set up for long shots.</i>	
<i>Toolbox</i>	<i>3</i>	<i>3</i>	<i>3</i>	<i>A household toolbox complete with hammer, screwdrivers, a tiny hacksaw, wrenches – all the bric-a-brac of fixing up a car or hanging some photos.</i>	
<i>Tracker</i>	<i>6</i>	<i>1</i>	<i>-</i>	<i>A pack of ten discreet tags, about an inch wide and an eighth of an inch thick. The tags piggyback off of nearby signals to get a location accurate to within a few feet, feeding it back to the owner. With one of these on a car or in a purse the target will never get away. Typically hidden for covert use.</i>	

VEHICLES

Passengers: The number of people this vehicle can accommodate, including the driver or pilot.

Bulk Capacity: How much bulk a vehicle of this type can carry in its trunk or storage.

Vehicle	Purch. Diff	Exp.	Pass.	Bulk Cap.	Notes	Examples
ATV	6	6	1	1	An all-terrain four-wheeler perfect for off-roading through the woods and mud. Not street-legal, and the cause of more injuries than you can imagine. Tops out at about 40 miles per hour.	
Coupe	9	10	2	10	A small two-door car, often a convertible. Fun to drive, but not a true sports car – tops out at 120 miles an hour.	
Dirtbike	6	6	1	0	The tool of choice for those that want to ramp off something. The value of a dirtbike is that it can be dredged through mud, crashed, mauled by a bear, and be back in operable shape with an hour's work. Great at handling poor terrain as well. Max speed is around 60 miles per hour.	
Helicopter	20	40	4	50	Civilian, emergency, or military, the helicopter remains the peak of maneuverable vehicles with a tiny footprint. Can take off or land anywhere with 30 feet of space. Carries a pilot and three passengers. Moves at about 150 miles per hour.	

<i>Vehicle</i>	<i>Purch. Diff</i>	<i>Exp.</i>	<i>Pass.</i>	<i>Bulk Cap.</i>	<i>Notes</i>	<i>Examples</i>
Jet	30	100	2	10	A high-speed military fighter jet. There's nothing faster in the sky. Unfortunately, it takes millions of dollars and thousands of hours a year to keep in good operation. Most travel around 1,500 miles an hour at their top speed, though some super-jets have an astonishing 5,000 mph maximum. Many of these have to be piloted remotely, as the G-forces can turn a human pilot into paste.	
Motorcycle	6	8	1 - 2	2	From the cruiser to the chopper to the racing bike, the motorcycle epitomizes freedom. Tops out between 100 and 150 miles per hour. Seats one, with an extra if you're cozy.	
Pickup	6	14	4	50	A workhorse of a truck, suitable for hauling stuff. The truck bed can fit another four people if they're not too worried about safety. Max speed is around 90 miles per hour.	
Sedan	6	12	5	20	The family car, a four-door sedan gets the job done. Top speed is 120 miles per hour.	

Vehicle	Purch. Diff	Exp.	Pass.	Bulk Cap.	Notes	Examples
Semi-Truck	12	18	4	250	The cab of a semi can be turned into a tiny apartment for long-haul truckers by sacrificing two passenger seats. The truck itself is usually seen with a trailer, hauling up to 50,000 lbs in a 48-foot box. A whole base of operations could be set up in one of those, probably... Max speed is 90 mph unloaded, 60 fully-loaded.	
Speedboat	9	12	4	10	Days on the lake are often improved (and made more dangerous) with access to a speedboat. These little boats can get up to speeds of 40 to 60 miles per hour.	
Sports Car	12	20	4	10	Sports cars move ever-closer to supercars, pushing the boundaries of street-legality. Most owners, of course, never drive them faster than 75 mph. The top speed on many sports cars is close to 180, though truly beastly models can crack 250. Unskilled drivers get behind the wheel at their own risk.	

<i>Vehicle</i>	<i>Purch. Diff</i>	<i>Exp.</i>	<i>Pass.</i>	<i>Bulk Cap.</i>	<i>Notes</i>	<i>Examples</i>
SUV	9	16	6	40	The most popular vehicle in the States, the Sport-Utility Vehicle is essentially a civilian tank at this point in its evolution. The hauling power of a work truck, the passenger capacity of a bus, and a top speed of 120 miles per hour – and most households use it to get groceries.	
Tank	24	50	2	20	A military tank. Armored. Armed. It can run over nearly any terrain, take any civilian small arms fire, and keep going. Moves up to 100 miles an hour, too. Over boulders.	
Yacht	15	40 - 100	12	100	From 40-foot sailing boats to 200-foot superyachts that look like baby cruise ships, the aim of a yacht is luxury and privacy. They usually don't move faster than 10 miles an hour, of course.	

SERVICES

Most services don't need strict rules around their costs. Beyond that, the number of services available even to the average person is... baffling. Astronomical. From massage to therapy to prostitution to karaoke, you can find someone to do anything.

A few example services that might come up in play are below. However, you're more likely to use the following guidelines:

Something omnipresent, like fast food or a haircut, has a purchase difficulty of 3.

Something you have to travel a bit to get, like a good meal or a massage, has a purchase difficulty of 6.

Something that has only a few outlets in your city or requires an appointment, like a lawyer or a hot club, has a purchase difficulty of 9.

Something that requires special planning, like exclusive haute couture or a renowned medical specialist, has a difficulty of 12 or higher.

The prices, similarly, vary wildly.

A daily indulgence within reach of most people – a morning coffee, for example – has an Expense of 1.

Something that isn't an everyday cost but is common enough to avoid remark, like a martial arts class or therapy sessions, has an Expense around 3.

Something pricey, like renting out a special restaurant or event space, or hiring an attorney for a small matter, has an Expense of 5 or 6.

Things that are out of the reach of most people on a regular basis like commissioning a full medical workup for the family or having someone establish a safe house, have an Expense of 10 or more.

Truly wild purchases, like hiring a professional killer or thief, paying for body doubles, or keeping an entire law firm on staff, can create Expenses of 50 or more.

Remember that Expense and purchase difficulty don't always go hand-in-hand, but generally the laws of supply and demand push prices up as rarity increases.

Service	Purch. Diff	Exp.	Notes	Examples
Five-Star Meal	12	5	Harder to get into than to pay for, notably fine dining is a rare treat Perfect for impressing someone important.	
Courier Service	6	2	Hiring someone to run a package or letter across town is common enough that there are whole firms to provide the service. A bundle of cash is enough to get a fit individual with a bike to take something off your hands.	
Plane Ticket	10	10	A plane ticket bought day-of to a specific destination is a pricey purchase. If a character can buy it ahead of time, or doesn't care about the destination, time, or layovers, the price and purchase difficulty can plummet as low as 2 or 3. Of course, then you don't know where you're going, so.	

