

Landon's Loans – GTARP QBCore Credit & Loan System

Vision Statement

Introduce a realistic loan and credit system into a FiveM GTARP server using QBCore.
Players build a credit score based on financial activity (cash, bank, repayment history).
Landon's Loans acts as the in-game lender, with Automated Loans (NPC/UI) and Player-Handled Loans (staff).

Goals & Objectives

- Add depth to the server economy.
- Create dynamic player credit scores that persist.
- Provide loan services with risk-based approvals.
- Introduce default penalties (credit damage, repos, garnishments).
- Support staff RP jobs (loan officers, collectors).
- Build a profitable business model for Landon's Loans.

Credit Score System

Range: 300–850 (default: 650).

Weighted Factors:

- Liquidity (25%): $(\text{Balance} \div 500\text{k cap}) \times 200$
- Active Loans (25%): -20 pts per loan, -0.01 per \$ borrowed
- Payment History (30%): +150 (perfect), -50 per late, -150 per default
- Utilization (10%): 100% utilization = -50 pts
- Account Age (10%): +1 per in-game day (cap 50)

Formula: $\text{Score} = 300 + \text{LiquidityPts} + \text{LoanPts} + \text{PaymentHistoryPts} + \text{UtilizationPts} + \text{AgePts}$

Loan Types & Tiers

Automated Loans (NPC/UI):

- Limits: \$1k–\$10k, Interest 15–25%
- Term: 7–14 in-game days
- Max 1 active loan
- Requires score ≥ 600

Player Loans (Staff):

- Limits: \$5k–\$500k, Interest within brackets
- Term: 7–90 in-game days
- Max 3 active loans
- Staff discretion

Interest Rate Brackets

750–850: 5% auto, 3–6% staff
700–749: 8% auto, 5–10% staff
650–699: 12% auto, 8–15% staff
600–649: 18% auto, 12–20% staff
550–599: 25% auto, 18–30% staff
<550: Denied auto, staff override only

Repayment Rules

- Automatic deductions from bank daily/weekly
 - Manual repayment option in UI
 - Early repayment allowed (interest reduced)
- Example: \$10k @10% / 10 days = \$1,100/day

Default Penalties

Missed Payment: -50 score, +5% balance
Default (3 missed or overdue): -150 score, flagged
Consequences: denied automated loans, repos, garnishments

RP & Economy

- Automated loans → company profits
- Player loans → company profits + staff commission
- RP Roles: Loan Officers, Collectors, Managers

Database Schema

credit_scores: citizenid, score, last_updated
loans: loan_id, citizenid, amount, interest_rate, balance, due_date, loan_type, officer, status
payments: payment_id, loan_id, amount, date, status
company_account: total_balance, logs

Functions

- GetCreditScore(citizenid)
- UpdateCreditScore(citizenid)
- ApplyForLoan(citizenid, type, amount, officer)
- MakePayment(loan_id, amount)
- CheckDefault(loan_id)

PED / Interaction Setup

Test Location: vector4(-81.25, -835.7, 40.56, 159.15)

Ped Spawn Code (example with a_m_m_business_01):

```
```lua
local loanPed = nil
CreateThread(function()
local coords = vector4(-81.25, -835.7, 40.56, 159.15)
local pedModel = `a_m_m_business_01`
RequestModel(pedModel)
while not HasModelLoaded(pedModel) do Wait(0) end
loanPed = CreatePed(4, pedModel, coords.x, coords.y, coords.z - 1, coords.w, false, true)
SetEntityInvincible(loanPed, true)
SetBlockingOfNonTemporaryEvents(loanPed, true)
TaskStartScenarioInPlace(loanPed, "WORLD_HUMAN_CLIPBOARD", 0, true)
end)
```
```

qb-target example:

```
```lua
exports['qb-target']:AddTargetEntity(loanPed, {
options = {
{label = "Check Credit Score", icon = "fas fa-credit-card", action = function()
TriggerServerEvent("landonsloans:checkScore") end},
{label = "Apply for Loan", icon = "fas fa-hand-holding-usd", action = function()
TriggerEvent("landonsloans:openLoanUI") end}
},
distance = 2.5
})
```
```

Future Enhancements

- Credit cards & revolving credit
- Collateral-based lending (pawn/car titles)
- Co-signers
- Blacklist for chronic defaulters