

# Compound

INTEREST NEVER SLEEPS

A high-stakes strategy game about high interest loans, tough choices, and the fight for a better future.

EVERY DECISION HAS INTEREST.  
MAKE THE RIGHT MOVES.



#### HIGH STAKES

Take on high interest loans.  
Face real consequences.



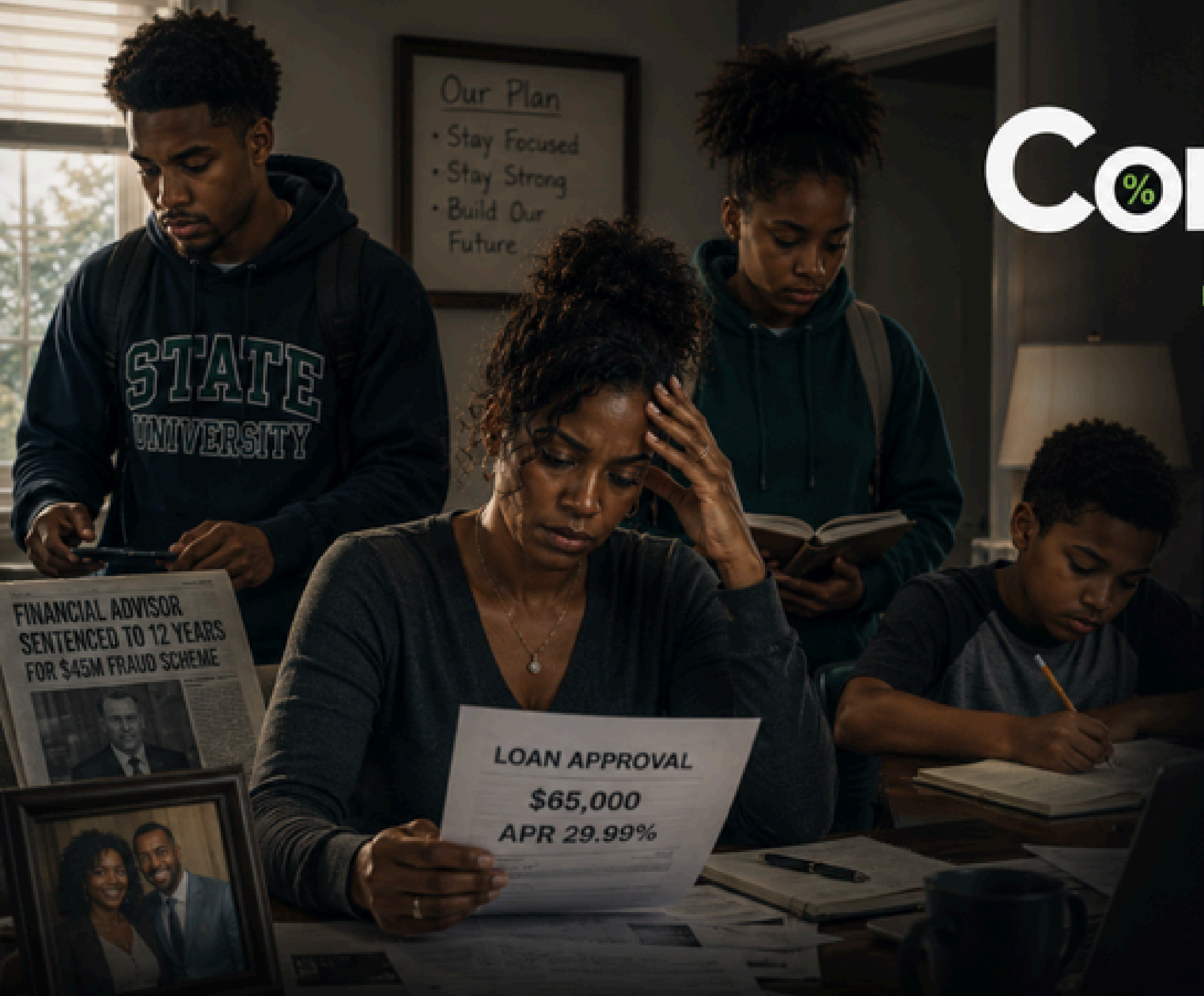
#### SMART MOVES

Manage payments. Avoid traps.  
Build financial power.

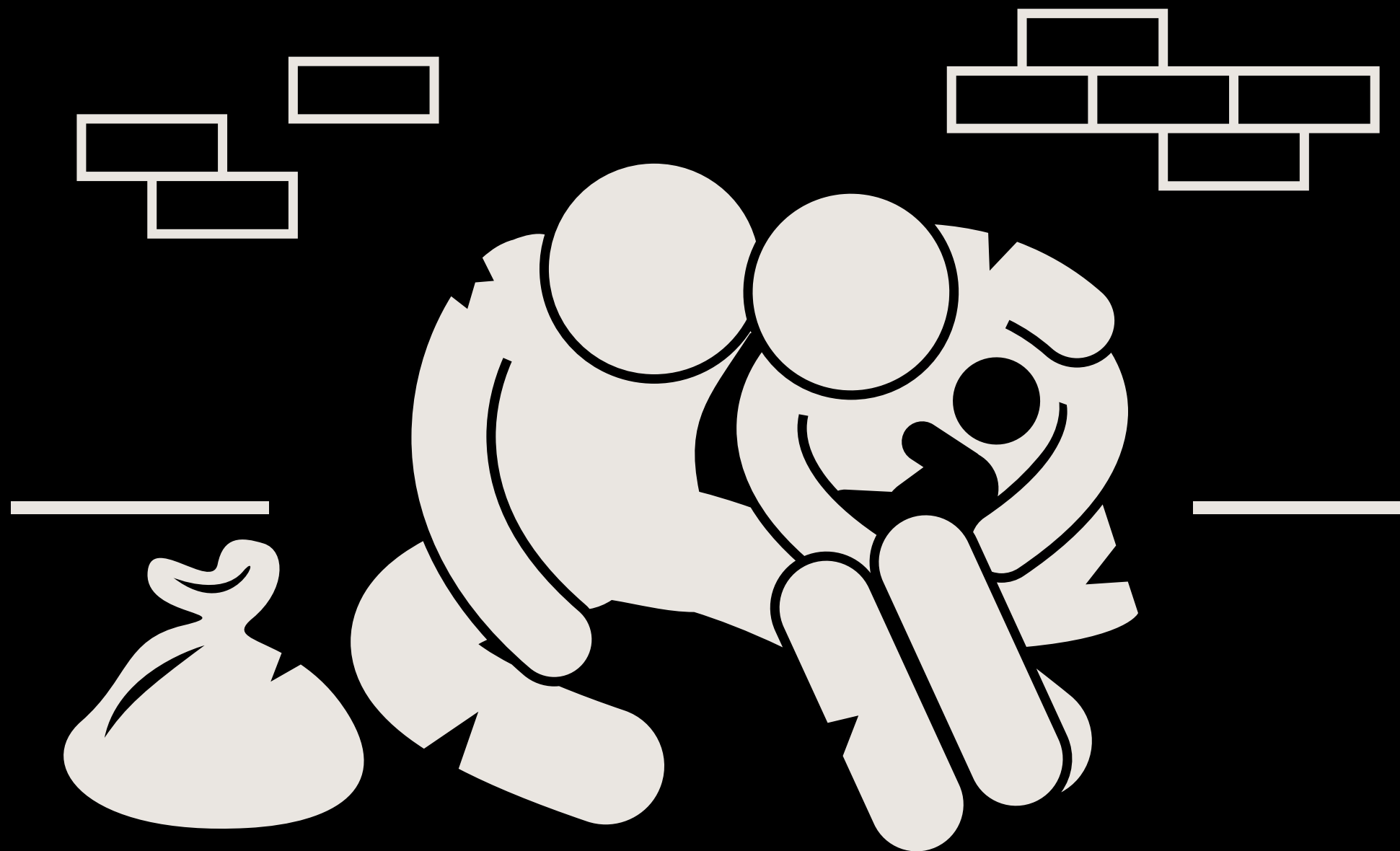


#### PROTECT WHAT MATTERS

Your family. Your future.  
Your legacy.



why now



**59% of Americans can't cover a \$1,000 emergency expense.**

Most games about money are power fantasies, get rich, build empires, win.

Compound is the opposite. It's about the math of staying alive when the floor disappears, told from inside the head of the woman holding everyone up.

## why do I care



My mom took out high interest payday loans to help fund my dad's business, the business struggled and so did we.

**Everyday the loan was growing bigger the paychecks were getting tighter.**

Compound is my love letter to my parents and those like us to say that we see you and your situation



# You are Virginia Lee.

One night, you had **\$10,000,000** and a husband, three happy kids, and a mansion.

Five months later, you have less than **\$5,000** and are forced to take out a loan to support yourself and your kids.

# Game type



**Compound is a second-person educational narrative financial survival game about the dangers of high interest predatory loans.**

# Core mechanic 1

Your bank balance, time, and relationships health is always on screen.



**Every decision moves the scale.**

**Pay rent. Spend time with kids. Bail out husband. Buy groceries. Take the loan. Skip the bill. Etc. Each decision is timed with a 1 minute timer.**

**The counter is the game's heartbeat.**

# Core mechanic cont.

## Choices don't reset.

A signed contract becomes a folder Virginia opens later. A skipped payment becomes a late notice taped to the door. A second loan becomes a second envelope in the mail.

**Every decision leaves a physical trace in the world.**



# Act 1



**Cody + Virginia  
are living a  
wonderful life  
and  
celebrating  
Jones college  
acceptance...**

# Act 1



**When the party is interrupted by IRS agents and the police, arresting Cody for fraud and seizing assets..**

# Act 1

The screenshot shows a character in a suit talking to Leslie Harper, a Senior Loan Officer at Laipen Capital. The interface includes several informational panels:

- TIME LEFT TODAY:** 4:17
- ENERGY:** 35%
- STRESS:** 68%
- FOCUS:** 40%
- NOTES:**
  - JONES TUITION DUE \$20,000 - Aug 15
  - RENT DUE \$2,500 - May 31
  - LOW BALANCE ALERT \$5,043 in Primary Account
- LAIPEN CAPITAL:** The company logo and name are visible on the wall behind the loan officer.
- Loan Request Summary:**
  - LOAN REQUEST: \$20,000
  - INTEREST RATE: 28.9% APR
  - MONTHLY PAYMENT: \$672.18
  - TOTAL REPAYMENT: \$28,112.56
  - TERM: 48 MONTHS
- WARNING:** Missing payments may result in wage garnishment, asset liens, or legal action.
- WHAT WILL YOU DO?:**
  - SIGN THE LOAN:** Get the money now. High interest. Long term.
  - REQUEST BETTER TERMS:** May lower interest. Not guaranteed.
  - WALK AWAY:** No loan. Continue looking. Time is running out.
- Choose carefully. This decision affects your future.**

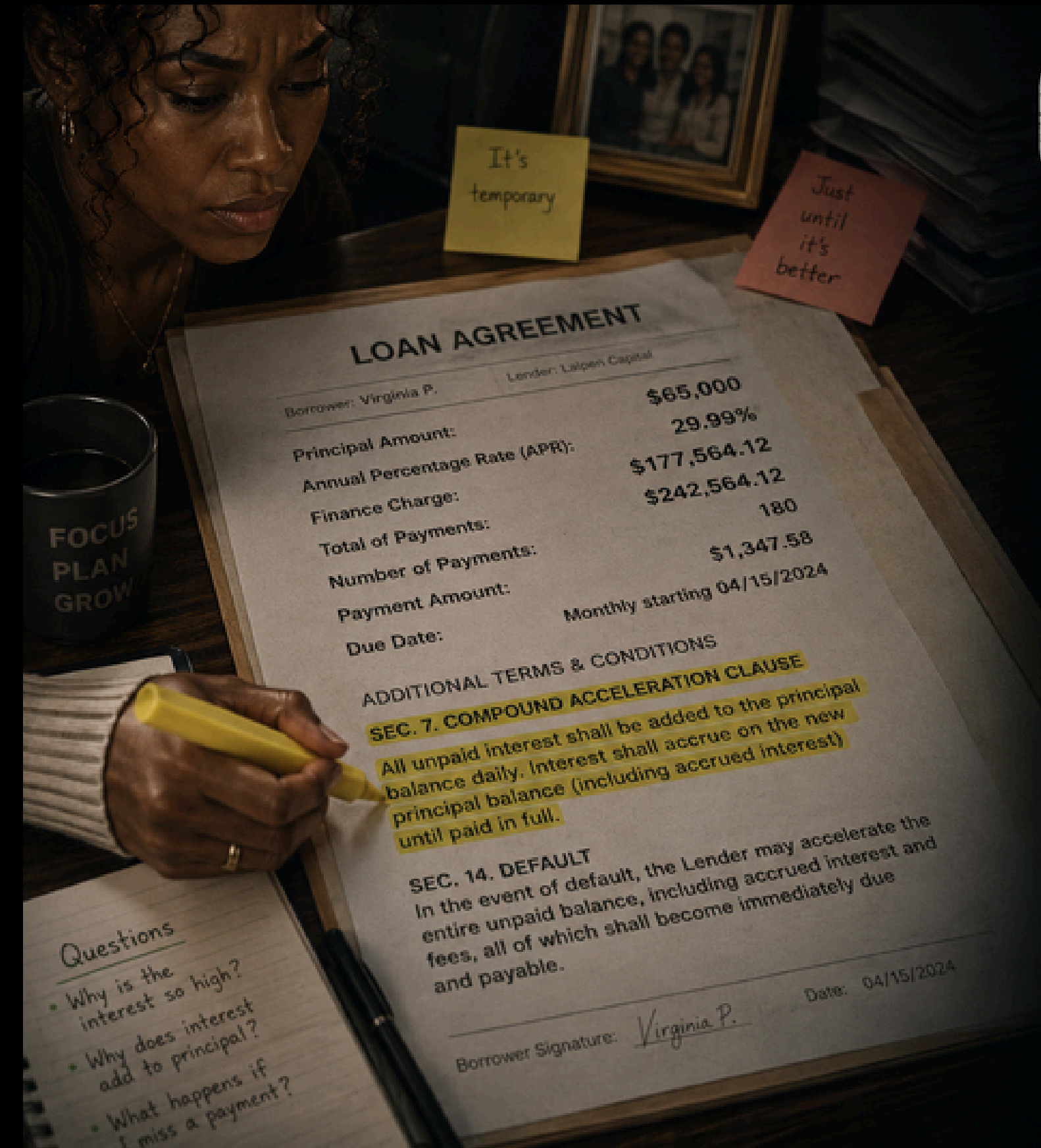
**Virginia is forced to take out a loan from Laipen Capital from Leslie to feed and house her kids in such a tight position...**

# Main Game Play



Virginia is making money and working to sustain herself in her new life.

# Act 2



## CONTRACT

The player has to **find** what Virginia missed, **understand** what she agreed to, and **decide** whether to fight it or live with it.



### FIND WHAT VIRGINIA MISSED

Dig deep. The details are where they hide.



### UNDERSTAND WHAT SHE AGREED TO

Knowledge is power. Ignorance is expensive.



### DECIDE: FIGHT IT OR LIVE WITH IT

Every choice still costs time, money, and presence.



### BEAT THE CLAUSE, AND THE LOAN CAN BE PAID.

MISS IT, AND LAIPEN WINS BY DESIGN.

**Virginia signed the contract.  
She didn't read it.**

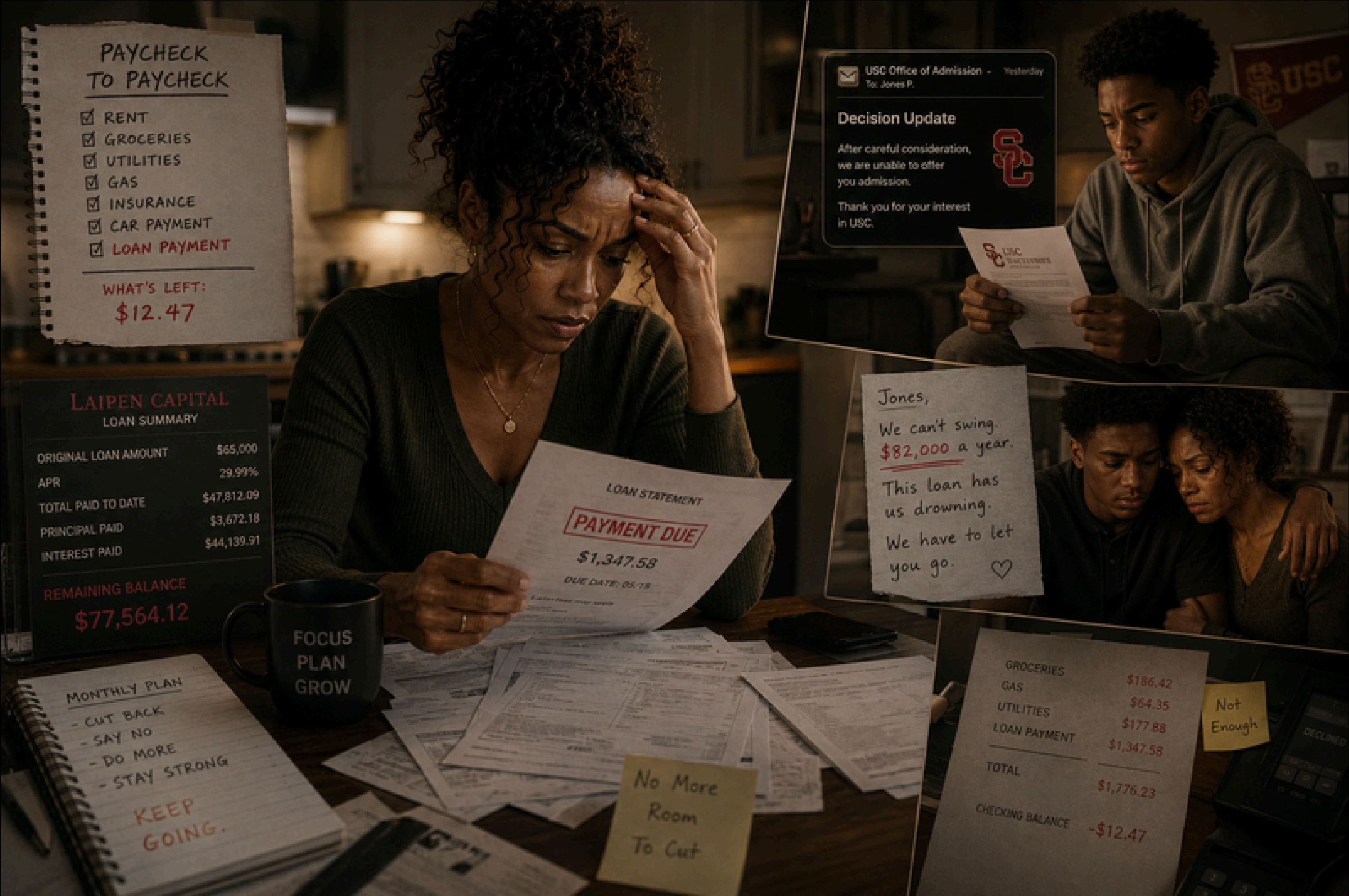
**Something is wrong. The  
balance isn't moving the way  
it should. Money disappears  
between paychecks. Late  
fees appear on payments  
she made on time.**

# Act 3 - Good



**Virginia is able to fight the clause that keeps her trapped, pay for Jones' school, stay afloat and use her remaining funds to pay Laipen Captial and release herself from the contract.**

# Act 3 - Bad



**Virginia can't escape. Literally. She has paid 47,000 on a 65,000 loan and her remaining balance is 77,000. Jones is forced to drop out of school.**

**PAYCHECK TO PAYCHECK**

- RENT
- GROCERIES
- UTILITIES
- GAS
- INSURANCE
- CAR PAYMENT
- LOAN PAYMENT

WHAT'S LEFT:  
**\$12.47**

**LAIPEN CAPITAL**  
LOAN SUMMARY

ORIGINAL LOAN AMOUNT	\$65,000
APR	29.99%
TOTAL PAID TO DATE	\$47,812.09
PRINCIPAL PAID	\$3,672.18
INTEREST PAID	\$44,139.91
<b>REMAINING BALANCE</b>	<b>\$77,564.12</b>

USC Office of Admission - Yesterday  
To: Jones P.

**Decision Update**

After careful consideration, we are unable to offer you admission.

Thank you for your interest in USC.

Jones,  
We can't swing \$82,000 a year.  
This loan has us drowning.  
We have to let you go. ❤️

GROCERIES	\$186.42
GAS	\$64.35
UTILITIES	\$177.88
LOAN PAYMENT	\$1,347.58
<b>TOTAL</b>	<b>\$1,776.23</b>
CHECKING BALANCE	-\$12.47

**MONTHLY PLAN**

- CUT BACK
- SAY NO
- DO MORE
- STAY STRONG

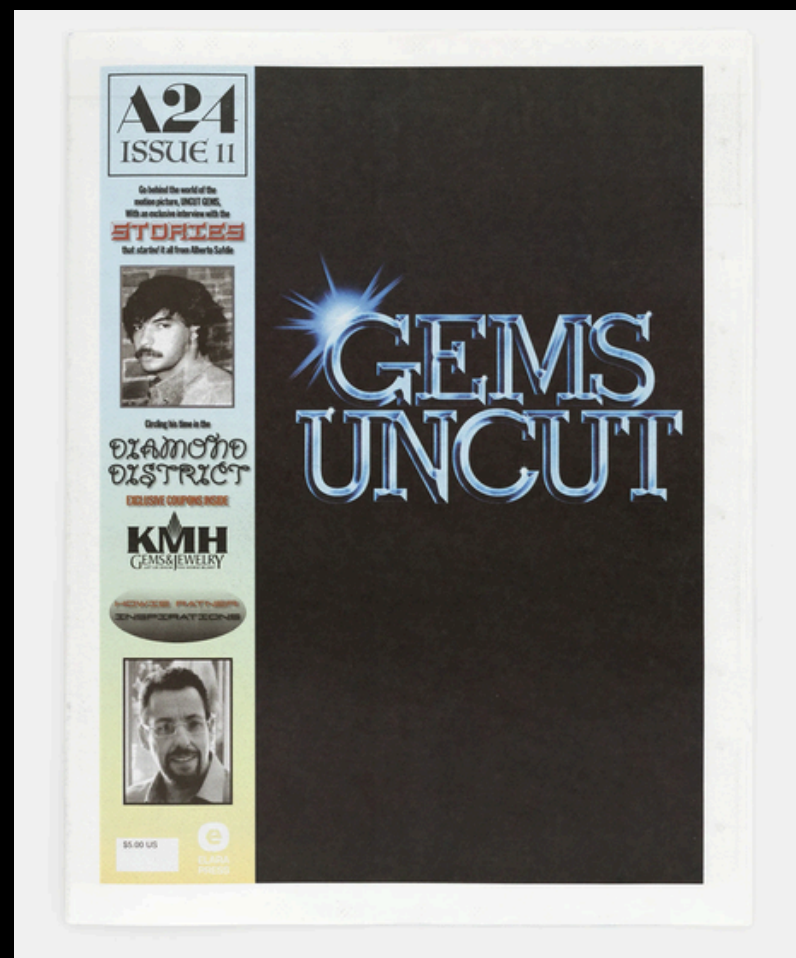
**KEEP GOING.**

No More Room To Cut

Not Enough

DECLINED

# References/comps



**Games:** Cart Life, Papers Please,  
Kentucky Route Zero Film & TV: Maid,  
Hillbilly Elegy, Uncut Gems Lit: Nickel  
and Dimed, Evicted

**What makes Compound different:**  
the "you" isn't a camera angle. It's the  
mechanic. The player doesn't watch  
Virginia survive. They are Virginia,  
deciding.

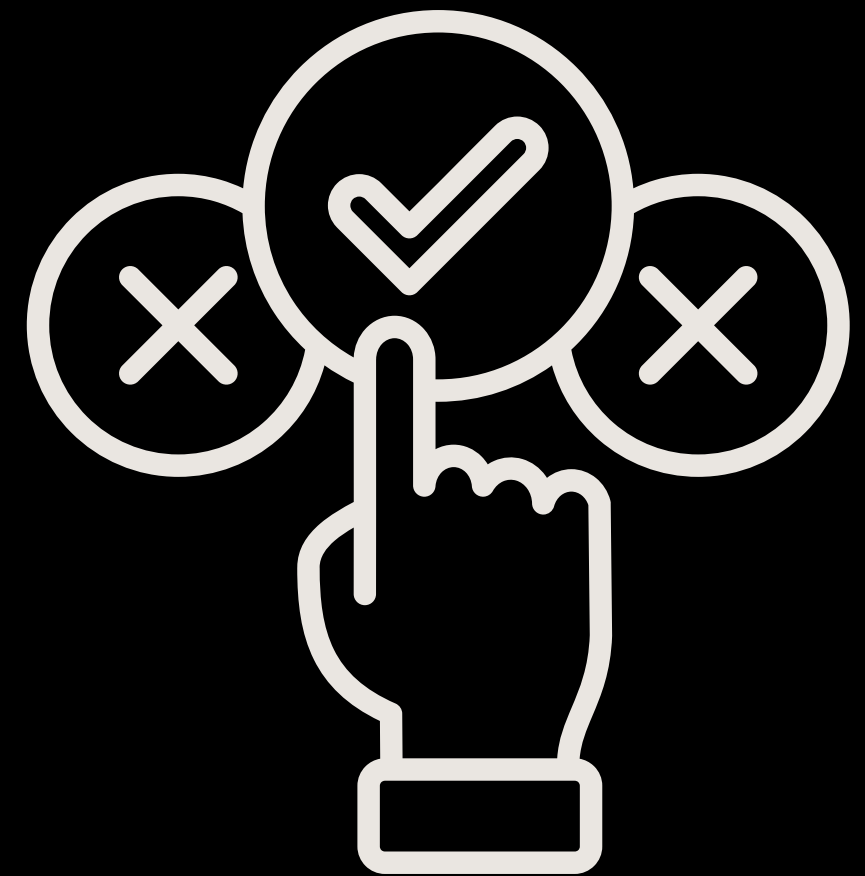
**Player experience**

**Learns**



**+**

**Practice**



## Closing



**Compound is a game about the dangerous of being trapped by debt. Loans can grow like cancer so be careful what you take on.**

**— Written by Danielle Malingue**