Skill	On the Job (1/4)	Self-Teaching (1/2)	Education	Intensive Training (x2)	Adventuring	Total Hours	Pg Ref	Notes

Improvement Through Study (B292 - B293)

Improvement through study does *not* depend on earning bonus points.

It takes 200 hours of learning to gain one **point** in a skill (not one **level**). You may study any number of skills at once, but a given hour of time counts toward study of only one subject.

Learning on the Job

Time spent while at a job counts as "study" of the skills used in the job. Since most time on the job is spent doing what you already know, not learning new things, **every four hours on the job count as one hour** of learning. A full-time job grants a maximum of eight hours on the job per day (half that at a part-time job). Actual hours worked may exceed this, but fatigue limits learning to this level.

Self-Teaching

You can teach yourself a skill, unless the skill attaches specific conditions that would preclude this. **Every two hours of reading, exercises, practice, etc. without an instructor count as one hour of learning**. This must take place in time not used for adventuring, working, sleeping, etc. This is limited to 12 hours per day – or eight hours/day for those with part-time jobs, or four hours/day for a full-time jobs.

Education

Every hour of instruction counts as one hour of learning when given by a professional teacher (someone with Teaching skill at 12+). In order to teach you a given skill, he must either know that skill at your current skill level or better, or have as many or more points in the skill as you do. Ordinary instruction rarely exceeds eight hours per day.

Intensive Training

Full-time study with expert teachers and lavish training materials is the most effective type of learning. An expert teacher has Teaching skill at 12+, plus a higher level and more points in the skill being taught than you do. **Quadruple all costs** and tuition fees! **Every hour of intensive training counts as two hours of learning**. It can last for up to 16 hours per day. You must have **HT 12+** to make it through such training without "washing out" (the Fit advantage does increase effective HT for this purpose).

Finding a Teacher

For some skills, finding a teacher is automatic; for others, it can be difficult. The GM should adjust availability to suit his concept of what is "reasonable." Most education costs money. The price is up to the GM. See below (or Jobs B516) to determine what his time is worth. Barter or a service in exchange for his aid are possible alternatives.

Adventuring

Adventuring time can also count as study of suitable skills. **The "conversion factor" is up to the GM**, who should be generous. For example, a 16 hour trek through the Amazon might count for every moment as study of Survival (Jungle).

Job pay at TL3 B516

Wealth/Status Level	*Daily Pay*
Poor / -2	5
Struggling / -1	12
Average / 0	23
Comfortable / 1	47
Wealthy / 2	117
Very Wealthy / 3	467
Filthy Rich / 4	2333
Multimillionaire 1 / 5	23333