Wealth

Since Legend does not have, by default, a system for currency, the concept of "Wealth" is difficult to determine. These rules will attempt to implement one, if for no other reason then to allow easier conversion to D&D modules and their "kill the monster, take the loot' philosophy.

# **Starting Wealth**

Each character begins with 3d4 points of Wealth at level 1. This roll may be raised or lowered by the DM as appropriate for the tone of the campaign. Further, characters created at higher levels will start off with additional Wealth (by default, +1/2 of the characters level, rounded down, though this may be adjusted by the DM as well.)

Although the name may suggest monetary wealth, Wealth can represent other means of acquiring items, such as government or military backing, friends among merchants, or even the "Hero Discount".

In order to get an idea of what your Wealth represents, you can consult this chart.

|  |  |  |
| --- | --- | --- |
| **Wealth** | **Financial Condition** | **Social Class** |
| 0 | Impoverished or in debt | Peasant |
| 1 to 4 | Struggling | Low ranking soldier or guard |
| 5 to 10 | Middle Class | Merchant, Low ranking military officer, Average adventurer |
| 11 to 15 | Affluent | Successful merchant, minor noble, Military commander |
| 16 to 20 | Wealthy | Nobility, Famous adventurer |
| 21 to 30 | Rich | Royalty, Upper Nobility |
| 31 or higher | Very Rich | Ruler of a prosperous realm, Legendary Heroes |

# **Using Your Wealth**

Every item has a Purchase DC, as shown in the tables below. When attempting to purchase an item with a DC lower than your Wealth, you can automatically acquire the item. If the item in question has a DC higher than your Wealth, you must make a Wealth Check (1d20+Wealth score). If you are successful, you acquire the item and lose some number of points of Wealth (see below).

## Shopping Time

The exact time to purchase an item varies based on your location and the item in question, but in the average middling city, an item generally takes about an hour per point of DC to locate and purchase. Items especially common to the area, such as holy water in a heavily religious settlement, has this time reduced to half or even a quarter of the time. Rare items, such as a full-plate in a small fishing village, may take as much as ten times longer, if it's even available in the first place.

## On-Hand Objects

To account for the mundane and innocuous objects that most people have among their possessions—and not force every character to specifically purchase such objects in order to employ them—use the following rules.

With the GM’s permission, a character can make a Wealth check to see if he or she has a mundane object on hand, as long as the object has a purchase DC of 10 or lower. The Wealth check works the same as for buying the object, except that the character takes a –10 penalty on the check, and he or she can’t take 10 or take 20. Also, a character can’t make a Wealth check to see if he or she has a mundane object on hand during character generation or between adventures—only during play. If the character succeeds, his or her Wealth bonus is unaffected, even if the object’s purchase DC is higher than his or her Wealth bonus.

Depending on the situation, the GM can rule that a certain mundane object is not available; for an object to be obtainable, the character must be in a place where the object logically would be.

# **Lists of Equipment**

*Note: This will be expanded later. For now, I'm gonna focus on weapons, armor, magic items, and common adventuring supplies.*

|  |  |
| --- | --- |
| **Item** | **Purchase DC** |
| Weapons | 5 |
| Light Armor | 6 |
| Heavy Armor | 8 |
| Lesser Magic | 10 |
| Greater Magic | 15 |
| Relic | 20 |
| Artifact | 25 |
| ***Common Gear*** |
| Torches | 2 |
| Lantern | 4 |
| Lantern Oil | 2 |
| Camping Gear | 4 |
| Winter Gear | 8 |
| Climbing Kit | 5 |
| Pack Mule/Pony | 6 |
| Pack Horse | 8 |
| Riding Horse/Pony | 10 |
| Cart | 4 |
| Wagon | 8 |
| Rowboat | 8 |
| Sack | 1 |
| Backpack | 3 |

# **Aid Another**

One other character can make an aid another attempt to help a character purchase an object or service. If the attempt is successful, that character provides the purchaser with a +2 bonus on his or her Wealth check. The character who provides the aid reduces his or her Wealth bonus by +1.

# **Losing Wealth**

Any time a character purchases an object or service with a purchase DC higher than his or her current Wealth bonus, or one with a purchase DC of 15 or higher, the character’s Wealth bonus goes down. How much the Wealth bonus is reduced depends on how expensive the object is.

|  |  |
| --- | --- |
| **Object or Service Purchase DC** | **Wealth Bonus Decrease** |
| 15 or higher | +1 point1 |
| 1–10 points higher than current Wealth bonus | 1 point |
| 11–15 points higher than current Wealth bonus | 1d6 points |
| 16 or more points higher than current Wealth Bonus. | 2d6 points |

Along with this loss, any time a character buys an object or service with a purchase DC of 15 or higher, the character reduces his or her current Wealth bonus by an additional 1 point.

A character’s Wealth bonus only goes down if he or she successfully buys an object or service. If the character attempts to buy something and the check fails, his or her Wealth bonus is unaffected.

# **Wealth of 0**

A character’s Wealth can never decrease to less than 0. If a character’s Wealth is 0, the character doesn’t have the buying power to purchase any object or service that has a purchase DC of 10 or higher, and can’t take 10 or take 20.

Also, it always takes a number of hours equal to the purchase DC of the object or service.

# **Regaining Wealth**

A character’s Wealth bonus recovers as the character advances.

Every time a character gains a new level, make a level check (1d20+level). The DC is equal to the character’s current Wealth bonus. If the character succeeds, his or her current Wealth increases by +1. For every 5 points by which the character exceeds the DC, he or she gains an additional +1 to his or her Wealth score.

# **Wealth Awards**

Adventuring may result in characters finding valuable items. In such cases, the benefit translates into a Wealth award.

**Footnotes**

1. This stacks with the loss from a Purchase DC above the character’s current wealth bonus.