

REVAMPED BUSINESS RULES



AN INTRICATE GUIDE TO
PLAYER RUN BUSINESSES





Welcome to a world of creativity and fabrication. Using this product, you'll be able to work with your DM to create your own business. You'll be able to create a variety of different businesses, each having their own special properties. This product uses the core player-run business concepts from the 5th Edition *Dungeon Master's Guide* and expands on them, creating a unique ruleset based on hirelings, maintenance costs, prestige points, and oversaturation of the market. From potion shops to Monk temples, you'll be able to create the D&D business you've been waiting for.

THANK YOU FOR YOUR PURCHASE

Your purchase inspires me to create more content for D&D. This has been a passion project of mine for a while now, and it has finally come to completion. This is my first published product, and I am very thankful for your support.

-SharkSide

LAYOUT OF THIS PRODUCT

This product is divided into two sections. The first section is the core rules, these are the construction costs of the different businesses, prestige and oversaturation rules, hireling fees, and how to close or sell your business. The second section of this product is for the individual business sections, where you roll for profit or maintenance.



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owning a business in D&D is a concept that many players and Dungeon Masters want to learn more about. However, the current information in the *Dungeon Master's Guide* is quite small. Using this product, you'll be able to create your own D&D business, and if you're a Dungeon Master, you'll learn the correct rules for it, and how some businesses, like the church, can affect your game.

WHY OWN A BUSINESS?

Owning a business is an extra source of revenue for players. It can also have extra effects on the game, giving the players extra things to do and use. You can gain extra recognition from NPC's in the town your business is in, and your Dungeon Master can use your business for additional plot hooks for the adventure.

Type of Business	Construction Cost	Construction Time (Days)
General Store	5,500 gp	100
Blacksmith/Armory	9,000 gp	140
Tailor and Textiles	5,750 gp	125
Potion Shop	7,500 gp	135
Inn/Tavern	5,800 gp	110
Church	7,000 gp	150
Wizard School/Monk Temple	40,000 gp	350
Fletching Shop	5,500 gp	100

HOW TO START A BUSINESS

When you want to start a business, they need two things, money and a location. While you are in a town that you would like to build your business in, tell your DM that you would like to scout out a place for your business. Then, you have to spend multiple days searching, making a perception check at the end of each day. If you succeed on a DC 15 check, you find a location and don't have to spend any more days searching. If you don't, you find a suitable empty location at the end of your third day of searching. If the town your are in is very big or small, your DM could increase or decrease the amount of days it takes searching for a location. Searching for a business location takes all of your attention, so you must spend the entire day searching. You don't have to search the 3 days in a row, you can split up the days over time. However, you can't spend too much time in between search days or risk something opening in the spots you find. Your DM can determine how much time on break you can spend before having to restart the search depending on the size and market activity of the town you are searching in. Smaller towns with lots of space and not many people moving in would have a much longer break maximum than a big city with a lot of people moving in and out.

Once you have your location, next you need to decide what kind of business you want to create. You can learn more about each type of business in its own section further in this product. Then, look at the construction cost chart above and determine how many gold pieces it will take to build your business. You can pay the entirety of the construction cost up front, or you can pay in chunks every 30 days. It doesn't matter how much you pay in each chunk, as long as it is fully paid off by the end of its construction time. If your business isn't fully paid off by the time it has been fully built, it loses 5 prestige every 30 days after it has been built and has not been fully paid off.

CLOSING AND SELLING YOUR BUSINESS

When you can no longer afford to pay for your business or when your business's prestige drops to 0, you have to sell your business. When that happens, you gain 2 times your maintenance cost in gold pieces. You still must pay any overdue hireling fees or maintenance costs, even if it takes you a while to get back the gold pieces. You can also keep your business closed without selling it, however, it cannot make any profits this way. You don't pay any hireling fees for when your business is closed. While your business is closed, you must pay the full maintenance fee every 30 days instead of rolling on the profit/maintenance table.

PRESTIGE

Prestige is a way to keep track of how credible your business is. When you first start your business, your prestige is at 40. Each business you own has a different prestige, so if you own multiple, you need to keep track of all of them. Every 30 days, when you roll on the profit/maintenance table, the table you roll on depends on your business's prestige at that time. If you are able to pay your maintenance cost, whether it be from your own pocket or if the business covers its own maintenance cost, your business gains 5 prestige to a maximum of 50. However, if you aren't able to pay your maintenance cost or your hireling fee before the next profit/maintenance roll, your business loses 5 prestige. The more prestige your business has, the better chance of getting profits it has. If your business ever drops to 0 prestige, then the business closes and you have to sell it (Read more about selling businesses above).

HIRELINGS

Hirelings are the way to keep your business operating while you're not there. Some businesses require more hirelings than others, or ones with greater skill. Hirelings require payment for their work, and you have to pay them along with your maintenance cost. You can reduce the cost of hirelings by working at your own business which you can learn more about later in this product.

Skill of Hireling	Price (For 30 Days of Work)
Unskilled	6 gp (2 sp/day)
Skilled	60 gp (2 gp/day)
Expert	150 gp (5 gp/day)

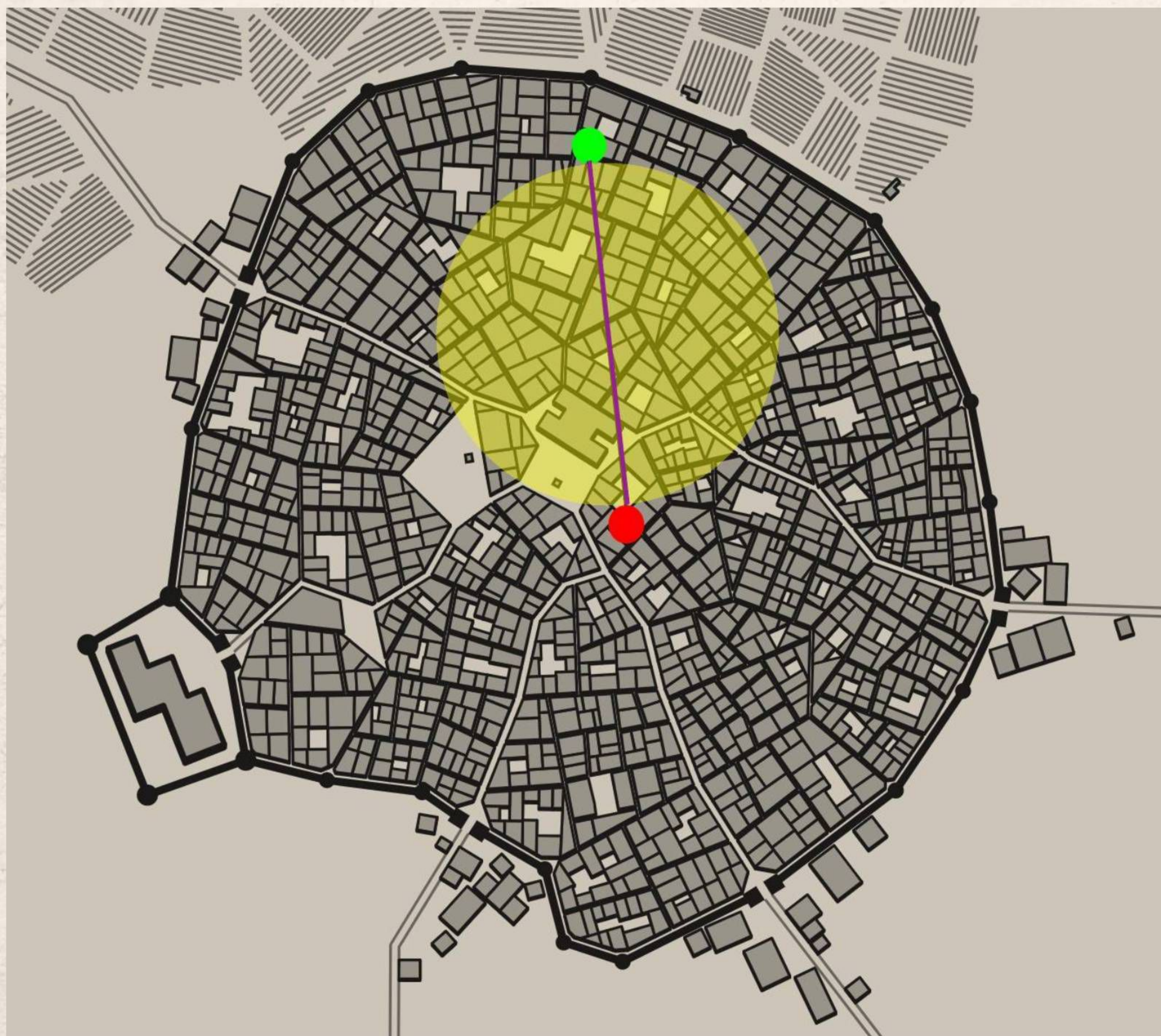
According to the 5th Edition Player's Handbook (pg. 159), "Skilled hirelings include anyone hired to perform a service that involves a proficiency (including weapon, tool, or skill): a mercenary, artisan, scribe, and so on...some experts require more pay. Untrained hirelings are hired for menial work that requires no particular skill and can include laborers, porters, maids, and similar workers."

When you roll on the profit/maintenance table every 30 days, if the result states "Your business covers its own maintenance cost", it **also** covers the entire hireling fee for that 30 day period.

OVERSATURATION

When you create identical businesses too close to one another, it means that the full profits you could receive can be dampened. Customers have two of the same stores close to each other, and your second business's profit will suffer. To counteract this, you can use the oversaturation threshold of your business. Each business has a different oversaturation amount, based on the type of business that it is. For the following example in Diagram A, let's use the oversaturation threshold of the general store, which is 65 people. To learn more about saturation thresholds, go to your business's section.

Diagram A



In Diagram A, a general store has already been built at the point marked with the small red circle, which henceforth in this example will be called Business One, or B1. The owner of the general store wants to make a second identical business in the same town but wants the profits to not be shrunk by the oversaturation rule. The owner wants to build the new shop at the point marked with the small green circle, which will be called Business Two, or B2. To figure out if Business Two will be affected by oversaturation, a straight line is drawn between B1 and B2. That line becomes the diameter of a new circle that is drawn. If the population inside the circle (including any houses touched, but not fully covered by the circle) is less than the oversaturation threshold of the general store (in this case, 65 people) then B2 will suffer from oversaturation. If you aren't sure of the population size inside the circle, ask your DM. However, you may want to give them some time to think about it, as some math may be involved. You can calculate this before fully deciding to build a second identical business.

Specifically, oversaturation only affects the newest business. So in Diagram A, if the population was below 65 people inside the yellow circle, and the owner decided to carry through with the creation of B2 in that spot anyway, only B2 would suffer from oversaturation. If B1 was to close or be sold, B2 would no longer suffer from oversaturation. However, if B1 was to open after temporarily closing, the oversaturation affect would return.

A business that suffers from oversaturation makes half profit when rolling for profit. For example, if the business performs well over a 30 day period but has oversaturation, and this is your result "The business covers its own maintenance cost. It earns a profit of 1d12x5 gp", then you roll 1d6x5 instead. (You halve the dice number. Don't try to change it to 1d6x2.5).

WORKING AT YOUR OWN BUSINESS

During your downtime, you might choose to work at your own business. If you chose to do so, unless you have proficiency in the tools your business uses, you count as an unskilled worker. The types of tools your business uses are listed in their respective section of this guide. If you work for an entire 30 day period, you can subtract the hiring pay for that period. For example, if you were a skilled worker for a 30-day period, you can deduct 60 gp from your hiring fee as you used one less hiring than normal, and you can keep that 60 gp. However, if you only work for part of the 30 day period, it gets more complicated. On the above hiring chart, the hiring cost is listed in coins per day. You can deduct coins equal to the [amount of days you worked times the price as if you were a hiring]. If you were an unskilled worker for 4 days, you can deduct 8 silver pieces from your hiring fee and keep it [4 days times 2 sp/day]. You still have to pay the hiring for the days you didn't work. While you're not at the business, you still roll on the profit/maintenance tables every 30 days, but you can't collect any profits unless you are physically there to collect them, someone brings them to you, or some other means. Profits that you haven't collected yet are kept in a safe inside your business.

ROBBERIES

This is an optional rule the DM can impose on the game. After you roll on the profit/maintenance tables, the DM rolls a 20 sided die with no modifiers for each business you rolled for. On a roll of 1, that business is robbed during the night. The business is ransacked, but your DM decides how much they destroy, and therefore how much of your maintenance fee you'll need to pay. Following the collection rules in the previous paragraph, if you have not collected your profits, the DM rolls a 6 sided die with no modifiers. On a roll of a 1, 2, or 3 the robber(s) crack the safe and steal all of your profits. On a roll of a 4, 5, or 6 the robber(s) are unable to crack the safe and leave without any of your profits. This can be used as a way to have your player frequently want to come back to the business, even if its just to collect their gold. It's up to the DM on whether or not the robber(s) get caught, but if they do, they will have to return any gold stolen and pay for damage they caused, along with serving a sentence in jail for their crime.

THE NEXT SECTION

You now have an understanding on the core rules of this product. The following section will take you through each type of business individually, give you the tables and information about each one, giving you the information you need to decide what business you would like to create.

When your business is fully paid off, you gain a land deed for your business, which is a physical object that you can carry around with you to show proof that you own the business. Every 30 days, you must roll on the profit/maintenance table that corresponds to your business and current prestige. By paying or not paying your maintenance and hiring fees you can gain and lose prestige. Don't let your fees stack up, or else you'll realize you'll be losing prestige too fast to pay back your debts before your hard earned business closes for good.

Depending on your proficiencies, you can become a skilled worker in your business. You can learn more about being a skilled or unskilled worker in your business's section.

What kind of business will you create?

BLACKSMITH/ARMORY

A blacksmith is a metalsmith who can create objects by forging metal, using tools to shape it into the desired shape. This can be a variety of things, such as horseshoes, weapons, and tools. An armorer on the other hand uses the same techniques to make personal armor, such as plate armor. Typically, the two professionals don't intercross. Both of these, however, require skilled labor. If you chose to work at this shop, to count as a skilled worker, you need to be proficient in Smith's tools, otherwise you count as an unskilled worker.

Owning a blacksmith or armory has a few advantages. If you spend time watching your skilled worker in the shop, (time does not count for being an unskilled worker) for 30 days, you gain proficiency in Smith's tools. Another advantage is that you get 10% off either blacksmith items or armor items depending on what kind of store it is. The original prices of those items can be found in the *Player's Handbook*.

MAINTENANCE COST	HIRELINGS REQUIRED	OVERSATURATION THRESHOLD
65 GP	1 SKILLED 1 UNSKILLED (66 GP)	100 PEOPLE

Prestige 5-25

d100	Result
0-21	You must pay the business's maintenance cost. You must pay your full hiring fee.
21-30	You must pay the business's maintenance cost. You must pay three-quarters times the hiring fee.
31-40	You must pay the business's maintenance cost. You must pay half of the hiring fee.
41-60	You must pay the business's maintenance cost. You do not have to pay the hiring fee.
61-80	You must pay half the business's maintenance cost. You do not have to pay the hiring fee.
81-90	The business covers its own maintenance cost
91 or higher	The business covers its own maintenance cost. It earns a profit of 1d8x5 gp

Prestige 30-50

d100	Result
0-21	You must pay the business's maintenance cost. You must pay half of the hiring fee.
21-30	You must pay the business's maintenance cost. You do not have to pay the hiring fee.
31-40	You must pay half the business's maintenance cost. You do not have to pay the hiring fee.
41-60	The business covers its own maintenance cost.
61-80	The business covers its own maintenance cost. It earns a profit of 1d8x5 gp.
81-90	The business covers its own maintenance cost. It earns a profit of 1d12x8 gp.
91 or higher	The business covers its own maintenance cost. It earns a profit of 1d20x5 gp.

CHURCH

A church is a building where people who form around the religious purpose or worship the same deity can organize together. If you chose to work at this business, you must have a priest's pack and be at least a 5th level Cleric, or previous skilled knowledge as a religious leader to count as a skilled worker. Otherwise, you count as an unskilled worker. You must be at least a 9th level Cleric to count as an expert worker. A church does not make profit, and gets the revenue to cover their maintenance cost and hirelings from donations and holding events, such as weddings. A church gives its profits back into the community in generous ways.

Churches are very unique. Although they don't gain profits, as an owner of a church you get a variety of advantages.

-You gain the "Shelter of the Faithful" feature: "You gain the respect of those who share your faith, and you can perform the religious ceremonies of your deity. You and your adventuring companions, as long as you don't put them in danger, can expect to receive free healing and care at a temple, shrine, or other established presence of your faith, though you must provide any material components needed for spells. Those who share your religion will support you (but only you) at a modest lifestyle."

-You gain more respect in the town of the church, how the DM chooses to act on this is up to them. You gain even more respect if you are a pastor and not just the church owner.

-When you visit the church, if you aren't capable of blessing it yourself, you are able to obtain free holy water.

Churches also have one other feature: If you substitute a skilled worker for an expert worker, raising the hireling fee to 156 gp every 30 days, then the expert pastor is able to cast Raise Dead for a cost of 50 GP for anyone, but only 25 gp for you specifically.

MAINTENANCE COST	HIRELINGS REQUIRED	OVERSATURATION THRESHOLD
25 GP	1 SKILLED 1 UNSKILLED (66 GP)	100 PEOPLE OF THE SAME RELIGION

Prestige 5-25

d100	Result
0-21	You must pay the business's maintenance cost. You must pay your full hireling fee.
21-30	You must pay the business's maintenance cost. You must pay three-quarters times the hireling fee.
31-40	You must pay the business's maintenance cost. You must pay half of the hireling fee.
41-60	You must pay the business's maintenance cost. You do not have to pay the hireling fee.
61-80	The business covers its own maintenance cost
81-90	The business covers its own maintenance cost
91 or higher	The business covers its own maintenance cost

Prestige 30-50

d100	Result
0-21	You must pay the business's maintenance cost. You must pay your full hireling fee.
21-30	You must pay the business's maintenance cost. You must pay three-quarters times the hireling fee.
31-40	The business covers its own maintenance cost
41-60	The business covers its own maintenance cost
61-80	The business covers its own maintenance cost
81-90	The business covers its own maintenance cost
91 or higher	The business covers its own maintenance cost

FLETCHING SHOP

A fletching shop is a business that uses skill to cut wood into arrows and bows. Each arrow is made carefully to make sure it has the correct aerodynamic property. To count as a skilled worker, you need to have proficiency with Woodcarver's tools.

By owning a fletching shop, you get 10% off items that you buy at the store. The original prices of these items can be found in the *Player's Handbook*. If you study your skilled hiring for 30 days, you can gain proficiency in Woodcarving tools.

MAINTENANCE COST	HIRELINGS REQUIRED	OVERSATURATION THRESHOLD
40 GP	1 SKILLED (60 GP)	90 PEOPLE

Prestige 5-25

d100	Result
0-21	You must pay the business's maintenance cost. You must pay your full hireling fee.
21-30	You must pay the business's maintenance cost. You must pay three-quarters times the hireling fee.
31-40	You must pay the business's maintenance cost. You must pay half of the hireling fee.
41-60	You must pay the business's maintenance cost. You do not have to pay the hireling fee.
61-80	You must pay half the business's maintenance cost. You do not have to pay the hireling fee.
81-90	The business covers its own maintenance cost.
91 or higher	The business covers its own maintenance cost. It earns a profit of 1d6x6 gp.

Prestige 30-50

d100	Result
0-21	You must pay the business's maintenance cost. You must pay half of the hireling fee.
21-30	You must pay the business's maintenance cost. You do not have to pay the hireling fee.
31-40	You must pay half the business's maintenance cost. You do not have to pay the hireling fee.
41-60	The business covers its own maintenance cost.
61-80	The business covers its own maintenance cost. It earns a profit of 1d6x6 gp.
81-90	The business covers its own maintenance cost. It earns a profit of 1d12x5 gp.
91 or higher	The business covers its own maintenance cost. It earns a profit of 1d20x5 gp.

GENERAL STORE

A general store is a multi-purpose shop where customers can get a lot of things such as food, drinks, clothing, adventuring supplies, etc. A general store, along with the fletching shop, is the business with the cheapest construction cost.

Owning your own general store comes with an advantage. If you're buying items from your own store, you're entitled to a 10% discount of the prices of items. The original prices of these items can be found in the *Player's Handbook*. If for some reason the prices are already discounted, your DM can decide whether or not you get an additional discount. However, you can only get a discount on things your store actually sells. You're not able to get a discount on adventuring gear if your store only sells baked goods.

MAINTENANCE COST	HIRELINGS REQUIRED	OVERSATURATION THRESHOLD
25 GP	2 UNSKILLED (12 GP)	65 PEOPLE

Prestige 5-25

d100	Result
0-21	You must pay the business's maintenance cost. You must pay your full hiring fee.
21-30	You must pay the business's maintenance cost. You must pay three-quarters times the hiring fee.
31-40	You must pay the business's maintenance cost. You must pay half of the hiring fee.
41-60	You must pay the business's maintenance cost. You do not have to pay the hiring fee.
61-80	You must pay half the business's maintenance cost. You do not have to pay the hiring fee.
81-90	The business covers its own maintenance cost
91 or higher	The business covers its own maintenance cost. It earns a profit of 1d6x5 gp

Prestige 30-50

d100	Result
0-21	You must pay the business's maintenance cost. You must pay half of the hiring fee.
21-30	You must pay the business's maintenance cost. You do not have to pay the hiring fee.
31-40	You must pay half the business's maintenance cost. You do not have to pay the hiring fee.
41-60	The business covers its own maintenance cost.
61-80	The business covers its own maintenance cost. It earns a profit of 1d6x5 gp.
81-90	The business covers its own maintenance cost. It earns a profit of 1d12x5 gp.
91 or higher	The business covers its own maintenance cost. It earns a profit of 1d20x4 gp.

INN/TAVERN

A tavern is a place where people gather to enjoy alcoholic beverages and eat food, while being able to chat with other members of the tavern. An inn is a tavern, but it also has room for lodging, so guests can also pay for a room to spend the night. An inn makes a little more profits than a tavern, but has a higher maintenance fee. If you chose to work at this business, you must have proficiency in Cook's tools or Brewer's tools to count as a skilled worker, otherwise you count as an unskilled worker.

Owning a potion shop has a few advantages. First, you get 10% off any potion or anything sold by the store. Second, if you watch your expert hireling for 30 days in the shop (Time spent watching your hireling does not count as time spent being an unskilled worker), you gain proficiency in either Alchemist tools or a Herbalism kit (your choice).

MAINTENANCE COST	HIRELINGS REQUIRED	OVERSATURATION THRESHOLD
30 GP TAVERN 40 GP INN	2 SKILLED, 1 UNSKILLED (166 GP)	65 PEOPLE

Prestige 5-25

d100	Result
0-21	You must pay the business's maintenance cost. You must pay your full hireling fee.
21-30	You must pay the business's maintenance cost. You must pay three-quarters times the hireling fee.
31-40	You must pay the business's maintenance cost. You must pay half of the hireling fee.
41-60	You must pay the business's maintenance cost. You do not have to pay the hireling fee.
61-80	You must pay half the business's maintenance cost. You do not have to pay the hireling fee.
81-90	The business covers its own maintenance cost
91 or higher	The business covers its own maintenance cost. It earns a profit of 1d10x6 gp Add 4d6 gp if it is an inn)

Prestige 30-50

d100	Result
0-21	You must pay the business's maintenance cost. You must pay half of the hireling fee.
21-30	You must pay the business's maintenance cost. You do not have to pay the hireling fee.
31-40	You must pay half the business's maintenance cost. You do not have to pay the hireling fee.
41-60	The business covers its own maintenance cost.
61-80	The business covers its own maintenance cost. It earns a profit of 1d10x6 gp (Add 4d6 if it is an inn).
81-90	The business covers its own maintenance cost. It earns a profit of 1d12x6 gp (Add 4d10 if it is an inn).
91 or higher	The business covers its own maintenance cost. It earns a profit of 1d20x6 gp (Add 5d12 if it is an inn).

POTION SHOP

An alchemist's job is to brew potions to sell to their customers. These potions have a variety of purposes, some dangerous, some helpful. A potion shop requires an expert hireling, as only a real expert should be handling the brewing of deadly drinks. If you choose to work at this shop, you need to be proficient in Alchemist's tools or the Herbalism kit, otherwise you count as an unskilled worker.

Owning a potion shop has a few advantages. First, you get 10% off any potion or anything sold by the store. Second, if you watch your expert hireling for 30 days in the shop (Time spent watching your hireling does not count as time spent being an unskilled worker), you gain proficiency in either Alchemist tools or a Herbalism kit (your choice).

MAINTENANCE COST	HIRELINGS REQUIRED	OVERSATURATION THRESHOLD
35 GP	1 EXPERT 1 UNSKILLED (156 GP)	45 PEOPLE

Prestige 5-25

d100	Result
0-21	You must pay the business's maintenance cost. You must pay your full hireling fee.
21-30	You must pay the business's maintenance cost. You must pay three-quarters times the hireling fee.
31-40	You must pay the business's maintenance cost. You must pay half of the hireling fee.
41-60	You must pay the business's maintenance cost. You do not have to pay the hireling fee.
61-80	You must pay half the business's maintenance cost. You do not have to pay the hireling fee.
81-90	The business covers its own maintenance cost
91 or higher	The business covers its own maintenance cost. It earns a profit of 1d8x8 gp

Prestige 30-50

d100	Result
0-21	You must pay the business's maintenance cost. You must pay half of the hireling fee.
21-30	You must pay the business's maintenance cost. You do not have to pay the hireling fee.
31-40	You must pay half the business's maintenance cost. You do not have to pay the hireling fee.
41-60	The business covers its own maintenance cost.
61-80	The business covers its own maintenance cost. It earns a profit of 1d8x8 gp.
81-90	The business covers its own maintenance cost. It earns a profit of 1d12x9 gp.
91 or higher	The business covers its own maintenance cost. It earns a profit of 1d20x9 gp.

TAILOR AND TEXTILES

A tailor's job is to make fitted clothes fit the dimensions of their customer. A textile worker spins fibers into yarn, and yarn into textile fabrics. Both of these occupations require skilled labor. If you chose to work at this shop, to count as a skilled worker, you need to be proficient in Weaver's tools, otherwise you count as an unskilled worker.

Owning a tailor's shop has a few advantages. First, you get 10% off any tailored product or off yarn or textiles. Second, if you watch your skilled hireling for 30 days in the shop (Time spent watching your hireling does not count as time spent being an unskilled worker), you gain proficiency in Weaver's tools.

MAINTENANCE COST	HIRELINGS REQUIRED	OVERSATURATION THRESHOLD
35 GP	1 SKILLED 1 UNSKILLED (66 GP)	55 PEOPLE

Prestige 5-25

d100	Result
0-21	You must pay the business's maintenance cost. You must pay your full hireling fee.
21-30	You must pay the business's maintenance cost. You must pay three-quarters times the hireling fee.
31-40	You must pay the business's maintenance cost. You must pay half of the hireling fee.
41-60	You must pay the business's maintenance cost. You do not have to pay the hireling fee.
61-80	You must pay half the business's maintenance cost. You do not have to pay the hireling fee.
81-90	The business covers its own maintenance cost
91 or higher	The business covers its own maintenance cost. It earns a profit of 1d8x5 gp

Prestige 30-50

d100	Result
0-21	You must pay the business's maintenance cost. You must pay half of the hireling fee.
21-30	You must pay the business's maintenance cost. You do not have to pay the hireling fee.
31-40	You must pay half the business's maintenance cost. You do not have to pay the hireling fee.
41-60	The business covers its own maintenance cost.
61-80	The business covers its own maintenance cost. It earns a profit of 1d8x5 gp.
81-90	The business covers its own maintenance cost. It earns a profit of 1d12x6 gp.
91 or higher	The business covers its own maintenance cost. It earns a profit of 1d20x5 gp.

WIZARD SCHOOL/MONK TEMPLE

By far the most expensive business to run, wizard schools and monk temples require a very large building and a great team of staff. Wizard schools train students in the art of wizardry, and monk temples train their students into becoming a monk. Wizard schools also can enchant items for adventurers for a fee. To count as an expert worker, you must be a level 15 Wizard or Monk. To count as a skilled worker, you must be a level 10 Wizard or Monk. Otherwise, you count as an unskilled worker.

MAINTENANCE COST	HIRELINGS REQUIRED	OVERSATURATION THRESHOLD
100 GP	2 EXPERT, 3 SKILLED 2 UNSKILLED (438 GP)	1000 PEOPLE

Prestige 5-25

d100	Result
0-21	You must pay the business's maintenance cost. You must pay your full hireling fee.
21-30	You must pay the business's maintenance cost. You must pay three-quarters times the hireling fee.
31-40	You must pay the business's maintenance cost. You must pay half of the hireling fee.
41-60	You must pay the business's maintenance cost. You do not have to pay the hireling fee.
61-80	You must pay half the business's maintenance cost. You do not have to pay the hireling fee.
81-90	The business covers its own maintenance cost
91 or higher	The business covers its own maintenance cost. It earns a profit of 1d20x15 gp.

Prestige 30-50

d100	Result
0-21	You must pay the business's maintenance cost. You must pay half of the hireling fee.
21-30	You must pay the business's maintenance cost. You do not have to pay the hireling fee.
31-40	You must pay half the business's maintenance cost. You do not have to pay the hireling fee.
41-60	The business covers its own maintenance cost. It earns a profit of 1d20x15 gp.
61-80	The business covers its own maintenance cost. It earns a profit of 1d20x19 gp.
81-90	The business covers its own maintenance cost. It earns a profit of 1d20x25 gp.
91 or higher	The business covers its own maintenance cost. It earns a profit of 1d20x40 gp.

Wizard schools and Monk temples have a variety of uses. By owning the business, you have free admission, everyone else has to pay a tuition fee of 1,000 gp per year. Both Wizard schools and Monk temples are immune to the robberies rule listed earlier in this product, however, a DM could still use a robbery as a plot hook.

By attending a Wizard school for a year, you gain:

- You become a level 1 Wizard if you aren't already
- The option to change your background to Sage
- You can increase two scores from Intelligence, Wisdom, or Charisma by 1, or change one score from the same list by 2, to a maximum of 20.
- You learn the *Magic Weapon* spell if you haven't already.

By attending a Monk temple for a year, you gain:

- You become a level 1 Monk if you aren't already
- You can increase three scores from Strength, Dexterity, or Constitution by 1, to a maximum of 20.