



Bullet Points

Gear and Greenbacks

By Owen K.C. Stephens

Welcome to the latest installment of *Bullet Points*. I'm Owen K.C. Stephens, writer of a lot of **Star Wars Roleplaying Game** material and a contributor to the recently announced *d20 Apocalypse* book. It's my job to answer your questions about the game, offer advice on tricky rules issues, and give you a little peek into the design philosophy of the game.


Every two weeks I pick an issue that's provoked a lot of questions or comments, begin with a general discussion of the topic where applicable, and then answer specific questions related to it. If there are any unrelated but pressing questions in the mailbox, I might tackle them at the end of the column, but only if I have room and they can't wait for an appropriately themed column.

Gear and Greenbacks

In this installment, we'll take a look at the Wealth system, then move on to a few specific questions about prices and PLs.

Questions and Answers

Now let's take a look at some of the specific questions I've received.

 **How should a GM handle the concept of heroes "earning" money from adventures and rewards? On page 204 of the *d20 Modern Core Rulebook* is a table that shows the suggested Wealth bonus rewards for an adventure. But this system seems flawed -- after all, a character who already has a huge Wealth bonus shouldn't receive the same increase as someone with a very low Wealth bonus. Also, to add flavor to the game, it's nice to tell the heroes how much their employers are paying them in dollars, but it's very difficult to represent a Wealth bonus increase that way -- especially because the increase means different things to different characters.**


A character's Wealth bonus represents a great deal more than cash. It encompasses his credit, his purchasing power, his ability to wait for bargains, the clout he can bring to bear in borrowing items, and his access to better deals, just for starters. Modern finances are incredibly complex, especially at the upper ends. You could, of course, deal with character wealth realistically, but doing so would eat up a great deal of time. The Wealth rules are designed to make fast work of tracking character finances so that players can get to the interesting action more quickly.

So, should a richer character get a lower Wealth bonus than a poorer one when given the same amount of money? Maybe, or maybe not. Characters with lower Wealth bonuses don't just have less money; they also have more debt, worse credit ratings, and possibly higher expenses. Being poor can be expensive, at least relatively speaking. For example, it's usually cheaper to buy items in bulk, so a wealthy man could buy all the soap he needs for a year at a lower price per bar than a poor man who buys it as he needs it. Thus, if a rich character


and a poor character are each given \$20,000, the rich one may actually gain a bigger benefit from it. He can deposit the money in an account and take out a low-rate loan against it; whereas the poor character may have to turn over a large chunk of it to creditors immediately, and he'll likely pay more of it in taxes because he can't afford to hire an expensive accountant to find every possibly tax shelter. Even purchase DCs for specific items may represent different prices for different characters. For example, a wealthy character can buy a truck outright, while a middle-class character must get a loan.

If you want the Wealth system to be realistic, it's better to create a situation that matches the system, rather than trying to make a system that matches every situation. So four characters each get a +2 Wealth bonus, talk to each player about how that money works for the character. A wealthy hero may get a hot stock tip that he can buy into immediately, or have an opportunity to buy a small house that he can rent out. Middle-class characters may need to make sudden car repairs or fix leaky roofs, and those expenses must come out of their pockets because they can't afford to keep everything under warranty and insurance. A chunk of a truly poor character's reward might be demanded for an overdue house payment or garnished by the IRS for back taxes. (Even if he doesn't owe them, the money he spends proving that will decrease his overall wealth).

When you're trying to decide how much real-world money a Wealth bonus represents, don't worry too much about precision. A payment of \$20,000 might equate to a +2 Wealth bonus one week and a +3 Wealth bonus the next. The characters' financial situations are more complex than a simple series of payments and debts, and the Wealth system tracks their total purchasing power rather than the bottom line of a single bank account. The Wealth rules aren't designed to track exact dollars because that's not what the *d20 Modern* game is about. It's about action and adventure, and money is relevant only as far as the Wealth rules carry it.

 **The Wealth reward system seems to break down when the players decide to let one player have ALL the money from an adventure. (We call this situation a "Money Mule.") If four players all give one character their +2 increases, should the recipient gain a +8 increase? That seems like way too much.**

You're right; it is way too much. Disallow that practice. Even good friends wouldn't regularly sign away all their money to a single person and trust her to buy whatever they need. Since that practice isn't even faintly reasonable, don't allow it in your game. Making decisions such as this one is the power, and the duty, of a good GM. The rules are there to help players and GMs spend as little time as possible on boring financial matters, not for rules lawyers to use as loopholes. Simply tell your players that their heroes aren't allowed to give their bonuses to one another. If they insist on doing so anyway, simply rule that the recipient gets a +3 bonus -- not +8. If they complain, see the answer above.


 **How should a GM handle the cost of *d20 Future* gadgets at earlier Progress Levels? Normal objects decrease in cost at a rate of -2 per PL, but that rate doesn't seem to translate to gadgets, since most gadgets would just become purchase DC 0.**

The cost of individual gadgets at earlier PLs does not decrease, although the total cost of all gadgets added to an item may. To use this system, total the purchase DC modifier of all the gadgets on a given item. Then determine the "gadget PL" -- the lowest PL that includes all the gadgets you have added. Decrease the total purchase DC modifier for all gadgets by 2 for every PL below that of the campaign (minimum 0).

The system described above should not apply to universal gadgets. Since these items are available at every modern PL, they are always considered modern and get no cost break. If a weapon has universal gadgets, apply them separately rather than including them in the total modifier for all the PL-specific gadgets.

For example, suppose Greg is making a hold-out pistol for his bughunter character in a PL 8 campaign. He settles on a Falcon .45 (PL 5), which has a purchase DC of 12 (18, -6 because it's three PLs below the campaign's Progress Level). He decides to add a video scope (PL 6, +3 purchase DC), make it self-repairing (PL 6, +6 purchase DC), give it an expanded magazine (universal, +2 purchase DC) and sensor baffling (universal, +2 purchase DC).

The total modifier for his two PL 6 gadgets is +9. Since both gadgets are 2 PLs lower than the campaign, reduce the total modifier by -4, to +3. If even one gadget had been PL 7, the total reduction would have been only -2. If any gadget had been PL 8, no reduction would have applied to the purchase DC modifier. The universal gadgets have a total modifier of +4, which does not change. Thus Greg's hold-out pistol has a purchase DC of 19 (12+3+4).

 **The *d20 Future* book describes a PL-8 equipment gadget called biosensor HUD software, which allows a character to determine exactly how many hit points a target has left as a full round action. But couldn't a character accomplish the exact same goal by purchasing a medicomp sensor (PL 7), and linking it to a HUD (PL 5) via a sensor link HUD software gadget (PL 6)? The description of the sensor link says it lets a character use any sensor hands-free as a free action. Does that mean she could identify the current and maximum hit points of a target as a free action, without ever needing the more expensive PL-8 equipment, which can be used only as a full round action? Am I misinterpreting how the sensor link gadget works?**

Your interpretation of the rules is exactly right. The difference is that biosensor HUD software requires only a HUD device. Because the gadget can gather exact hp data based on visual examination of a target, without any medical sensors, it is developed at a higher PL and takes longer to use.

If a character has no reason not to carry a medicomp and is willing to trust her sensor link, she can certainly use the medicomp sensor and a sensor link HUD together to gain the same information more quickly. The drawback is that a sensor link either has a cord or is broadcast. In the latter case, its signal could conceivably be picked up by others, or even hacked and altered.

Do you have a rules question about the d20 Modern Roleplaying Game? Send it to bulletpoints@wizards.com. For the quickest possible answer, please put the topic of your question in the subject line and keep the question as succinct as possible. If you have more than one question, feel free to send two or more emails -- but for best results please include only one question per email unless your questions are very closely related to one another. Please don't expect a direct answer by email. Check back here every other week for the latest batch of answers!

About the Author

Owen Kirker Clifford Stephens was born in 1970 in Norman, Oklahoma. He attended the TSR Writer's Workshop held at the Wizards of the Coast Game Center in 1997 and moved to the Seattle area in 2000, after accepting a job as a Game Designer at Wizards of the Coast, Inc. Fourteen months later, he returned to Oklahoma with his wife and three cats to pick up his freelance writer/developer career. He has author and co-author credits on numerous **Star Wars** and *EverQuest* projects, as well as *Bastards and Bloodlines* from Green Ronin. He also has producer credits for various IDA products, including the Stand-Ins printable figures.

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