



Bullet Points

The Wealth System

by Charles Ryan

Welcome to the second installment of *Bullet Points*. I'm Charles Ryan, one of the designers of the **d20 Modern Roleplaying Game**. I'm here to answer your questions about the game, offer advice on tricky issues, and give you a little peek into the minds of the designers. You'll be hearing from me every couple of weeks.

If you've checked out the first installment of *Bullet Points*, you know the format. Every two weeks I pick an issue that's provoked a lot of questions or comments, begin with a general discussion of the topic, and then answer specific questions related to it. If there are any unrelated but pressing questions in my mailbox, I might tackle them at the end of the column, but only if there's room and they can't wait for an appropriately themed column.

The Wealth System

Today's topic is the Wealth system in the **d20 Modern** game. I'll start by giving you a little insight into why the designers went with the system they did. Next, I'll talk a bit about how players try to cheat the system -- and why those techniques almost never work when the rules are applied properly. Finally, I'll answer a few questions that have come in about the Wealth system.

Why Not Cash?

Why on earth did we institute a Wealth system in the first place? What's wrong with good old cash? You've probably read the Why Not Just Track Money section on page 39 of the rulebook, but let me give you a bit more insight into that particular design decision.

I've played modern-setting games for close to twenty years, and a recent experience involving money in one of my favorite games -- the *d20 Call of Cthulhu Game* -- was pretty typical. My wife Tammie and I both rolled up new characters. We figured out how much starting money our characters had -- about \$15,000 each, as it turned out. When it was time to purchase gear, I decided to buy a car for my character. After that, I was done. Other than a spare pair of socks or two, my character couldn't afford anything else. Tammie's character, who didn't buy a car, could afford two of just about everything else in the equipment chapter. It seemed that the choice was clear -- own a car and nothing else, or don't buy a car but have way more money than you could possibly need.

Here's an even uglier example. A few years back, I was playing a spy game with some friends, one of whom was a consummate min-maxer. This player, whom I'll call Jim (because that's his name), spent all his money on nifty gadgets. Once his cash reserves were gone, he turned to the GM and declared that he was buying more stuff with a credit card, and that he was getting a loan to buy a car. The GM pointed out that the rules didn't allow for credit; thus, he could spend only the money his character had at the time. "Why can't my smart, well-paid agent get a Visa card?" Jim asked. "I can get one in an hour, and I'm just a college student with no job." The GM replied that he could certainly expand the rules to accommodate Jim's request, but that if he had to come up with rules for car loans and Amex cards, he would darned well make

rules for rent, electric bills, insurance payments, and every other modern financial obligation he could think of while he was at it. That settled the matter pretty quickly, but the fact that the game rules didn't let players access the advantages of modern finance was less than satisfying for everyone involved.

Let's face it: The modern world, with its easy credit and high degree of materialism, is very different from a medieval setting, in which characters can often carry everything they own on their backs. Hence, we created the Wealth system for the *d20 Modern Roleplaying Game*. In a world where a person's true net worth is virtually impossible to assess accurately (if it were easy, tax forms would be a whole lot simpler), this system provides a reasonable measure of a character's ability to buy stuff. As an added bonus, the Wealth system lets us dispense with all the unpleasantness of modern finance -- balancing the checkbook, paying the cell phone bill, keeping up on the rent, and so on.

Beating the System?

One of the biggest issues we hear about regarding the Wealth system is how easily it can be cheated. I've received numerous inquiries about ways in which players have managed to run up astronomical Wealth bonuses just by playing games with the system. In virtually every case, a closer examination revealed that the rules didn't really allow it.


Most of the scenarios presented boil down to something like this. A hero with a Wealth bonus of, say, +15 can buy a large (theoretically infinite) number of some item that has a purchase DC of 14 -- something he doesn't really want. According to the rules, he doesn't suffer any Wealth loss for those purchases. He then buys expensive things that he actually does want, driving his Wealth score down to +0. Then he sells the unwanted items, and his Wealth goes back up. Voila! Once he gets his Wealth bonus back up to where it started, he's essentially gotten the expensive things for free.

There are two main reasons why this gambit can't actually work. The first is that the sale value of any item a hero sells is 3 points lower than its purchase DC. So each of those items he bought at a purchase DC of 14 has a sale value of 11. With each sale, the character regains Wealth bonus equal to what he would lose in buying such an item -- in this case, +1d6 points for the first item (since its sale value is 11 points higher than the hero's current Wealth bonus), then 1 point for each additional item (sale value 1-10 points higher than the player's now slightly higher Wealth bonus), until his Wealth bonus reaches +11. Once it hits that level, it can't be increased with further sales of those items, so the hero can't work his Wealth bonus back up to its original +15 this way.

And here's the kicker -- it takes 1 hour per point of purchase DC to buy something, and 1 hour per point of sale value to sell it. (GMs are welcome to ignore this rule for common items, but it should be enforced when a player is trying to blatantly play the system.) Thus, it takes 25 hours to buy one item at a purchase DC of 14, then resell it at a sale value of 11. That's at least two days, if the GM is generous with the amount of time per day he allows the hero to spend wheeling and dealing. Taking full advantage of the resale option (that is, selling enough of the unwanted items to get the hero's Wealth bonus back up to +11) would likely require selling eight or nine such items. That's a total of 16 to 18 days spent doing nothing but buying and selling for 12 or more hours per day. Meanwhile, the other heroes are out adventuring, getting things done, and probably hauling in plenty of XP and Wealth.

Questions and Answers

Now that we have those issues cleared up, let's look at some questions.

 **My players are pretty rich. Using the rules, any one of them can buy an infinite number of items, so long as the purchase DC is 14 or less. For example, one player decided to buy a thousand TEC-9 machine pistols. How can I stop them from doing this?**

As noted in the Shopping and Time section on page 91 of the *d20 Modern Roleplaying Game Core Rulebook*, it takes 1 hour per point of purchase DC to buy something. That's a minimum of 14 hours for buying one TEC-9. (And that doesn't even include the requisite license!) Even if the time were not a factor, and the hero could stockpile TEC-9s to her heart's content -- so what? What's she going to do with a thousand TEC-9s that she couldn't do with one or two? It's not like she can carry them all. So she carries one, and the other nine hundred ninety-nine sit rusting in her garage. That situation isn't necessarily going to ruin the game, though it could make for some interesting situations should anyone check out her garage.

In the case of a character who more wisely decides to buy a thousand items that she can actually use, don't forget the encumbrance rules. An average character can carry 33 to 38 pounds of gear, but some serious penalties kick in for heavier loads (see Carrying Capacity on page 121). A pistol, a longarm, and some light armor eat up more than half of that weight allowance, leaving only 15 or 20 pounds of capacity for medical kits, night-vision gear, binoculars, flashlights, radios, and all the other useful stuff modern adventurers are likely to want. Even a hero who has a car has to keep careful track of how much weight she keeps in it. Remember, the cargo capacity given on Table 4-14 includes the gear carried by passengers!

 **How do you determine starting Wealth for high-level characters? Table 7-2 seems to be inaccurate.**

First of all, Table 7-2 is misprinted -- 1st-level NPCs should determine Wealth normally. For 2nd-level NPCs, the bonus should be +6. The rest of the table is correct.

Secondly, the bonus given on Table 7-2 is just the starting point. To that number, add any additional Wealth bonus for the character's starting occupation, feats, and so forth. Also add a bonus equal to the number of ranks the character has in a Profession skill.

The result of these calculations is the Wealth bonus for an NPC of the appropriate level. When creating a high-level hero, add +2 to that total.


As a shortcut, you can simply equip an NPC with a reasonable assortment of gear, then give him the value shown on the table as his current Wealth bonus (ignoring the benefits of feats, occupation, Profession skills, and so forth.). That's a quick-and-dirty way of using the table, but it produces reasonable results.

 **The rules for bribery given in the Diplomacy skill description say that you have to reduce your Wealth bonus to gain a bonus on your Diplomacy check. But under Services, several purchase DCs are given for bribery, with no additional explanation. How is bribery supposed to work?**

The paragraph in the Bribery and Diplomacy sidebar that describes reducing your Wealth bonus (the first paragraph in the right-hand column) is incorrect. Ignore it completely, and replace it with the following.

To make a bribe, you must first make a Wealth check against a DC set by your GM. Several typical DCs

are given in Table 4-13 in the Services section of Chapter 4. If the check is successful, you gain a +5 bonus on your Diplomacy check when making the bribe. For every point by which you beat the Wealth DC, the bonus increases by +1, to a maximum bonus of +10. You may take 10 on the Wealth check, but you may not take 20.

 **In my campaign, the heroes are often paid for their services. The Wealth Bonus Adventure Reward Table on page 204 tells me how much of a bonus they should get, but not how much money that represents. It would be nice if I could actually come up with an amount to bandy about while they're speaking to their employers. How can I figure that out?**

Ultimately, the actual monetary amount is really just a color element -- a bit of dungeon dressing that adds to the story and atmosphere of the adventure but has no effect on game mechanics. So, as with any other story element, feel free to make up whatever seems right.

That said, here's a rule of thumb. First figure out what Wealth bonus each hero is going to get from the adventure. To figure out what that means in real money, start with the party's average Wealth bonus and add 10 to get a value that I'll call the modified base Wealth bonus. Pretend that number is a purchase DC and convert it to dollars using Table 7-1 on page 204. Then add the per-hero adventure reward to the modified base Wealth bonus and convert that result to dollars using the same table. Subtract the smaller dollar number from the larger to get the monetary amount per hero, then multiply that by the number of heroes in the party to get a rough dollar amount for the award.

Here's an example. Let's say you have five heroes, and their current Wealth bonuses average out to +6. You know that the total Wealth award for the adventure is going to be +15, which will amount to +3 per hero. Adding 10 to +6 gives 16, which equates to \$650. Adding the +3 per-hero award gives a result of 19, which equates to \$1,500. The difference (\$1,500 - \$650) is \$850 per hero. Multiplying that figure by five heroes gives a total of \$4,250. I might be inclined to round that value up to \$5,000, just to keep things nice and clean.

 **Does a hero have to purchase a separate license for every single restricted item, or does one license cover every item of a given restriction level?**

A single license covers every item on a given table that has a restriction level equal to or lower than the level of the license. For example, a license for a Beretta 92F (Licensed restriction level) also covers any additional items from Table 4-4 that have the Licensed restriction level. An AKM (Restricted restriction level) requires a higher-level license. A character who buys the license for an AKM, however, could then purchase any other item from Table 4-4 of Restricted or lower level without needing another license.

The items noted on Table 4-10: General Equipment are exceptions to this rule. Every item on this table is licensed separately, except items that are grouped together. For example, a black box and a demolition kit require separate licenses. However, a single license covers both pistol and rifle suppressors, since they're grouped together under the Suppressor heading.

One final note: The lock release gun and the lockpick set were supposed to be grouped together under the Lockpicks heading. Both of these items are covered by the same license

Do you have a rules question about the **d20 Modern Roleplaying Game**?
Send it to bulletpoints@wizards.com , and then check back here every other week
for the latest batch of answers!

About the Author

Charles Ryan has designed and written games for more than twelve years. His credits include such diverse titles as the **d20 Modern Roleplaying Game**, *The Wheel of Time Roleplaying Game*, *Deadlands*, *Millennium's End*, *The Last Crusade*, *Star Trek: Deep Space Nine*, *Dune: Chronicles of the Imperium*, and *Star Trek: Red Alert!*, to name just a few. Charles served as Chairman of the Academy of Adventure Gaming Arts & Design, the professional organization of the games industry, from 1996 through 2001. He lives in Kent, Washington with his lovely wife Tammie, three cats, and a dog. He works for Wizards of the Coast, Inc.



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