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# DOUBLE DOWN

It Could Be Worse ...



52-IN-52

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5e Compatible

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# DOUBLE DOWN: IT COULD BE WORSE

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Sometimes in an RPG campaign, things go wrong. The ultimate expression of this from the player side is the TPK – Total Party Kill, where every character is slain in an encounter that wasn't supposed to go that way. (And yes, sometimes everyone is supposed to die, because there's an adventure to be had in the afterlife, or it's scene one of a Frankenstein-inspired campaign, or whatever—that's not what we're taking about here). Similarly, unplanned instances of an entire party being captured (the less well known "TPC"), ships sinking, well-liked PCs and NPCs dying or being lost in a bottomless void of darkness, or a companion animal being sucked down into the Swamp of Sadness (look, that movie scarred some of us for years), are examples of times when the situation is much, much worse than anyone (GM included) intended for them to get.

In short, sometimes, PCs fail.

Now, that's not always a bad thing. But sometimes a campaign would benefit from PCs being able to reach some deep, expensive reserve of effort, and make a big, extra push to win.

Sometimes, everyone has more fun if a PC can double down.

## FAILURE AND FUN

Usually, failing isn't fun.

That seems obvious, but it's an important baseline to keep in mind when discussing any rule system designed to give players an extra opportunity to avoid failure.

But the *risk* of failure can be a lot of fun. That risk can be what makes a game feel engaging and challenging. You work you hardest for success, hoping that things go well but aware that there is always a risk of failure. That failure may be a matter of degrees of success. Maybe you worked hard to save all the Gems of Infinite Power, but only managed to collect half of them. Maybe you tried to stop the Omega Invasion, but did so only after they destroyed two huge settlements. Maybe Doctor Damnation's plot to curse the whole world is foiled, but the doctor herself escapes.

Failure of this kind often *is* fun, exactly because it's not total. It also lends itself to more opportunities for adventure. The remaining Gems of Infinite Power can still be sought out using different means. You can rebuild cities destroyed by the Omega Invasion. Everyone knows Doctor Damnation will be back.

But total failure is different. For most people, total failure, at least about something they care about, is more frustrating than fun. Naturally not everyone cares about an RPG session enough to care, and failure is an element of tons of games. If failing at a game of chess made it less fun, most people would give up chess, since failure for someone is baked into the rules. But RPGs are a different kind of game, which you can play forever without ever suffering major failure. As a result, lots of game groups (GMs included) prefer to avoid total failure as an element of rpgs, but while without taking away the suspense-building *risk* of total failure.

It's a narrow line to walk.

It's made extra-tricky by the fact that players may have very different feelings about what qualifies total failure. For some players, only a TPK triggers the sense of the unfun. For others, a TPK is an exciting chance to bring in new characters to tackle the same adventure a second time. Some players don't care what happens to any NPCs, while others are bummed if a favored familiar, companion, or ally is lost.

The idea behind the double down rules is to give groups and GMs that want them one more line of defense against total failure, but with a cost and a risk. This can build the suspense and tension many groups enjoy (once you double down, everyone knows there is even more on the line), while both decreasing the chance of total failure and preserving the risk of failure so choices and costs seem meaningful.

These rules won't be for everyone, but they are presented as an option for groups who find themselves saying "I wish there was SOME way to give players a second chance without it seeming like a free power-up."

# DOUBLE DOWN

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## WHEN CAN YOU DOUBLE DOWN?

While the double down rules are designed to discourage their use often or casually, that doesn't mean the choice to use them needs to be left entire in the hands of the PCs. There are lots of other ways a GM can give limited or focused access to these rules as a way to build additional tension and drama for various adventures and encounters. A GM can just hand the double down rules to players and let them use them as desired, but for many groups that won't be the best approach. Below are some common frameworks for when a GM gives PCs the option to double down.

### ONLY IF CONDITIONS ARE MET

A GM can decide to allow players to double down only if specific conditions are met. Normally those would be conditions outlines when these optional rules are introduced to a campaign. Typical conditions are listed below, but a GM can build any set of conditions that seem likely to make the rules a fun and flexible part of a campaign.

- Only when one of more PCs is helpless, unconscious, or dead.
- Only when two or more allies/familiar/companions are unconscious or dead.
- Only when some specific resource is depleted (such as when two or more characters have no uses left of daily abilities or spells, or if all PCs' hero points are depleted).
- Only if all players agree to allow the use (doubling down can have consequences for your allies, so a group might well prefer they emergency level only be available if everyone is on-board with the idea it's needed).

Double down rules could also be used as a carrot to encourage certain behavior. A GM might tell players that double down rules come into play only when PCs face their 5<sup>th</sup> and subsequent encounter in the same day, or if they decide to protect the Otter Princess of the Cutewild her presence will allow them to double down until she is safely delivered to her Cupcake Castle.

### ONLY WHEN PRE-AUTHORIZED

Similar to only if conditions are met, a GM might decide to only allow PCs to access the double down rules only when they are pre-authorized. A GM might inform players the double down rules are in effect in a specific event ("The DemiUrge of Disaster materials in the middle of the room. Roll for initiative, and the Double Down rules are in play for this encounter."), for a specific adventure ("In Book Two of War Against the Lords of Death, we'll be using the Double Down rules."), or with a note about them having some additional restriction ("This campaign uses the Double Down rules, but they can only be accessed by any character once per character level.").

This can be a way to warn players things may be able to get extra hazardous, and reassure them they have some extra tools to deal with the increased risk. Or it can be an experiment that has a specific start and end date to see if the GM and players enjoy the option.

It can also represent a specific in-world change in the flow of fate and heroism. If the PCs manage to drink from the Waters of Legend before facing down the Queen of Graves, the GM might tell them they each gained the power to access the Double Down rules (maybe just once each, maybe until the Queen of Graves is defeated, and maybe it's a power they all now have as Heroes of Legend).

### ANYTIME... BUT VILLAINS CAN DOUBLE DOWN TOO

Having been presented specifically as an extra option for players to avoid total failure, it's reasonable to limit the double down rules to just PCs. Especially since the primary cost of doubling down doesn't kick in until after an encounter ends, in many ways it's more powerful for NPCs that normally die at the end of an encounter than PCs, who have to live with the cost. And, to be clear, the rules are designed for PCs as a last line of defense, not as a way to make bad guys more dangerous and resilient.

But a GM can also make villain use of doubling down linked to PC use. A GM might allow PCs to double down anytime they wish, but not that each time they do, the GM earns one instance of a villain doubling down in response. Alternatively, a GM



might let players decide whether or not to have doubling down be part of a campaign, but warn if they do key villains will get the same option. (Though if a GM does this, it's strongly recommended they save it for villains who were supposed to escape and aren't managing it, or end-boss encounters that aren't living up to the expectation of their risk level, rather than having random rank-and-file foes suddenly doubling down.)

## PAYING THE COST TO DOUBLE DOWN

Doubling down isn't free, under even the best of circumstances. You're talking about pushing your character to the very limit of their capabilities as a desperate hope that overextending, straining, and risking a hail-mary effort will pull victory from the jaws of defeat. That's exhausting and stressful even if everything goes exactly as you hope. As a result, you have to pay a stress cost to attempt to double down.

Stress costs don't take effect immediately (unless your doubling-down fails, in which case they might, see *When Doubling Down Fails*). Instead the stress cost kicks in at the end of the encounter when you double down. Stress costs are about an injury hitting immediately—when you double down blood doesn't suddenly shoot from your eyes. Instead you dig deep into your reserves and do the kind of damage you don't notice until the dust clears, your adrenaline fades, and you are trying to take stock before moving on. As a result, successfully doubling down never makes you less likely to succeed at the current encounter, but it certainly can have consequences later. This is a second chance, not a free second chance.

Any PC allowed to double down can choose a standard stress cost as the consequence of their extra effort. Some PCs may also be allowed to access a special stress cost if they meet certain prerequisites, and a GM can create additional special stress costs appropriate for a campaign.

### STANDARD STRESS COSTS

<b>Ashen</b>	You feel hollow inside and have less color than usual. Your maximum HP is reduced by 1 per level as long as you are ashen. However, if this causes you to be at 0 or fewer HP when you first become ashen, you instead have 1 HP.
<b>Burned Out</b>	You can't focus as sharply or bring as much energy to bear on any task. You take -2 to all attack rolls, ability and skill checks, and spell/class ability DCs as long as you are ashen.
<b>Weary</b>	There is a sense of listlessness and slow movement to you, and a strain in your muscles and bones. You are -2 to AC and all saving throws as long as you are weary.

### SPECIAL STRESS COST

<b>Eldritch Toll</b>	Doubling down specifically required you to expend a form of mystic energy that does not easily come back. Your caster level is reduced by 1, and you lose access to one spell slot of the highest spell level you can cast, for as long as you are suffering an eldritch toll. To be able to pay this special stress cost, your caster level and spell slots must be a crucial part of your character (normally true for any class that gains spells at every character level).
<b>Lost A Step</b>	Whether it's a matter of strains and aches you haven't recovered, a loss of confidence, or a mental fatigue you just can't clear, you currently aren't able to perform some of the techniques you normally rely on. You lose access to two class features or feats as long as you have lost a step. These need to be crucial aspect of your character, as approved by the GM (normally things you use in every encounter of a given type, such as every combat).
<b>Locked Out</b>	You called on your link to an important magic item or relic, and now it won't function for you. One magic item you value and depend on does not function as long as you are locked out, as approved by the GM. This must be a magic item you use in a typical day of adventuring, and if you lose or sell it another magic item of the same or greater power stops functioning until you stop being locked out.

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## RECOVERING STRESS COSTS

A stress cost doesn't kick in until after the encounter when you doubled down, but when it goes away is more variable. Each day that you are able to eat and sleep normally, you have a chance to recover a stress cost at the beginning of the next day. This is a flat 25% chance each day. If you take a full 24 hours to do nothing but rest and recover (no travel that takes any effort on your part, no adventuring, no crafting or engaging in useful downtime activities) your chance to recover your stress cost goes up by a cumulative +5% each day. Any effect that could restore a lost limb, character level, or restore you from death allows an immediate % check to recover your stress cost, but you can only make one such extra check each day.

## DOUBLING DOWN WHILE STRESSED

You *can* double down while still suffering a stress cost from doing so earlier, but it carries a much stronger cost than doing it when you are at full health. Doubling down under these conditions requires you pay two stress costs, one of which must be a different stress cost than any you are currently suffering. Your chance to recover stress costs is reduced by 15% while you have multiple stress costs in effect, and you cannot recover more than one stress cost in a week, no matter what methods are used to try to recover them.

## WHEN DOUBLING DOWN FAILS

When doubling down succeeds everyone cheers, the heroes are in less trouble, the character doubling down pays the stress cost, and game continues forward as normal. When the doubling down fails (as defined in each doubling down option) the character who doubled down suffers the stress cost... and things get worse. Hey, look, you doubled down. When things go bad at that point, they go really bad. Roll on the table below to determine what the cost of your failed doubling down attempt is.

## THE BONUS FROM DOUBLING DOWN

Doubling down is design to turn around one, key, crucial moment to avoid disaster. In most cases it also gives an ongoing bonus to help for the rest of the encounter, but its primary impact is designed to make one big change. This is intentional, to keep doubling down from becoming a way to always win a fight or beat a trap. It can turn aside a killing blow, help a desperate skill check succeed, or shift the balance of how many minions fall to an area attack, but a player needs to be sure THIS is the moment when doubling down is worthwhile to maximize its benefit.

### FAILED DOUBLE DOWN COSTS (ROLL 1D100)

01-60	An additional random standard stress cost is taken from the character doubling down and is applied when the encounter is over.
61-73	An additional random standard stress cost is taken from the nearest PC ally to the character doubling down. (We TOLD you doubling down's consequences could affect more than just your character).
74-83	One random foe of the character doubling down gets a potentially-free double down effort (there is no stress cost if the double down succeeds, and just a random standard stress cost if the doubling down fails) of its choice on the next round.
84-94	One random foe of the character doubling down gets a totally-free double down effort (no stress cost whether the doubling down succeeds or fails) of its choice it can use any time in the next 10 minutes.
95-100	An additional random standard stress cost is taken from the character doubling down and is applied immediately.



There are five different ways a character can benefit from doubling down, and each is outlined below. A player can choose any of these, as appropriate to the crucial moment they are trying to pry from the jaws of defeat.

**Desperate Dodge:** A desperate dodge is an effort at the last second to avoid some attack or effect that hit a static defensive number of yours (normally your AC). You must make the decision to dodge as soon as the effect hits you and its results are determined.

When you desperately dodge, you make a special dodge check. Roll 2d20 and add the higher of the two results to your static defense number -10. If the new total is higher than the attack or check that hit your static defense number, the attack is considered to have missed. For example, if your AC is 18 and you desperately dodge when an attack hits you, you roll 2d20 and add 8 (your AC of 18, -10) to the higher of the two die rolls. If the new value is higher than the attack roll that hit you, it retroactively misses.

If the dodge does not cause you to be missed or take some lesser effect, the doubling down fails.

You gain a +2 bonus to AC for the remainder of the encounter, whether your doubling down succeeded or failed.

**Extraordinary Life-Saving Measures:** While generally dead is dead, sometimes someone is only *mostly* dead. A PC can attempt extraordinary life-saving measures (ELSM) to bring back another character who has died. This requires the character doubling down to have some way of restoring HP to the dead character (though they can be methods that normally only work on living creatures), and then doubles down to bring the target back with HP as if they had 1 left when healed, rather than be dead. The character brought back must also pay a stress cost after the encounter is over.

If the character that receives the ELSM dies at any later point in the same encounter, the doubling down is considered to have failed.

You get to roll twice and take the better of the two results for all your efforts to make Heal checks to restore HP for the remainder of the encounter, whether your doubling down succeeded or failed.

**Redouble:** A redouble is an effort at the last second to add extra power to a spell or ability's save DC, so a creature or set of creatures who successfully saved against it may fail. You must make the decision to redouble as soon as the targets make their saving throws against their effect, and its impact (or lack thereof) on the targets is determined.

When you redouble, you make a special redouble check. Roll 2d20 and add the higher of the two results to your save DC's value -10. The new total is treated as the save DC of the effect, and any creature affected by it uses their original saving throw total and compares it to the new save DC.

For example, Lyrtha Burneye breathes a cone of fire at three trolls. It has a save DC of 15, and the three trolls making saving throws (an 11 and two 17s). The GM informs Lyrtha that two of the trolls succeeded at their saves against her fire. The situation is so dire, Lyrtha decides to double down and redouble her cone of fire. She rolls 2d20, getting a 7 and a 14. She adds the higher of the two results (14) to her DC -10 (5), resulting in a new DC of 19. The three trolls use their original saving throw results, causing all three to now fail their saves.

If the redouble does not cause at least one target to take a greater effect than the original save DC, the doubling down fails.

The save DC of all your class abilities and spells increases by +1 for the rest of the encounter, whether your doubling down succeeded or failed.

**Reroll (d20):** This is a reroll of an attack roll, ability or skill check, or saving throw made by the character doubling down. You must make the decision to reroll immediately after the result and consequences of the d20 check are revealed. The new roll has all the modifiers of the original roll, but rather than roll a d20, you roll 1d10+10. You cannot get a "natural 1" result on this reroll, and you treat the result of 1d10+10 as if that were the natural result on a d20. For example, if making an attack roll with a +8 bonus you would roll 1d10+10, then add your modifier of +8 as well. If the d10 check was a '10,' your die result is treated as a natural 20, and your total attack roll is a 28.

If the new attack total is successful, the check is a success. If it is not, the doubling down fails.

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You gain a +1 bonus to checks of the same kind for the remainder of the encounter, whether your doubling down succeeded or failed.

**Reroll (damage):** This is a reroll of damage you do with an attack, spells, trap, or other effect, or the damage you restore with a magic item, spell, or other ability. You must make the decision to reroll after the damage roll is applied to its targets and any obvious status changed announced (for example, after you know if a target is knocked out, killed, brought back to consciousness, and so on). When

you reroll damage, you make exactly the same damage roll as before, with all the same modifiers, but roll it twice. Each time you reroll any die that results in a “1,” rerolling a die multiple times if necessary for its end result to not be a 1. You then total the two damage rolls and choose which total to apply. This replaces your original damage total.

If your final damage total is not greater than the original damage roll, your doubling down fails.

There is no ongoing benefit for the rest of the encounter when you choose a damage reroll to double down.



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