



Bullet Points

The Root of All Evil

By James Wyatt

Welcome to the latest installment of *Bullet Points*. I'm James Wyatt, designer of a lot of **D&D** books, plus one **d20 Modern** book that's coming out in 2005, though I can't tell you about that one just yet. It's my job to answer your questions about the game, offer advice on tricky issues, and give you a little peek into the minds of the designers (insofar as I can pry their minds open to wrest insight from them).


Every two weeks, I'll 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 there's room and they can't wait for an appropriately themed column.

The Root of All Evil

Our topic for this installment is Wealth. Though opinions differ as to whether money is the root of all evil, it is certainly the source of a lot of confusion in the **d20 Modern** game. Charles Ryan devoted two columns to this topic last year, but the questions keep coming in. Before going on, you might want to refer back to those columns, particularly [Bullet Points #2](#), in which Charles talked about the philosophy behind the system and explained that it's not really as broken as it often seems to be.

Questions and Answers

Now let's get to the root of the matter with some questions.

 **The Aid Another section in the d20 Modern book says that only one character can assist in the purchase of goods. Suppose four heroes would like to chip in and buy a car together. Surely such a scenario is viable, but how would you suggest the GM handle it?**

The real world is full of groups of people who own property together. An adventuring party might not be too different from a small corporation with assets held in common or, if you prefer, a cooperative housing community. So you're right--it is a viable scenario. Now, what's the best way to handle it using the Wealth rules?

My back-of-the-envelope figuring suggests that the system doesn't break down too much if you institute the following rule. More than one character can aid a given hero in a Wealth check, but each additional character after the first provides only a +1 bonus on the check, not +2. So if four characters pool their resources, and each of the three characters providing aid makes her DC 10 check, the acting character gets to add +4 to his Wealth check--a +2 bonus for the first aiding character, and two +1 bonuses for the second and third.

As usual, each aiding character's Wealth bonus drops by 1. In the case of significant purchases, such as a car or real estate, the aiding characters are legally considered co-owners.



Can all of my PCs join their Wealth bonuses, as if they all shared a single bank account?

This scenario represents another way to model the kinds of situations outlined in the previous question. As a GM, I wouldn't allow it unless the PCs literally did have a joint bank account--perhaps a private investigating firm's business checking account, or a married couple's joint account. In that case, you can use the following somewhat complicated way to calculate a combined Wealth bonus.

Step 1. Take the Wealth bonus of each member of the group, add 10 to it, and pretend the result is a purchase DC.

Step 2. Convert that DC to dollars using Table 7-1 on page 204 of the **d20 Modern Core Rulebook**.

Step 3. Add all those dollar values together and convert the result back to a purchase DC by reading Table 7-1 in the other direction.

Step 4. Subtract 10 from the resulting purchase DC to arrive at the group's combined Wealth bonus.

Here are a couple of examples that illustrate how this process should work.


Example 1: Each of four characters has a Wealth bonus of +5. Adding 10 to that value produces a modified base Wealth bonus of +15. A purchase DC of 15 converts to \$500 on Table 7-1. Adding the four characters' dollar values together gives \$2,000, which corresponds to a purchase DC of 20. Subtracting 10 gives the party a joint Wealth bonus of +10.

Example 2: One wealthy character (Wealth bonus +12) joins forces with three very poor characters (Wealth bonus +2 each). The highest Wealth bonus yields a modified base Wealth bonus of +22, which converts to \$3,500. The three lower Wealth bonuses convert to \$200 each. Adding \$600 to \$3,500 gives \$4,100, which converts to a purchase DC of 23. Subtracting 10 gives the party a joint Wealth bonus of +13.



The heroes in my campaign have just accepted positions with Department-7 that offer modest salaries. If I wanted to pay them each, say \$20,000-\$24,000 a year for a retainer, each of them would then have a Wealth bonus of +28 (per Table 7-1) in addition to what they have already. If I break the annual revenue into monthly payments, each of them still gets a Wealth bonus of +20. That would give each hero a Wealth bonus between +24 and +35, which seems pretty high for a stunt person, a petty thief, and a freelance photojournalist! And that doesn't count the fact that each of them has ranks in the Profession skill. Help! What haven't I figured out about how to do this?

The piece you're missing is that Table 7-1 gives conversions for Purchase DCs, not Wealth bonuses. If a hero's salary is \$20,000 per year, does that mean that she can afford to buy something that costs \$20,000? Alas, no--on that kind of salary, she probably won't be driving a \$20,000 car. Take a look at page 38 in the **d20 Modern Core Rulebook** and think about what kind of lifestyles your heroes could afford on their salaries. (Here in Seattle, they'd be struggling on \$20,000 per year, but they might be able to get by just fine in some other part of the country.) You can then hand out Wealth bonuses in the range shown on the table, or give each one a new Wealth bonus appropriate to her level, as noted on Table 7-2.

 **I have a question about level-up Wealth. Suppose my hero's starting Wealth bonus is +13 (+6 for his job, then +7 for my roll of 13 on 2d4). Now when he attains his next level, does he have to beat a DC of 13 to raise his Wealth bonus on a Profession check, or is the DC only 6? If he hasn't taken ranks in Profession, can I use any other modifier for the check?**


The DC for the Profession check equals your hero's current Wealth bonus, which in your example is clearly +13. As noted on page 92 of the *d20 Modern Core Rulebook*, you can make a Wisdom check (an untrained Profession check) if your hero doesn't have ranks in Profession.

 **Are Wealth bonuses given anywhere for the advanced classes?**

Your hero's Wealth bonus has nothing to do with her character class. Table 7-2 refers to her character level, not her level in any class.

 **I like the Wealth system and use it exclusively in my campaign. It is really a relief not to have to track money. But I can't find any way for my heroes to bargain for fair prices. How is this topic covered, if at all, in the d20 Modern game?**

The rules don't cover bargaining per se, but we all know that in any commercial situation--from haggling in a marketplace to the titanic clash of wills involved in buying a new car--a particularly charismatic person can often get a better deal. I'd say that a hero who can alter a salesperson's attitude to helpful with a Diplomacy check can take a +2 bonus on his Wealth check.

 **I have a question on Table 7-3 on page 204 of the *d20 Modern Core Rulebook*. Is the indicated Wealth bonus the complete reward, or is it the amount per hero?**

It's the complete reward.

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

James Wyatt is an RPG designer at Wizards of the Coast, Inc. His design credits include *The Speaker in Dreams*, *Defenders of the Faith*, *Oriental Adventures*, *Deities and Demigods*, *Fiend Folio*, *Draconomicon*, and the *Book of Exalted Deeds*. He wrote the Origins award-winning adventure *City of the Spider Queen* and is one of the designers of the new Eberron campaign setting, which is due out in June 2004. James lives in Kent, Washington with his wife Amy and son Carter.

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