



Bullet Points

Wealth Revisited

by Charles Ryan

Welcome to the tenth 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 earlier installments 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.

Wealth Revisited

In this installment, we'll take a second look at the Wealth system. I talked a bit about the design philosophy behind the Wealth rules back in [Bullet Points #2](#), so you might want to begin by checking out that installment if you haven't read it before.

Since then, I've received a number of questions about the Wealth system. One recurring query runs along these lines: Vehicles are expensive, and so are weapons. Both are pretty essential to modern adventuring, but a character without a high Wealth bonus probably can't afford both a gun and a set of wheels. Is it supposed to be so hard to buy the necessities?

The short answer is yes. Most heroes won't be able to afford everything they want at 1st level. Let's have a closer look.

Buying Your First Car

A 1st-level character starts with a Wealth bonus equal to the result of 2d4 plus the bonus from her occupation. She might also have a bonus from the Windfall feat, but let's assume she didn't take that. The average result on a roll of 2d4 is 5; the minimum is 2. The average Wealth bonus increase from the occupations given in Chapter 1 is about +2, but every occupation grants a bonus of at least +1. So an average character has a Wealth bonus of +7 (an average roll of 5 on 2d4, +2 for an average-Wealth occupation). The absolute minimum Wealth bonus for a 1st-level character is +3 (a roll of 2 on 2d4, plus a +1 increase for a low-Wealth occupation).

So what can a character buy with a measly +7 Wealth bonus? Well, she can definitely afford either a firearm or a vehicle, but the odds are against getting both. Let's look at buying a vehicle, since that's the more expensive item.

By taking 20, the character can swing an item with a purchase DC of 27. Several cars and motorcycles have purchase DCs of 27 or below, and the character can even afford a vehicle that would normally have a

purchase DC of 28 if she buys used. But she loses 2d6+1 Wealth for such a purchase, so there's a good chance she'll be tapped out. (The average result on a 2d6+1 roll is 8, which would reduce her Wealth bonus to +0.) If she rolled well and got a Wealth loss result of 6 or lower, though, she might still have a point or two of Wealth bonus left. By taking 20 on the purchase of a weapon, she could get nearly any firearm on the list.


Why is it so hard to purchase multiple expensive items? Well, because the game is about making choices. You can't have everything you want when you're choosing your feats or spending your skill points, and the principle is the same here. If your character's occupation doesn't provide a high Wealth bonus, you'll probably end up having to make a choice when you want two expensive items. You might have to settle for just the weapon and have some other character (someone with a higher Wealth score, presumably) provide a ride for the group. Alternatively, you could choose to start the game with a higher Wealth bonus. If you really want both a gun and a car, you could choose a different occupation -- one that offers a higher Wealth bonus increase. (Occupational Wealth bonus increases go up to +6, which would provide a starting Wealth bonus of +11 with an average roll on 2d4.) Or you might even decide that it's worthwhile to pick Windfall instead of some other feat. A few extra points of Wealth bonus go a long way -- a hero with a Wealth bonus of +11 can usually afford a nice car and a reasonably expensive gun, and often at least one more big-ticket item as well.

Keep in mind that we've been focusing on expensive items such as cars and guns in this discussion. A character with a +7 Wealth bonus isn't limited to just a car or gun and nothing else. If you follow the advice in the sidebars on page 91 of the *d20 Modern Roleplaying Game*, even a low-Wealth character can start with dozens of other, relatively inexpensive items.


Possessions are as much a part of what makes a character unique as class abilities are. Not every character can be the best in melee combat, or the sneakiest, or the top spellcaster. Likewise, not everyone can be the guy with the fancy weapons or the sweet ride. Choose cool items that reflect your character's focus and let other players have the pleasure of doing the same. Your character probably isn't taking on missions alone, so it's fine to let each character stand out in his or her own way.

Questions and Answers


Now that we've covered that key point, let's look at some other questions.

 **Is it assumed that a character starts out with the necessities of modern life, such as a place of residence and a car? Or is he supposed to buy these with his starting Wealth? Wouldn't buying such things almost always reduce a character's Wealth bonus to +0?**

A character starts with a place to live (rented, not owned) and a reasonable assortment of clothing. Everything else -- including a car -- he has to buy.

 **When purchasing equipment for a starting character, can you take 20? Or do you have to make the roll and run the risk of starting the game without a home or car?**

Players may take 10 and take 20 on pregame purchases.

 **When I compare purchase DCs to dollar values (using Table 7-1 in the *d20 Modern Roleplaying Game*), it seems like a lot of items are more expensive in the game than they are in real life. Why are the purchase DCs so high?**

There are really two issues here: gear quality and the way Table 7-1 is constructed. Let's tackle the latter topic first.

The dollar values given on Table 7-1 represent the top of the range for each purchase DC (see the paragraph under the Setting Purchase DCs header). For example, purchase DC 14 is given as \$350, and purchase DC 15 as \$500. So purchase DC 15 actually represents all dollar costs higher than purchase DC 14 but lower than purchase DC 16 -- that is, everything from \$351 to \$500. Several of the firearms given on Table 4-4 have purchase DC 15. Some of those might be worth \$500; others might be worth \$351.

Now let's look at the other point. When you go shopping (especially on the internet), you can find a very wide range of prices for a given type of product. For example, if you go looking for a backpack, you might find options ranging from \$30 to \$600. In setting a purchase DC for a backpack, we first picked a version of the item that was rugged and reliable enough for moderate adventuring use, then used the cheapest price we could find for it that would be available to a typical shopper. There are cheaper and more expensive options out there, but we decided to set the price based on what you'd probably pay for something that was really good enough for adventuring use.


 **The purchase DCs for duct tape, broadband modems, and molotov cocktails seem wonky. Are they correct?**

No. The correct DCs are as follows.


Modem, broadband: 6

Duct tape: 3

Molotov cocktail: 3

 **In the real world, the license to own a firearm is different (at least in some states) from the one that lets you actually carry it -- or carry it concealed. Do licenses for firearms in *d20 Modern* simply let you own the firearms, or do they also allow you to carry them?**


In general, your license allows you to own and use (in a legal manner) the item in question. Thus, the license for a firearm allows you to carry it -- though it doesn't legally permit you to shoot someone with it.

 **The characters in my game have recovered a bunch of gear from NPCs and creatures they defeated. How do I determine the Wealth bonus for the items they found?**

The straightforward, simple, by-the-book method for Wealth awards from adventures is to simply grant a Wealth award (see page 204 of the *d20 Modern Roleplaying Game*).

On the other hand, if the heroes recover a bunch of gear from NPCs, they can divvy it up and sell it individually. For example, one character might get the NPC's assault rifle, another might take her night-vision goggles, and a third would get her laptop. Each hero can either keep his share and use it, or sell it according to the rules on page 94.

You could also let the heroes "sell" cash, if you prefer to award that instead of the Wealth awards noted on page 204. For example, instead of giving the heroes an overall Wealth bonus of +6 for an encounter, you might just give them \$1,600. Splitting it up among four characters would give each \$400 -- the equivalent of purchase DC 15 according to Table 7-1 (page 204). Each character would then gain Wealth as if selling an item with a purchase DC of 15. The sale value would equal the purchase DC minus 3. (That rule applies even when "selling" cash.)

 **My character (who has a Wealth bonus of +3) tries to buy a widget with a purchase DC of 14. My buddy (who also has a Wealth bonus of +3) attempts to aid another and succeeds, granting my character a +2 bonus on his Wealth check. I make my roll and succeed, thanks to my friend's help. My friend loses 1 point of Wealth for making the aid another attempt. But what about my character? Do I subtract 1d6 points from his Wealth Bonus because the purchase DC is 11 points higher than his current Wealth Bonus? Or do I subtract 1 point because, with the aid another adjustment, the purchase DC is merely 9 points higher?**

You subtract the former amount (1d6 points). The Wealth loss is based on the item's purchase DC and your character's actual Wealth bonus. The modifier from aid another does not actually change either of those values; it applies only to your roll.

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 been designing and editing 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.

