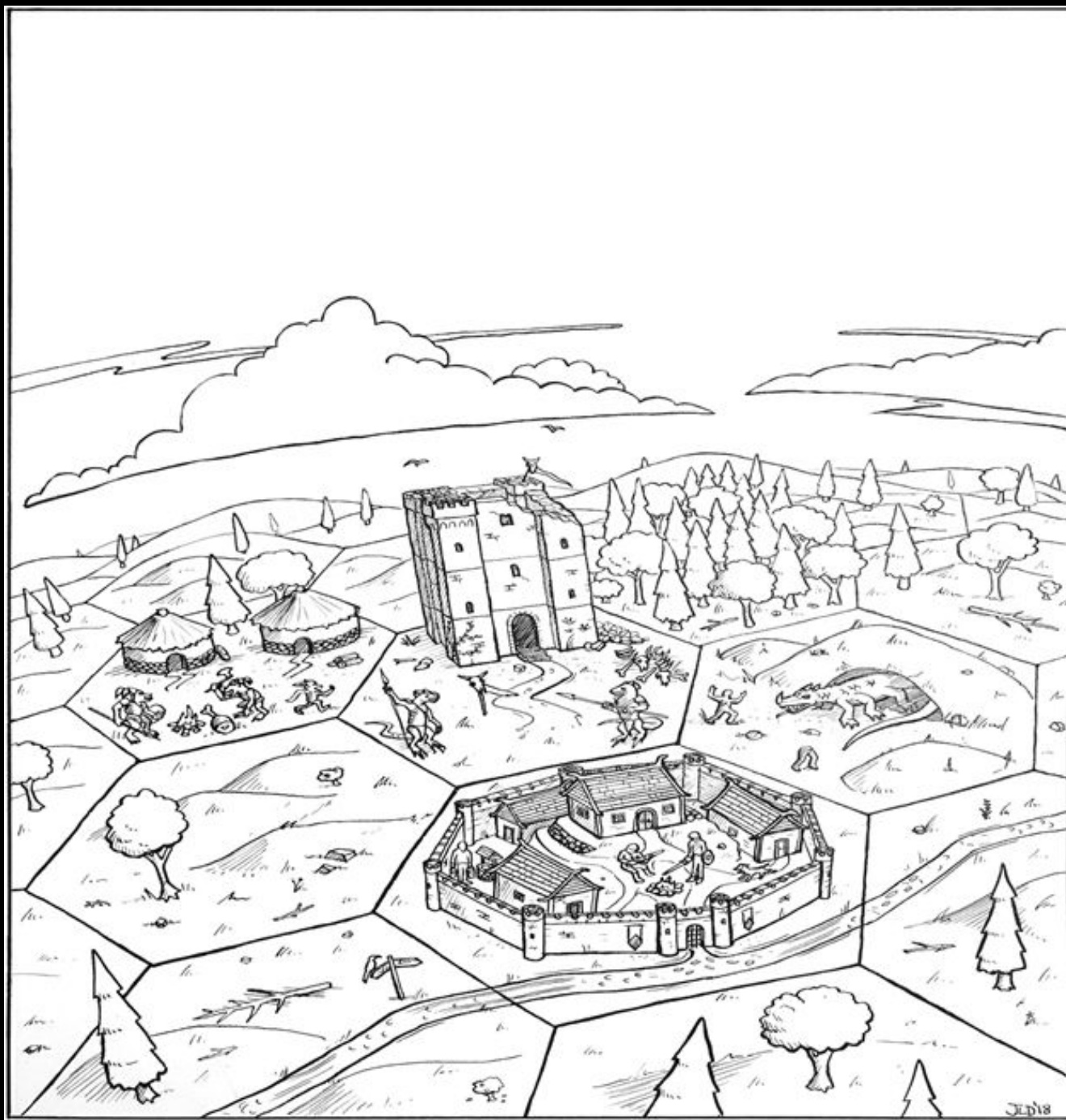


Populated Hexcrawl Series: Wealth By NPC Level



Todd Leback

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Wealth By NPC Level

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Introduction

This document provides guidelines for generating the wealth possessed by encountered NPCs in OSR games. Most monster entries provide a treasure type for the entire group: a group of brigands, therefore, have a treasure type of XXII for the entire group, which will include higher level NPCs.

There is already a method for determining treasure for such NPCs, so this document is instead geared towards:

- ❖ The treasure possessed by NPC parties of a given level.
- ❖ The treasure possessed by named NPCs. How much is the lord of a Keep worth, for instance? Or the 9th level magic-user dwelling in a secluded tower?

Wealth by NPC Level

Use the following to randomly determine an NPC's wealth based upon their level and class. Whenever two levels are grouped together roll once per category for the lower level, and twice per level, taking the best result, for the higher level.

Treasure Composition

This document makes the following assumptions.

Liquid Assets

It is used to generate an NPC's easily convertible wealth. It does not include the value of land, titles, etc.

Percentage in Coin

Only a certain percentage of the NPC's wealth will be in coin. Typically, the lower the level of the character the larger the percentage of coin they have. Refer to the %Coin Table.

%Coin Table

NPC Level	% of Treasure in Coin
0-4	70%-100%. Roll 1d4+6 and multiply the result by 10 to determine the exact percentage.
5-9	40%-70%. Roll 1d4+3 and multiply the result by 10 to determine the exact percentage.
10+	10%-40%. Roll 1d4 and multiply the result by 10 to determine the exact percentage.

Treasure not in coin will be in gems, jewelry, art objects, or trade goods, with the following general proportions. These proportions only apply when an NPC has wealth of more than 100 gp. Refer to the Other Material Wealth table.

Other Material Wealth

Item	Percentage
Gems	30-40%
Jewelry	30-40%
Miscellaneous	10-20%
Trade Goods	10-20%

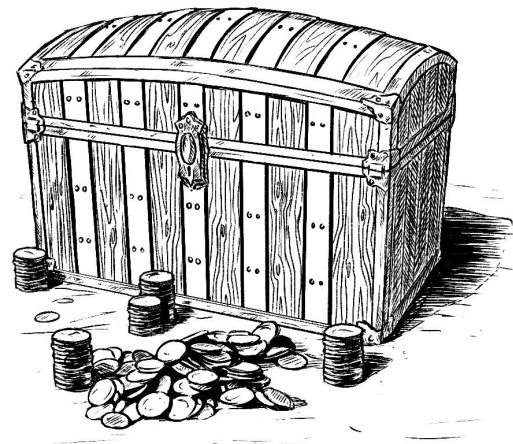
Miscellaneous wealth encompasses art objects such as paintings, tapestries, statuary, fine furniture, etc. Trade goods are bulk quantities of goods typically traded or purchased for use: barrels of wine, lamp oil, or salted fish, tanned hides, metal ingots, pottery, etc.

To randomize the percentages start by rolling 3d10+20 twice. This will give a total from 23-50% for both gems and jewelry, with the average being around 37%. Roll 1d10+10 for miscellaneous wealth, giving a result of between 2 and 20%. The remainder of the wealth is in trade goods.

Example

A 9th level fighter has 50% (we rolled a 2) of her treasure in coin and the other 50% in objects. Rolling 3d10+20 for gems we get a 12, for 32%. A second roll for jewelry yields 25, for 45%. A total of 77% of her wealth is in gems and jewelry. The 1d10 roll for miscellaneous items comes to 3, for a total of 13%. The remaining 10% of her wealth is in trade goods.

The above percentages can be finessed as desired. A merchant NPC might have the bulk of his wealth in trade goods and gems, while a noblewoman might have the majority of her wealth in jewelry and miscellaneous goods.





Wealth

The following provides guidelines for determining an NPC's wealth. There is always a 1 in 6 chance that a given NPC will have wealth equal to 1d6 levels lower than their actual level. This can be due to profligacy, robbery, bad luck or investments, etc.

The wealth possessed by institutions is equal to the level or social status of the highest ranking individual. The wealth a temple possesses, therefore, would be determined by the highest level cleric; that of a Thieves Guild determined by the highest level thief, etc.

Use the following conversions for wealth of higher status normal folk:

- ❖ Peasants, Laborers, Subsistence Farmers: 0
- ❖ Tradesmen, Freeholders, Store owner (small shop): 1
- ❖ Skilled Tradesmen, Store owner (medium shop), Merchant: 2
- ❖ Expert Tradesmen, Store owner (large or specialized): 3
- ❖ Nobility (non-landed), wealthy non-nobility (non-landed): 4-6 (1d3+3)

- ❖ Nobility, minor (landed), wealthy non-noble landed: 5-8 (1d4+4)
- ❖ Nobility, baron: 9
- ❖ Nobility, higher titles: 9-14

For most purposes what's important is not the breakdown of coinage – who cares how many silver pieces a 6th-level fighter has – but their overall wealth. Use the following %Coin Table to determine a given NPC's wealth.

If playing in an OSR system with more than 14 levels, each additional level beyond 14 adds 1.15 to the overall wealth.



%Coin Table

NPC Level	Wealth
0-level	1d10 sp. Half the coins will be cp.
1st	10-200 gp (1d20 x10). 1/3 of coinage will be in gp, the rest in assorted lesser metals.
2nd-3rd	300-1200 gp (1d10+2 x100). ½ of coinage in gp, the rest in assorted lesser metals.
4th-5th	1000-6000 gp (1d6x1000). 90% of coinage in gp, the rest in assorted lesser metals.
6th-7th	3000-13,000 gp (2d6+1 x1000). At this point denominations are pretty meaningless.
8th-9th	20,000-50,000 gp (1d4+1 x10000).
10th-11th	40,000-140,000 (2d6+2 x10000)
12th-13th	100,000-200,000 (2d4+2 x25000)
14th+	150,000-450,000 (2d4+1 x50000)

Example

The 9th level fighter in the above example has an overall value of 1d4+1x10000. Rolling we get a result of 3, so she has a total wealth of 30,000 gp. Half of this is in coinage, so she's got 15,000 gp in coins. The rest of her wealth is in other forms:

- ❖ 32% in gems. 4,800 gp worth
- ❖ 45% in jewelry. 6,750 gp worth
- ❖ 13% in miscellaneous. 1,950 gp worth
- ❖ 10% in trade goods: 1,500 gp worth

Magic Items

The following tables can be used to determine the magical items that a character of a given level and class will possess. The classes are divided into four groupings: cleric, fighter, magic-user, thief. Use the most appropriate group or category. For instance, a ranger would determine magical treasure as a fighter, while a multi-class fighter/magic-user or a race-as-class elf would use whichever category seems best (fighter or magic-user).

The first number expressed is the percentage chance for a character to possess an item of this category; the second is the number of items possessed. There is a base 21% chance per item, less the character's level, that the NPC does not know an item they are carrying is magical, and an additional equal chance that they do not know what the item does, even if they know it is magical.

There's always the possibility that an NPC possesses a magical item that they are not able to use. In this case the magical item could be used as a bargaining chip ("I'll trade you this magic sword if you let us live"), might be available for sale, or may be lent to other NPCs for them to use.

In magic-rich campaigns adjust the percentages up by 5-10%; in magic-poor campaigns reduce the chances by a similar amount. For systems that go above 14th level, add 1% per level, to a maximum chance of 99%. Increase the quantity die by one at level 15, 18, and every additional three levels: at 15th level a cleric has a 99% chance of having 1d8 potions; at level 15 a fighter has a 51% chance of having 1d2 rods, staves, or wands.

Wealth By NPC Level

Potions

Level	Cleric	Fighter	Magic-user	Thief
1	10%	5%	5%	5%
2	20%	10%	10%	10%
3	30% 1d2	25%	25%	25%
4	40% 1d2	35%	35%	35%
5	50% 1d2	50%	50%	50%
6	60% 1d3	60% 1d2	60% 1d2	60% 1d2
7	65% 1d3	65% 1d2	65% 1d2	65% 1d2
8	70% 1d3	70% 1d2	70% 1d2	70% 1d2
9	77% 1d4	75% 1d3	75% 1d3	75% 1d3
10	80% 1d4	80% 1d3	80% 1d3	80% 1d3
11	85% 1d4	85% 1d3	85% 1d3	85% 1d3
12	90% 1d4	90% 1d3	90% 1d3	90% 1d3
13	95% 1d6	95% 1d4	95% 1d4	95% 1d4
14	98% 1d6	98% 1d4	98% 1d4	98% 1d4

Rings

Level	Cleric	Fighter	Magic-user	Thief
1	3%	3%	3%	3%
2	5%	5%	5%	5%
3	10%	10%	10%	10%
4	20%	20%	20%	20%
5	30%	30%	30%	30%
6	40%	40%	40%	40%
7	50%	50%	50% 1d2	50%
8	60%	60%	60% 1d2	60%
9	70%	70% 1d2	70% 1d2	70% 1d2
10	75% 1d2	75% 1d2	75% 1d2	75% 1d2
11	80% 1d2	80% 1d2	80% 1d2	80% 1d2
12	85% 1d2	85% 1d2	85% 1d2	85% 1d2
13	90% 1d2	90% 1d2	90% 1d2	90% 1d2
14	95% 1d2	95% 1d2	95% 1d2	95% 1d2

Wealth By NPC Level

Scrolls

Level	Cleric	Fighter	M-U	Thief
1	5%	1%	5%	3%
2	20%	3%	20% 1d2	6%
3	30%	6%	30% 1d2	10%
4	40% 1d2	10%	40% 1d2	20%
5	50% 1d2	20%	50% 1d3	30%
6	60% 1d2	30%	60% 1d3	40% 1d2
7	65% 1d3	40%	65% 1d3	50% 1d2
8	70% 1d3	50%	70% 1d4	60% 1d2
9	75% 1d3	55% 1d2	75% 1d4	70% 1d3
10	80% 1d4	60% 1d2	80% 1d4	75% 1d3
11	85% 1d4	65% 1d2	85% 1d6	80% 1d3
12	90% 1d4	70% 1d3	90% 1d6	85% 1d4
13	95% 1d6	75% 1d3	95% 1d6	90% 1d4
14	98% 1d6	80% 1d3	98% 1d8	95% 1d4

Rods, Staves, and Wands

Level	Cleric	Fighter	M-U	Thief
1	2%	1%	5%	1%
2	4%	2%	10%	2%
3	7%	4%	20%	4%
4	10%	6%	30%	6%
5	20%	8%	40%	8%
6	30%	10%	50%	10%
7	40%	15%	60%	15%
8	45%	20%	70% 1d2	20%
9	50%	25%	75% 1d2	25%
10	55%	30%	80% 1d2	30%
11	60%	35%	85% 1d2	35%
12	65%	40%	90% 1d3	40%
13	70%	45%	95% 1d3	45%
14	75%	50%	98% 1d3	50%

Wealth By NPC Level

Miscellaneous Magic

Level	Cleric	Fighter	M-U	Thief
1	2%	2%	2%	2%
2	5%	5%	5%	5%
3	10%	10%	10%	10%
4	20%	20%	20%	20%
5	30%	30%	30%	30%
6	40% 1d2	40% 1d2	40% 1d2	40% 1d2
7	50% 1d2	50% 1d2	50% 1d2	50% 1d2
8	60% 1d2	60% 1d2	60% 1d2	60% 1d2
9	70% 1d3	70% 1d3	70% 1d3	70% 1d3
10	80% 1d3	80% 1d3	80% 1d3	80% 1d3
11	90% 1d3	90% 1d3	90% 1d3	90% 1d3
12	95% 1d4	95% 1d4	95% 1d4	95% 1d4
13	97% 1d4	97% 1d4	97% 1d4	97% 1d4
14	99% 1d4	99% 1d4	99% 1d4	99% 1d4

Armor

Level	Cleric	Fighter	M-U	Thief
1	3%	3%	1%	3%
2	15%	15%	2%	15%
3	30%	30%	4%	30%
4	40%	40%	8%	40%
5	50%	50%	10%	50%
6	60%	60%	12%	60%
7	65%	65%	14%	65%
8	70%	70%	16%	70%
9	75%	75%	18%	75%
10	80%	80%	20%	80%
11	85%	85%	22%	85%
12	90%	90%	24%	90%
13	95%	95%	25%	95%
14	99%	99%	30%	99%

Wealth By NPC Level

Swords

Level	Cleric	Fighter	M-U	Thief
1	1%	3%	1%	3%
2	2%	10%	2%	10%
3	4%	20%	4%	20%
4	7%	30%	7%	30%
5	10%	40%	10%	40%
6	12%	50%	12%	50%
7	15%	60%	15%	60%
8	20%	70%	20%	70%
9	25%	75%	25%	75%
10	30%	80%	30%	80%
11	35%	85%	35%	85%
12	40%	90%	40%	90%
13	45%	95%	45%	95%
14	50%	99%	50%	99%

Miscellaneous Weapons

Level	Cleric	Fighter	M-U	Thief
1	3%	3%	1%	3%
2	10%	10%	2%	10%
3	20%	20%	4%	20%
4	30%	30%	8%	30%
5	40%	40%	15%	40%
6	50%	50%	20%	50%
7	60%	60%	25%	60%
8	65%	65%	30%	65%
9	70%	70%	35%	70%
10	75% 1d2	75% 1d2	40%	75% 1d2
11	80% 1d2	80% 1d2	45%	80% 1d2
12	85% 1d2	85% 1d2	50%	85% 1d2
13	90% 1d2	90% 1d3	55% 1d2	90% 1d3
14	95% 1d2	95% 1d3	60% 1d2	95% 1d3

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