

# YOUR STATUS, WEALTH & LIFESTYLE

## 1. OPTIONAL RULE: STATUS AND WEALTH

This chapter can be helpful if you want to skip the use of money, keeping resource accounting more abstract. Each of the following systems can function independently, or you can use them all together..

### WEALTH

*THE FOLLOWING OPTION IS INTENDED TO REPLACE COUNTING SAVINGS DURING THE GAME. MONEY IS IGNORED, AND INSTEAD LIFESTYLE, WEALTH, AND SAVINGS DETERMINE A CHARACTER'S PURCHASING POWER.*

*YOUR CHARACTER IS DESCRIBED BY TWO NEW TRAITS - WEALTH AND SAVINGS. DURING CHARACTER CREATION SPEND YOUR STARTING FUNDS NORMALLY, BUT EACH \$500 SAVED GIVES YOU +1 POINT OF SAVINGS.*

### WEALTH

Your Wealth determines how much money you can spend at a single time, and usually it's +0 unless modified by Edges or Hindrances. The character's Wealth is defined by his lifestyle.

The Poverty Hindrance is replaced by two new Hindrances: Dirt Poor and Poor, and the Rich and Filthy Rich Edges are modified (they give you the normal amount of starting funds, but they also increase your Wealth by +2 and +4 respectively).



## 2. LIFESTYLE

Each Edge or Hindrance, or just the lack of them, are tightly connected to lifestyle. When describing the everyday life of a character, use the guidelines in this book, and modify purchase rolls accordingly. The following rules assume that the only way to improve your material status is by spending Advancements, and that's why you can't increase your lifestyle without buying off Hindrances or purchasing new Edges.

A character's lifestyle depends on his Hindrances or Edges.

### DIRT POOR: HOMELESS (MAJOR)

You need to make a purchase roll whenever you buy something, even a simple meal. Luckily, in most civilized towns there are institutions providing help for the likes of you.

### POOR: MODEST (MINOR)

You need to make purchase rolls when you buy anything except the bare necessities.

### AVERAGE

This is the lifestyle of a character without any particular Edges or Hindrances. Most of the time they only need to make purchase rolls when they buy an important or expensive one item (-2 purchase roll modifier or more).

### RICH: WELL-OFF (BACKGROUND EDGE)

Such people make tests when they buy important or costly (-4 or more) objects.

### FILTHY RICH/NOBLE: LAVISH

**Requirements:** Rich: Well-Off

The richest elites need to make tests only when they buy an important object

or make a truly ridiculous purchase: like a company, a sports team or a spaceship.

### MODIFIED EDGES

If you use the Wealth system apply the following changes to background Edges.

### RICH

Rich people add +2 to their purchase rolls. Their lifestyle is well-off.

### FILTHY RICH

Filthy rich heroes add +4 to their purchase rolls. Their lifestyle is lavish.

## PURCHASE ROLLS

Whenever you want to buy a major item, make a Smarts roll, modified by your Wealth and any other relevant modifiers like the price of an item or your savings (See below). You can make up to three successful purchase rolls per game session (four if you spend a Bennie), but any number of unsuccessful ones.

A success means that you can afford, purchase and use the new item. Failure means that the item is unavailable or too expensive for the character, and you can't try to buy it again on this session.

A raise means that this purchase roll is not counted towards the limit of 3 attempts.

## MAJOR PURCHASES

Purchase rolls are supposed to portray major purchases. Use them only if the item in question is relevant to the plot, vital to important dice rolls or influences major events. Less important items are part of character's lifestyle, as described in the basic rules.

What defines an important item depends on the GM. It's best to assume that armor, weapons, cybernetic implants, specialized tools and vehicles are always important, and require a roll. The importance of other items depends on context – a new computer for a hacker certainly requires a roll, but a gaming rig whose purpose is to flesh out a character's hobbies doesn't really need a test. Likewise, jewelry worn by a heroine does not require a test, but if it might help in convincing someone important (and easily swayed by the display of wealth) you might have to make the roll.

## MULTIPLE PURCHASES

If the character wants to buy a number of items at the same time, pick the most expensive one, and subtract 2 from the Price Modifier for each additional item. A success means that all the items are purchased. This counts as a single purchase test.

## HAGGLING

Occasionally before purchasing you might want to haggle. This is a Persuasion roll opposed by



the Persuasion of the seller. A success and each raise decrease the price modifier by 1.

## DEBTS

If the hero really wants to buy something, but the test ended in failure, he can voluntarily decrease his lifestyle by one level to gain an item. This lasts for a week per point of difference between the result and TN of the roll.

If the hero is in debt, he can't make any purchase rolls until his lifestyle returns to its normal level.

## SAVINGS

The permanent Lifestyle of a character can improve only when he buys an Edge or buys off a Hindrance, but this doesn't mean he can't rob banks, receive a bonus or a gift from his family. When the character receives a reasonable cash bonus, they can turn it into savings. Each \$500 earned that way is +1 Savings point. You can spend any number of Savings points, and each will provide +1 to a purchase roll, before or after you make it. Once spent, the Savings disappear. If you use the rules for Lifestyle (see page 51), the character can also use Savings to temporarily increase his social class. Two savings points raise Lifestyle by one level, and each additional point extends the duration by one week. You can raise Lifestyle by any number of levels, up to a maximum of Lavish Lifestyle.

**Example:** *Homeless Bob finds the platinum credit card of some millionaire, containing 10 Savings points. Without thinking, he hires a limo and a chauffeur, rents a deluxe apartment, and gets clean and dressed. He spends 8 points to increase his Lifestyle by 4 levels (from Homeless to Lawish) and 2 remaining points to extend this windfall to 2 weeks. After that the millionaire will realize that something's wrong and block his card – and Bob will be back on streets, with only beautiful memories left.*

## PRICES OF OBJECTS

This guide will help you to determine the modifier, according to the prices of objects found in the core book.

### CHEAP OBJECTS (PRICE: +2)

These things are small objects used every day, or cheap entertainment – anything up to \$10. Most characters won't probably make tests when they buy objects in this category.

### AVERAGE OBJECTS (PRICE: 0)

This category is between \$10-\$250, encompassing most goods and services important to everyday life.

### EXPENSIVE OBJECTS (PRICE: -2)

These objects cost up to \$1000. To buy them regularly, you need to be rich.

### COSTLY OBJECTS (PRICE:-4)

These objects are in the \$1000-\$10 000 price range. Even the rich have to think twice before purchasing them.

### VERY COSTLY OBJECTS (PRICE: -6)

These objects and services cost between \$10 000 and \$50 000, and require great wealth or massive savings.

### RIDICULOUSLY COSTLY OBJECTS

(Price: -6, additional -1 per \$50 000 above the first \$50 000).

Big spacecraft, luxury palaces, experimental military equipment and similar things fall into this category.

## PRICE MODIFIERS

### AVAILABILITY

If an object or a service isn't widely available in the region, you make the roll with a -1 penalty. Common objects might receive a +1 bonus.

### CHEAP THINGS

Used or just badly-made objects have a +2 bonus to purchase rolls, but when used they break down on 1 on the skill die, as if you had the All Thumbs Hindrance (and if you do have it, they break down on 1 and 2).



## EXCELLENT QUALITY

To buy a really good item, you make the roll at -2. Many such objects provide a +1 bonus to rolls not connected to their basic use. For instance, a custom made plasma rifle might give a +1 bonus to Intimidate, but not to Shooting, and a cool car a +1 bonus to Persuading the opposite sex. Each such object can modify only one skill, and the bonuses never stack.

## EMPLOYMENT

Living in the Horizon system costs money, and even mighty heroes need it for daily life – not just for new weapons, implants or spaceships. If you want to know how they earn money, you can use this simplified approach.

The default system refers to the new rules for Wealth (see above). If you want to keep the basic rules, treat each Savings point as \$500, and a change of lifestyle means that the hero lives at

one level higher or lower than he paid for (this means, for example, that when you have a Slow Day you need to pay \$500 to live at the modest level).

This system allows the GM to introduce the regular jobs of the PCs, and build plots based on the professional life of the characters. If you've had enough of "space adventurers", you now can advise the players to create a team composed of police officers, corporate agents, scientists, Internal Revenue Service agents, and so on. In this way, the table of professional events will allow you to describe the professional life of the team between the more interesting events happening on-screen.

## SOURCE OF INCOME

Assume that every character has a basic source of income, and has some kind of job between adventures. They spend these on everyday living, and gain savings thanks to adventures or special opportunities (or Edges like Rich and Filthy Rich, if you don't use Wealth).

Therefore, every character who isn't Dirt Poor (or does not have the Poverty Hindrance if you're using the basic rules for money) has at least one source of income. When generating a character, determine the kind of his employment and later – exactly what his job is. The four suits of cards are tied to the four basic kinds of jobs.

Rich characters have two types of income, either independent (for instance they supplement their corporate jobs by renting property) or combined. The latter usually means a higher position, more investments or simply a larger business. Regardless of the actual situation, treat it as two sources of income – draw two cards.

Similarly, a Filthy Rich character has three sources of income which you can freely combine and divide.

## KINDS OF INCOME

Select one of the following categories per source of income:

**Spades: Entrepreneur.** The character makes his living on his own, as an independent businessman. It could mean a star merchant, an art deal-



er, a mercenary pilot, warrior or a mnemocourier. This category also encompasses artists trying to make their living by selling their work, independent journalists, private detectives and anyone who does not receive a steady income from any kind of organization. When you are your own boss, you trade security and stability for personal freedom.

**Hearts: Ownership.** The character's income is dependent on what he or she owns. She could rent farmland or houses, own a merchant ship, live off a trust fund, have shares in a corporation or mines, or be the author of a popular fantasy saga. Since the PC does not have to work directly, he has a lot of free time – but his life is threatened by natural disasters, financial crises, political upheavals, Horde attacks and similar random events. Unlike the other characters, owners can't simply pack up and try their luck in another star system.

**Diamonds: Employee.** The character has a job contract and all the benefits associated with it: regular income, health insurance, access to the company network and so on. The most popular employers in the Horizon system are the great corporations, but the character can also work for a noble family, in a scientific institution, on a space station, in a psionic foundation, as a policeman or a professional soldier. While the character can count on a decent, steady income, they are also burdened with a lot of duties, often time-consuming and problematic when you want to take part in adventures.

**Clubs: Crime.** The character derives their income from an illegal source. They could be smugglers, assassins, space pirates, paparazzi, gamblers, drug dealers, Syndicate enforcers, fixers, or back alley doctors. Crime always pays well – but it's very risky. Criminal activity can lead you to jail if you mess with the cops – or six feet underground if you belong to the wrong family.

## WORK TIME!

After each adventure, during downtime, each member of the team draws one card for each source of income. Poor characters, or those without any Edge or Hindrance tied to wealth,

draw one card, Rich ones two, and Filthy Rich three. Cards whose suit does not match the character's job are discarded – they mean that this source hasn't generated any interesting events. Check those with matching suits in the table below.

When a Rich or Filthy Rich character has more than one source of income, the results can be combined in one complicated series of soap-opera events, or be treated as many events happening in a short time.

**Deuce – Slow Day.** The professional life of the character – and sadly, the payments – slow down. During the next adventure the lifestyle of the character, and any bonus to purchase rolls, decrease by 1 level.

**Examples:** *The DA starts to fight drugs in her city – seriously hindering the dealer's business. A new art trend in arts empties the artist's gallery. Cooling systems fails and a cargo of fruit rots in the merchant's hold. A massive financial crash freezes the payments from a megacorp. The cost of repairs to a boarding house drains the entire income from rent.*

**Three-Four – On the Edge.** The character's position is endangered, and he or she must work hard to bring the bacon home this month! They have to pass a roll tied to their job (Piloting for a pilot, Fighting for a bodyguard, Streetwise for an investigator). If the character fails this test, his lifestyle will be lower by 1 level during the next adventure.

**Examples:** *Elections are coming soon, and the politician must try to get his party's nomination. The commissioner wants the cop to close the case. A competing fast-food restaurant opens just across the street. A gossip damages the reputation of the mercenary team, and the leaders must try to recover their good name. Instead of commissioning an article from the reporter, the newspaper decides to start a competition. The tenant of the noble's farmland turns out to be a fraud and the character needs to pore over the accounts.*

**Five-Seven – Overtime.** Work and adventuring life start to collide. During the next adventure the character needs to find some time to perform professional duties. The exact time required and

duties depend on the Game Master, who needs to remember that the extra work should be an annoyance but not prevent the character from starring in the adventure at all.

**Examples:** *The farm tenant is sick, and the noble has to take care of the crops. The commissioner has given the policeman a lot of overdue paperwork. A corporate drone has to prepare a presentation, with charts. The new book is about to be published – and the editors must remain sane. The laboratory is close to a breakthrough – you need to focus on your research!*

**Eight-Nine – Bonus.** Hard work brings success. If the character succeeds a roll in an appropriate skill, he receives 1 Savings point per success and raise.

**Examples:** *The policeman closes the case. An eccentric millionaire charters the independent merchant's starship. The film you helped to produce turns out to be a blockbuster. A well-treated guest has left the waitress a massive tip. The office joke turned out to be really amusing for a major customer.*

**10. New toy.** In the next adventure the character receives an expensive item, more or less relevant to his job. If he destroys it, the boss will deduct the cost of the item from his wages (and the PC will lose one purchase roll in the next adventure after the damage).

**Examples:** *A mercenary tests a new experimental plasma rifle. Since important clients are coming, a corporate worker can use the company car. A scientist gains access to an experimental communicator. A Mafioso experiments with a psionic amplifier.*

**Jack – New rival.** – you meet someone who will hinder your efforts. The GM creates a NPC, a minor nemesis who will attempt to annoy and persecute the team during the next adventure, as per the Enemy Hindrance.

**Examples:** *Another scientist competes in the same contest. A sports champion from another system challenges a hero to a race. An ambitious lieutenant threatens a mob boss' position. A nasty drill sergeant. A hopelessly green rookie under the PC's command.*

**Queen – New friend.** The character meets a person that might turn out to be helpful. They might not be a useful contact, but they're likeable and occasionally helpful.

**Examples:** *A friend from school is drafted into your team. An old experienced technician is fascinated by the courier's ship. An office romance. A helpful assistant. A new, more likeable boss. Your cousin graduates from medical school and is able to tend to the health of your team.*

**King – Windfall.** A hero has benefited from a stroke of luck, and he has earned quite a lot. During the next adventure, treat his lifestyle as one level higher (and if the character is already Filthy Rich, he made some great investments and can add +6 to purchase rolls).

**Examples:** *The secretary is asked to take care of a millionaire's penthouse while the boss is in a sanatorium. A clever investment has finally realised profits. A new experimental communicator is bought by a major corporation. The stolen suitcase is full of unmarked bills. People find a vein of a rare element in your mine. A pilot wins the system championship.*

**Ace – Time for a change!** The character can easily change his job – he doesn't have to do it, but it will require little to no effort.

**Examples:** *A corporate worker inherits a farm. A policeman leaves the service and becomes a private investigator. A singer starts starring in movies. A scientist is hired by a pharmaceutical company. A journalist sells her book. A pilot starts a bar on board of his ship.*

**Red Joker – Golden opportunity.** The hero has a once-in-a-lifetime opportunity to improve his material or professional status. The next adventure should have some subplot connected to the character's job. As a result their Lifestyle level can rise by 1, and they can change their profession. To increase the Lifestyle level permanently, the player needs to buy off a disadvantage or purchase an Edge. The character does not have to gain the Edge – instead, she might choose to gain +2d6 savings points.

**Examples:** *The fencer performs in a tournament with a noble title as the first prize. A scientist is about to revolutionize his field. A pilot is ap-*



*proached by a crime boss wanting to escape from the system. Your eccentric millionaire uncle isn't sure which nephew should inherit his fortune.*

**Black Joker – Disaster.** The hero's source of income is under threat! The next adventure should contain a subplot which will let the hero save his job. A failure to do so will shut down one of his sources of income. As a result, the character will lose one Lifestyle level – and if he loses his last income source, he will become Dirt Poor. To regain lost status and wealth, the hero must find a new job – after each adventure he can make a Streetwise -2 roll. Success means losing the extra Hindrance or recovering a lost Edge.

*Examples: Massive downsizing in the factory. An explosion destroys the scientist's lab. Internal Affairs is watching the policeman closely. A ship-owner's vessel is captured by the pirates. A false accusation forces a politician to step down.*

## NOBLES

Nobles have power, money and high status – and also responsibilities. When character with this Edge draws a card, he has only to check whether it's black or red. If the color matches one of his income sources, a random event occurs.

## STABLE JOB

If the character doesn't want to risk his income, they can spend a benny at the end of the game (if they have any left), to avoid drawing a card. Nobles don't have it that easy – a benny causes the cards to narrow down to an appropriate suit. Therefore a Noble must spend two bennies to avoid drawing cards at all.

## ADDITIONAL EDGES & HINDRANCES

### SLACKER (MINOR)

*This Hindrance is a part of the employment system. Don't use it if you don't use those optional rules.*

Work is not on the list of your priorities, so you're constantly causing and getting into trouble. When you check your professional situation

at the end of each adventure, you draw two cards and choose the lower one.

### BUSINESSMAN

**Requirements:** Novice, Smarts d8+, Persuasion d6+, Streetwise d6+

*This Edge is a part of Wealth system. Don't use it if you don't use those optional rules.*

Your character is adept at manipulating her wealth, and she is able to make one additional purchase roll per game.

### BORN TRADER

**Requirements:** Seasoned, Businessman

*This Edge is a part of Wealth system. Don't use it if you don't use those optional rules.*

Your character is a master of making deals. She gains one additional purchase roll (5 in total).