

WEALTH

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When describing someone's wealth, we often use phrases such as "great wealth." It is possible to represent a player's affluence as a Fudge trait and still retain considerable richness of play while reducing the amount of bookkeeping players must perform. These rules offer one possible method.

About Wealth

WEALTH is a module of rules for Fudge, a generic role-playing game engine. WEALTH was written by Timothy J. Miller with extensive feedback and inspiration from the community of the fudge-l mailing list. The author would like to thank everyone on the list for their continued inspired criticism and input. These rules would not exist without them.

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About FUDGE

Fudge is a role-playing game written by Steffan O'Sullivan, with extensive input from the USENET community of rec.games.design. The basic rules of Fudge are available on the Internet via anonymous FTP at [oz.plymouth.edu](ftp://oz.plymouth.edu), and in book form from Grey Ghost Press, Inc, P.O. Box 838, Randolph, MA 02368. They may be used with any gaming genre. While an individual work derived from Fudge may specify certain attributes and skills, many more are possible with Fudge. Every Game Master using Fudge is encouraged to add or ignore any character traits. Anyone who wishes to distribute such material for free may do so – merely include this ABOUT FUDGE notice and disclaimer (complete with Fudge copyright notice). If you wish to charge a fee for such material, other than as an article or magazine or other periodical, you must first obtain a royalty-free license from the author of Fudge, Steffan O'Sullivan, P.O. Box 465, Plymouth, NH 03264.

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1 Required Attribute and Scale

Each character is given a mandatory attribute named WEALTH. The value of this attribute should be given by the GM. This attribute represents, in non-specific terms, the general affluence of a character. This includes regular income, inheritances, savings, stocks and bonds, lines of credit; virtually any source that the character can draw upon for funds. In other words, wealth indicates the ability of a character to meet his living expenses.

Since different cultures and societies—or even different subsets of a given culture or society—can have varying ideas of what being wealthy means, the wealth attribute can be scaled using WEALTH SCALE. Essentially, wealth scale represents the cost of living within a given set of conditions. Wealth scale is also determined by the GM for each character. Wealth scale should be estimated by the GM based on her interpretation of how money is distributed in the game world.

Each level of wealth is not a fixed multiple of another. However, each level of wealth should equate to one level of wealth scale.

For example, an American from a middle-class background might be described by the GM as Scale 0 Fair Wealth. Another character coming from a developing nation with the same dollar amount of income might be described as Scale -2 Great Wealth. Note that these two attributes represent the same income, but represent different levels of wealth *in the context of the originating culture*.

A rough guide to the meaning of each level of wealth is given in the table below.

Wealth Level	Description
Terrible-1	Completely destitute; no possessions; no possible way to meet living expenses; etc.
Terrible	Fails to meet basic living expenses such as food, shelter, etc.
Poor	Meets basic living expenses most of the time; hand-to-mouth existence.
Mediocre	Able to meet common living expenses.
Fair	Meets common living expenses with some surplus for leisure; firmly middle-class.
Good	Able to meet common living expenses with considerable leisure surplus; well-off; doing really well.
Great	Face it, you're rich by anyone's measure.
Superb	Filthy rich; wealth rivalling that of some of the smaller nations.
Legendary	You are Bill Gates.

Players may modify their wealth attribute but not their wealth scale by taking a Gift of Wealthy or a Fault of Poor. These Gifts and Faults require the approval of the GM. Each modifies wealth by one level, and can be taken multiple times.

2 Spending Wealth

Since money is described as a character attribute, purchasing goods and services can be resolved as all other player actions are resolved—through an action roll.

All goods and services that can be bought, hereafter called items, should have an attribute named **COST**. This attribute is set by the GM in a way that reflects its expense. The cost should be set by how likely someone of a given level of wealth would be able to afford it. For example, if the GM decides that a yacht should only be affordable by someone of Great wealth, then the yacht's cost could be set to Great or higher. Someone of lesser wealth may be able to afford it, but it would put a strain on their resources (see Section 3 below for exactly how).

The cost can optionally be scaled with **COST SCALE**. This is generally set equal to the wealth scale for the locale. However, abnormally expensive or specially imported items may have different scales.

Purchasing is resolved as an unopposed action roll of the purchasing character's wealth with a difficulty of the item's cost. This is called a **PURCHASE ACTION**. The character's wealth scale is added to the roll, and the cost scale is subtracted. Also add any modifiers the character has (see Section 3). If the rolled degree is equal to or greater than the cost, then the action is successful and the item is purchased. See Section 3 for any effects of a purchase on the wealth attribute.

2.1 Multiple Items

Multiple items can be purchased in a single action. To do this, the GM should determine the total cost by using the highest cost plus one or two levels as she feels appropriate. The cost scale should be the highest scale of all the items to be purchased.

2.2 Haggling

The cost of an item may be reduced by haggling if the GM desires. Haggling should be a skill that the purchaser possesses. The player should make an opposed roll of his haggling skill against an appropriate trait or skill of the seller (e.g., Haggling, Willpower, Intelligence, etc.). If the player wins this action, the cost reduction should be determined by the GM based on the degree of success. It is suggested that a modifier of more than one should only be applied in the most extreme circumstances.

After the haggling roll, the purchase action should be rolled normally using the modified cost.

3 Changing Wealth

Wealth changes over time; money gets spent, often far quicker than it comes in. We can account for these variations in a simple way.

3.1 Wealth Penalties

If a character succeeds at purchasing an item or group of items where the cost is greater than his current wealth plus modifiers, then the character is given a temporary wealth penalty equal to the difference between the cost and the character's modified wealth. For example, if a character of Fair wealth succeeds in purchasing an item of Great cost, then he is given a temporary -2 penalty after the purchase.

If the character fails at purchasing an item or group of items where the cost is equal to or less than his current wealth plus modifiers, then he is given a temporary -1 penalty to his wealth.

These penalties are cumulative, and represent the debt that a player may incur. It is quite possible for a character to spend himself into poverty in this way.

4 Recovering Wealth

Wealth penalties are reduced over time as the character receives income. The rate that these penalties are reduced is determined by the GM. For example, a character with a regular job and a -2 wealth penalty might reduce it to -1 when he next gets paid, and finally to zero with the paycheck after that.

4.1 Wealth Bonuses

If a character receives a windfall—an inheritance, finding a treasure hoard, winning the lottery, etc.—then the GM may grant that character a temporary bonus to his wealth. This bonus may be used to erase any wealth penalty the player has (i.e., pay off his debt), or it may be tracked as a separate modifier, and the player may allow the negative modifier to recover normally.

If a purchase action fails while the character is carrying a wealth bonus, then the bonus is reduced instead of assessing a wealth penalty. Bonuses lost in this way cannot be recovered.

4.2 Permanent Changes to Wealth

Some changes are permanent, and reflect changes in the character's situation. A GM may permanently alter a character's wealth or wealth scale at any time. A player that goes into debt for an extended period with no sources of income may suddenly find himself with Poor wealth, whereas another who lands himself a lucrative job offer may climb a notch or two on the social ladder.

5 Group Spending

Occasionally, a group of players may wish to pool their resources to purchase an item in common that they could not afford individually such as transportation, dwellings, etc. This can be accomplished through a **GROUP WEALTH POOL**.

A group wealth pool is essentially a single use money pool that is contributed to by any number of participants. The pool is created with a level of Terrible-1 and a scale equal to the average wealth scale of all the participants. This pool can be used for one purchase action only, after which it is disbanded. Further group purchases will require a new group wealth pool.

Each participant decides how many wealth levels he will contribute. Each contributed level is added to the group wealth pool. For each level contributed, the player takes a temporary -1 wealth penalty. This penalty should be treated the same as penalties awarded after a failed purchase action.

Once the desired level for the group wealth pool is reached and all participants have contributed their wealth levels, the item or items may be purchased by one of the characters using the group wealth pool and group wealth scale instead of the character's wealth and wealth scale for the action roll.

If the purchase action fails, each contributor discards the penalty and immediately recovers their contributed levels. No other penalties are given. If the purchase action succeeds, the item is acquired and the group wealth pool is dissolved. It is assumed that there is nothing left after a purchase, so parties should be careful to construct group wealth pools that are sufficient to the task and no greater.