

Living Expenses of the Intrepid Adventurer

How an adventurer chooses to spend his gold says a lot about his priorities; many tend to live from hand to mouth, throwing gold around one day and sleeping in a flop-house in the poor quarter the next.

Players, on the other hand, often seem to prefer having their characters spend as little as possible on anything not related to game mechanics – understandable, but hardly appropriate in all cases. The table below shows the effects of different standards of living; including some actual mechanics!



Class	SP/wk	Description & events
Squatting	Free	Living without proper lodging, scrounging/scavenging for food daily. Roll D6 on table below, and also start next adventure at ½ HP.
		1 Disease Exposure Save or contract debilitating disease affecting random ability score (D3 loss per day, save each day to recover and halt loss)
		2 Theft Local thugs (50%) or City Guard (50%) steal/take coinage and/or obvious valuables.
		3 Arrest Thrown in jail for vagrancy; roll Reaction for outcome.
		4-6 No event
Slums	10	A place to sleep in a low class Inn or Tavern. Two simple meals per day and weak ale or filthy water to drink. No stable available. Roll 2D6 on table below.
		2 Theft Local thugs (50%) or City Guard (50%) steal/take coinage and/or obvious valuables.
		3-4 Disease Exposure Save or contract debilitating disease affecting random ability score (D3 loss per day, save each day to recover and halt loss)
		5-12 No event
Common	40	A room in a local Inn with your own bed, shared with at least one more person. Two meals per day, water and ale to drink. Stabling/feed available at 14 SP/week.
Decent	100*	A private room in a local Inn. Two good cooked meals per day, clean water and ale or wine to drink. Stabling/feed available at 14 SP/week.
High-class (Only cities)	250*	A private room in a high-class establishment, nice freshly cooked meals and fine drinks of your choice. Stabling/feed available at 14 SP/week. Grants a +1 Reaction roll modifier in dealings with officials, merchants and the upper classes, and a +10% XP bonus for Down-Time activities.
Luxurious (Only large cities)	1000*	Private suite in the Best Place in Town, lavish banquets and the best wines to drink as well as personal servants. Hosts dinner or party at least once per week. Stabling/feed available at 28 SP/week. Grants a +2 Reaction roll modifier in dealings with officials, merchants and the upper classes, and a +20% XP bonus for Down-Time activities.



*These options allow for housing henchmen/hirelings at 10% of the fee per person; the exact total amount allowed is determined by the GM, but should only entail 1 or 2 people at the "Decent" class. This is normally not a means to house other PC's, but exceptions are up to the GM.