

Getting Stuff Cheap

List prices in *Dungeon Fantasy: Adventurers* are the going rate. Whether a PC gets his gear through purchase, barter, or inheritance, it normally comes out of starting money at those prices. There are other options, though (*none* of which apply to Signature Gear).

Below, “item” means one large article (weapon, magic item, etc.) or a group of small ones (e.g., a suit of armor or a quiver of arrows). Each PC is limited to rolls for four items to start adventuring.

Scrounging: Any PC may try *one Scrounging* roll before each adventure. Success means he can take \$10 worth of nonmagical items for free. Critical success (*ordinary* success, for someone with **Serendipity**) yields a more valuable, useful item of the GM’s choice. Failures, even critical ones, aren’t noteworthy.

Crafting: Heroes with **Armoury** can start with *ordinary* arms and armor of their own making – anything listed in the **Basic Set**, but no fine swords, magic items, etc. Materials and labor consume starting cash equivalent to list cost, but roll against skill: any success reduces the price by 20%, while any failure means wastage that adds 10%. Use whatever specialty (Body Armor, Melee Weapons, or Missile Weapons) suits the item.

Brewing: Individuals with **Alchemy** can use the crafting rules above for any *chemical* or *potion*, while those with **Poisons** can use them for any *poison*. Adventurers with **Herb Lore** can start with *natural preparations* and *healing potions* (minor, major, or great) at *half price* on a success – but still 10% extra on a failure.

Clerical Investment: Heroes with **Clerical Investment** get holy water at 50% off and healing potions at 20% off *without* a roll.

Bargain Hunting: A PC who has the **Merchant** skill can roll a Quick Contest vs. a generic skill of 15 (Merchants’ Guild members are canny!) for a given item. If he *wins*, he saves 10%; if he *ties*, he pays list price; and if he *loses*, the price is 10% higher than usual. He can opt not to pay an inflated price – but he’ll be unable to find that piece of gear at a better price before the adventure begins.

Black Market: As an *alternative* to bargain hunting, an adventurer can use **Streetwise** to get something cheaply on the black market. Use the same rules, except that losing still leaves the option of buying a legit item at list price. The catch: critical failure on the roll means the Thieves’ Guild or Town Watch confiscates cash or gear equal to 10% of the PC’s starting money!

Shoplifting: A daring PC can try a **Filch** roll to steal any article that would fit under a shirt – GM’s judgment, but 3 lbs. is a fair limit. Pricy items are watched more carefully: roll at -1 for anything over \$100, another -1 per doubling (-2 for \$200+, -3 for \$400+, and so on), and a further -3 for anything rare or magical. *Any* failure means the powerful Merchant’s Guild pillories the thief – he loses all his gear! Even a successful thief must make a **Smuggling** roll before leaving town with stolen goods, with any failure giving identical results.

Scoring Extra Cash

Even with the above tricks – especially with those tricks, for failed crooks – money can be tight. These next few measures may help. A PC can try *each* of them *once* while in town before each adventure, or *one* of them *daily* while awaiting a quest

Dredging and Mud-Larking: Desperate heroes can try an **Urban Survival** roll to seek coin in gutters. Success finds \$1 times margin of success; critical success finds a useful item of the GM’s choice. Critical failure means a dire case of sewer rot: -1 on all attribute and skill rolls for the next adventure, barring **Cure Disease**.

Bumming, Busking, and Haranguing: Adventurers can beg, perform, or give sermons for cash. Beggars use **Panhandling**. Buskers use **Dancing, Musical Instrument, Performance, Poetry, or Singing** – and those with several skills start with the *best*, roll once against any others, apply +1 per success or -1 per failure, and then roll against the total (if the show includes music or song, also check **Musical Composition**). Soapbox lecturers use **Public Speaking** or **Theology**. Success earns \$2 times margin of success; critical success scores a useful gift. Critical failure means a beating (1d HP) or a broken musical instrument.

Gambling: If the PC knows **Gambling**, he can bet any amount. Roll a Quick Contest vs. a generic skill of 12 for sums up to \$25. Higher stakes attract sharks: +1 to opposing skill per doubling (13 up to \$50, 14 up to \$100, and so on). If he *wins*, he doubles his money; if he *ties*, he breaks even; and if he *loses*, he forfeits his stake. Success at **Sleight of Hand** allows cheating for +3, but *any* failure means the crook loses his bet *and* is beaten for 1d HP.

Working the Crowd: Dishonest delvers can go on a spree with **Pick-pocket**. Success nets \$5 times margin of success; critical success means \$50 times the margin! *Any* failure means a beating (1d HP); critical failure indicates swift justice in the form of a broken hand (1d months to heal, barring magic).

Debasing Coin: Really depraved scum can debase (shave or add impurities to) the King’s coin. Start with honest coin up to \$1,000 and then roll against **Counterfeiting**. Success increases the sum by 10%. Failure means ruined coin or lost metal, costing the crook 20% of his stake. Critical failure means the King’s men stick his hand in molten silver, giving him One Hand.

Finding a Sponsor

Once the party has a quest, it may be possible to get *more* money for gear by finding a backer. The group must appoint *one* mouthpiece to approach potential sponsors. He can try **Savoir-Faire** to seek merchant or noble backing, **Streetwise** to get the support of the Thieves’ Guild, or **Writing** to compose an academic proposal to the Wizards or a temple. Apply any **Charisma** bonus.

Failure or critical failure means no backing. Any success gives each adventurer an equipment allowance: gear (*not* cash) worth \$100 times margin of success, minimum \$100 apiece. The catch is that the group owes the sponsor future loot worth *triple* the total allowance (a 200% return). The backer may settle for an artifact of special significance regardless of its value

Scum and Villainy

Adventurers caught shopping or selling on the black market, shoplifting, cheating, pickpocketing, or debasing coin, or who betray a sponsor, may end up with Social Stigma (Criminal Record). The effect in *dungeon fantasy* is -2 on rolls to buy or sell, beg for alms, advertise for quests, or engage future backers. Even the Thieves’ Guild is reluctant to back anybody stupid enough to get caught!