**EQUIPMENT**

Finding equipment for your characters will be important and in some regards possibly a bit complicated. Equipment in your village and region tends to be a mish-mash of primitive (present day) hand-crafted items mixed with a few pre-war higher tech items. *For example, if you are shopping for a longbow you may find both a fairly new, hand-crafted version built by a craftsman from your village, as well as a well-worn pre-war high-tech hunting bow (like you can find in gun stores today) – both of which would cost the same and provide the same stats and damage as found in the equipment chart.*

Since we are using two primary game books (d20 Modern and GW Player’s Handbook), there are equipment charts in both books that come into play. The instructions here will help clarify which equipment charts you can use and which ones you cannot use, as well as what restrictions there are on certain equipment charts.

Each entry below provides the name of the equipment chart, table number, book/page # for that equipment chart, and notes regarding availability for certain items.

Equipment Charts – all listed items available *(with exceptions*):

Armor: table 2-2 (GW p62) – *cannot purchase Advanced type Armor*

Melee Weapons: table 2-3 (GW p65)

Ranged Weapons: table 2-4 (GW p68)

General Equipment: table 2-6 (GW p73)

Vehicles: table 2-7 (GW p75) – *cannot purchase Advanced Vehicles*

Synthetic Upgrades: table 2-10 (GW p77) – *only for Synthetic PCs; check with GM first*

Equipment (General): (Modern pp 91-93) – *with the following restrictions:*

*No Computer/Consumer Electronics available except for Basic Walkie Talkie.*

*No Surveillance Gear available except Metal Detector*

*No spare batteries or power cells are available*

*All Battery powered items have simple batteries that will last for up to 60 minutes*

*No Weapon Accessories available except for Holsters and Standard Scopes*

Ranged Weapons (Modern pp 103-104) – *items of purchase DC 12+ are not available*

Ammunition (Modern p108) – *only arrows and crossbow bolts are available for purchase*

Explosives / Splash Weapons (Modern p109) – *items of purchase DC 12+ not available; for items that are available, each PC may purchase only one item of each type.*

Equipment Charts you *cannot* use:

Grenades and Missiles: table 2-5 (GW p68)

Vehicle Mounted Weapons: table 2-8 (GW p75)

Lifestyle Items (Modern p100)

Services (Modern p101)

Melee Weapons (Modern pp 111-112) – *use the charts in GW instead*

Armor (Modern p 115) – *use the charts in GW instead*

Vehicles (Modern pp 117-118)

**WEALTH** (copied from Modern book, pp 14-15, with modifications)

Every character has a **Wealth Bonus** that reflects his or her buying power—a composite of income and possessions. A character’s Wealth bonus serves as the basis of the character’s Wealth check, which is used to purchase equipment and services.

Wealth Bonus

To determine a character’s starting Wealth bonus, roll 2d4 and add the wealth bonus for the character’s starting occupation, plus (if appropriate) the bonus from the Windfall feat. Over the course of play, the hero’s Wealth bonus will decrease as the hero purchases expensive items and increase as the hero gains levels. A character’s Wealth bonus can never fall below +0, and there is no limit to how high the Wealth bonus can climb. Since Wealth is an abstract concept, it’s sometimes difficult to determine how financially well off a character is. To get a general sense of how financially solvent a character is at any given time, check the table below.

Wealth Bonus Financial Condition

+0 Impoverished or in debt

+1 to +4 Struggling

+5 to +10 Middle class

+11 to +15 Affluent

+16 to +20 Wealthy

+21 to +30 Rich

+31 or higher Very super duper rich

*Note: While in some communities and areas barter and trade can be the prevailing method for exchange of goods and services, and in some areas there are forms of currency used for trade and purchase, nevertheless Wealth and material possession still remain strong forces in the everyday lives of most.*

Purchasing Equipment

Wealth checks are used to determine what characters can afford and what gear they might reasonably have access to. Every character has a Wealth bonus that reflects his or her buying power. Every object and service has a purchase DC. To purchase an object, make a Wealth check against the purchase DC.

The Wealth Check

A Wealth check is a 1d20 roll plus a character’s current Wealth bonus. The Wealth bonus is fluid. It increases as a character gains Wealth and decreases as the character makes purchases. If the character succeeds on the Wealth check, the character gains the object. If the character fails, he or she can’t afford the object at the time. If the character’s current Wealth bonus is equal to or greater than the DC, the character automatically succeeds. If the character successfully purchases an object or service with a purchase DC that’s higher than his or her current Wealth bonus, the character’s Wealth bonus decreases by one (or possibly more).

Wealth and the Starting Hero

A newly created 1st-level character’s Wealth bonus is +0 plus:

• Wealth provided by the character’s starting Occupation.

• Bonus from the Windfall feat, if taken.

• 2d4 die roll.

• +1 for having 1 to 4 ranks in the Profession skill.

Shopping and Time

Buying less common objects generally takes a number of hours equal to the purchase DC of the object or service, reflecting the time needed to locate the wanted materials and close the deal. There are generally no licenses required or restriction ratings for certain rare items (with a few exceptions, in the largest communities).

Taking 10 and Taking 20

A character can usually take 10 or take 20 when making a Wealth check. Taking 20 requires 20 times as long as normal. Also, there is a penalty for spending beyond a character’s means. Whenever a character buys an object that has a purchase DC higher than his or her current Wealth bonus, the character’s Wealth bonus decreases (see below).

Try Again?

A character can try again if he or she fails a Wealth check, but not until the character has spent an additional number of hours shopping equal to the purchase DC.

Aid Another

One character can attempt to an aid another character purchase an object or service. (Aid Another = those helping roll a Wealth check against a DC of 10 – if the roll succeeds, the Aid from that assisting character is successful.) If the attempt is successful, the assisting character provides the purchaser with a one-time +2 bonus on his or her Wealth check. The character who provides the aid reduces his or her Wealth bonus by +1.

Losing Wealth

Any time a character purchases an object or service with a purchase DC higher than his or her current Wealth bonus, or one with a purchase DC of 15 or higher, the character’s Wealth bonus goes down. How much the Wealth bonus is reduced depends on how expensive the object is.

Object or Service Purchase DC Wealth Bonus Decrease

15 or higher 1 point

1–10 points higher than current Wealth bonus 1 point

11–15 points higher than current Wealth bonus 1d6 points

16 or more points higher than current 2d6 points

Along with this loss, any time a character buys an object or service with a purchase DC of 15 or higher, the character reduces his or her current Wealth bonus by an additional 1 point. A character’s Wealth bonus only goes down if he or she successfully buys an object or service. If the character attempts to buy something and the check fails, his or her Wealth bonus is unaffected.

Wealth Bonus of +0

A character’s Wealth bonus can never decrease to less than +0. If a character’s Wealth bonus is +0, the character doesn’t have the buying power to purchase any object or service that has a purchase DC of 10 or higher, and can’t take 10 or take 20.

Regaining Wealth

A character’s Wealth bonus recovers as the character advances. Every time a character gains a new level, make a Profession check (choose one Profession – your best one). (If the character has no ranks in the skill, this check is a Wisdom check.) The DC is equal to the character’s current Wealth bonus. If the character succeeds, his or her current Wealth bonus increases by +1. For every 5 points by which the character exceeds the DC, he or she gains an additional +1 to his or her Wealth bonus.

Wealth Awards

Adventuring may result in characters finding valuable items. Typically if the item is uncommon or rare, the item itself is written down on the character sheet as a new possession. In some cases where common items or collections of junk or parts are found, rather than notate all the myriad items on your sheet, the entire assortment of stuff will simply be listed/notated on your character sheet(s) as an additional bonus to Wealth (amount will vary). In such cases, the items translate into a Wealth award, in the form of a bonus to one or more character’s Wealth bonus(es).

Selling Stuff

To sell something, a character first needs to determine its sale value. Assuming the object is undamaged and in working condition, the sale value is equal to the object’s purchase DC (as if purchased new) minus 3. Selling an object can provide an increase to a character’s Wealth bonus. The increase is the same amount as the Wealth bonus loss the character would experience if the character purchased an object with a purchase DC equal to the sale value. Regardless of the character’s current Wealth bonus, he or she gains a Wealth bonus increase of 1 whenever the character sells an object with a sale value of 15 or higher. If A character sells an object with a sale value less than or equal to his or her current Wealth bonus, and that sale value is 14 or lower, the character gains nothing.