

COINS, GEMS, & JEWELLERY

You don't need to keep track of your wealth on your character sheet. The rule is simple: you have what you have. When you find treasure, you'll be given coins and gems; when you buy items, you'll exchange coins and gems for them. While different metals exist, all currency is referred to only in terms of gold-piece value. Each coin has a different gold-piece value.

Copper and Silver values are small enough that they are not counted in-game. If something comes to a value of less than 1GP (meals, drinks, and so on) it is automatically assumed that you can afford it out of spare change – within reason. If you buy multiples of something so that the value exceeds 1GP, then simply round it to the nearest GP.

Coin Type	GP Value
Small Gold	1
Medium Gold	5
Large Gold	10
Small Platinum	50
Large Platinum	100
Gold Bar	1000
Platinum Bar	10000
Coloured Coins	500

As your wealth increases, coins will become impractical; you'll need to start using gems. Gems come in standard values according to type. The type is simply determined by its colour. Very occasionally, you might find a very rare or unique gem not listed below with a specific value attached.

Gem Type	GP	Giant*
Small Gems (Uncut)	50	-
White Pearl	100	-
Large Gems (Uncut)	200	-
Garnet	250	
Fire Pearl	500	-
Sapphire	1000	10000
Emerald	2000	20000
Ruby	5000	50000
Diamond	10000	100000

*There are giant (4") versions of the sapphire, emerald, ruby, and diamond. These monstrous gems are worth ten times the value of their regular sized brethren (10000gp, 20000gp, 50000gp, and 100000gp respectively).

Jewellery is also fairly common. Treasure can include rings and bracelets with the following values.

Jewellery	GP Value
Plain Ring	100
Small Ring with Stone	200
Large Ring with Stone	500
Large Amethyst Ring	1000
Large Sapphire Ring	1500
Large Emerald Ring	2500
Large Ruby Ring	7500
Large Diamond Ring	15000
Ruby Brooch	5000
Silver Bracelet	200
Gold Bracelet	500
Bronze Goblet	2000

Finally, you can use **bankers' drafts**. You can exchange wealth at a bank in Risur in exchange for a bankers' draft, which will be honoured (exchanged back to wealth) at any other bank in the country. However, your bankers' draft will not be honoured abroad (unless you can find a rare branch of a Risurian bank) and cannot be spent directly.

ITEM CARDS

Each item you own will be represented by an Item Card. As with money, the rule is "you have what you have". When you give an item to another player, you simply hand them the card. When you buy an item, the GM gives you a card, and when you sell or use up an item, you hand it back.



There's one exception, and that's the "**adventurer's pack**". This is represented by the "backpack" item card. Each character is assumed to have a pack with various common but low-value items in it. This pack contains any item from the *Pathfinder* mundane equipment list with a value of 1gp or lower, including (but not limited to): bedroll, flint and steel, common lamp, oil flask, trail rations, hemp rope, pitons, soap, torch, waterskin, whetstone, paper/parchment, and inkpen. These items are assumed to be replenished regularly behind the scenes when you visit settlements.

All Items	
Small Gold	1gp
Medium Gold	5gp
Large Gold	10gp
Small Platinum	50gp
Small Gems (Uncut)	50gp
Large Platinum	100gp
White Pearl	100gp
Plain Ring	100gp
Large Gems (Uncut)	200gp
Small Ring with Stone	200gp
Garnet	250gp
Coloured Coins	500gp
Fire Pearl	500gp
Large Ring with Stone	500gp
Gold Bar	1000gp
Sapphire	1000gp
Large Amethyst Ring	1000gp
Emerald	2000gp
Bronze Goblet	2000gp
Large Emerald Ring	2500gp
Ruby	5000gp
Ruby Brooch	5000gp
Large Ruby Ring	7500gp
Platinum Bar	10000gp
Diamond	10000gp
Giant Sapphire	10000gp
Large Diamond Ring	15000gp
Giant Emerald	20000gp
Giant Ruby	50000gp
Giant Diamond	100000gp



GEM COLOURS

Pearl	White
Fire Pearl	Red
Garnet	Yellow
Amethyst	Purple
Sapphire	Blue
Emerald	Green
Ruby	Red
Diamond	Clear

THE APPRAISE SKILL

Because these items are all of pre-known set values, the Appraise skill becomes redundant.

Option (undecided): perhaps it could be retasked to be the skill used to sell gems? Maybe Diplomacy and Intimidate could be used to “assist” that roll. Not sure how the numbers would work there, though.

RHC, SALARY, & EXPENSES

Because you work for the Royal Homeland Constabulary, you'll probably wonder why it doesn't pay for your expenses.

We're using a gameplay conceit here. Essentially, we're replacing a realistic salary and expenses system with a D&D-style loot-finding system. The two don't work well in conjunction, so we have to choose one. In this case, we've chosen the D&D loot system.

So the answer to your request to the RHC of “Well, since we're on your mission, could you pay the ship's carriage fee for us?” is always the same:

“Yep. Sure. First, turn in all the loot you found; it's evidence. We'll give you a standard salary of 5gp per month, and you'll need to use and wear basic regulation RHC leather armour and shortsword. But, sure, we'll cover your train ticket.”

But it's easier if we just use the D&D loot system (which, let's face it, is fun) and you cover the expenses. That way you get to amass treasure and use funky weapons and magic items. And that works out better for you.