

Spending Gold to Earn Experience Points

Pages 92-94 of the *Dungeon Master's Guide* detail various methods for awarding Experience Points (XP) to player characters and their NPC henchmen.

The following guidelines for "converting" gold pieces to XP are taken from the Individual Awards sections of pages 92 and 93 of that tome:

"Although not all Dungeon Masters do so, some award XP for mundane treasure. The Dungeon Master should award 1 XP to the party for every 1 gp value of mundane treasure such as money, gems, art, and other items acquired during the adventure and subsequently spent."

"As an option, the DM can award XP for the cash value of non-magical treasures. One XP can be given per gold piece found and subsequently spent. However, overuse of this option can increase the tendency to give out too much treasure in the campaign."

What follows are expanded rules for a variety of interesting ways that players can earn experience through the expenditure of gold. These rules are adaptations of those given in *On Downtime and Demesnes* by Courtney C. Campbell, by Dave Arneson in *The First Fantasy Campaign*, and by Jon Pickens in "Orgies, Inc" from *Dragon Magazine*, issue 10.

All involve spending significant sums of gold and carry with them some degree of risk and potential complications for the player characters engaging in such endeavors. At the same time, these options create opportunities for character development, roleplaying, and, potentially, world-building. These options are meant to be, first and foremost, fun, so make sure that your players know of the potential complications that could arise if these options are used in your game.



Carousing

Characters can spend gold on the proverbial "wine, women (or men), and song." Carousing encompasses drinking, gambling, celebrating, and everything else that helps adventurers cope with, and brag about, the perils they have faced. A character may spend up to 1000 pieces per week carousing.

At the end of each week, the character must make a DC 15 Persuasion, Performance, or Deception skill check (the player chooses). On a failed check, one of the following occurs:

1. The character awakens to find that he's been robbed. He loses 1d10x10 gp and a random valuable, nonmagical item. No XP are awarded for this loss of gold.
2. The character must make a DC 15 Constitution Saving Throw or contract a disease. The character is considered sickened until this disease is cured.
3. The character is caught up in a tavern brawl and starts the next session with 1d6 hit points of damage.
4. The character is involved in a knife fight or duel and starts the next session with 2d6 hit points of damage and a new scar.
5. The character's exploits gain the notice of the local authorities. The character must pay 1d10x10 gp in bribes or face questioning (or worse).
6. The character gains a reputation as a spendthrift. The character's next carousing attempt costs twice as much but the XP award is not doubled. He gets a +2 bonus to Persuasion checks with locals due to this reputation.

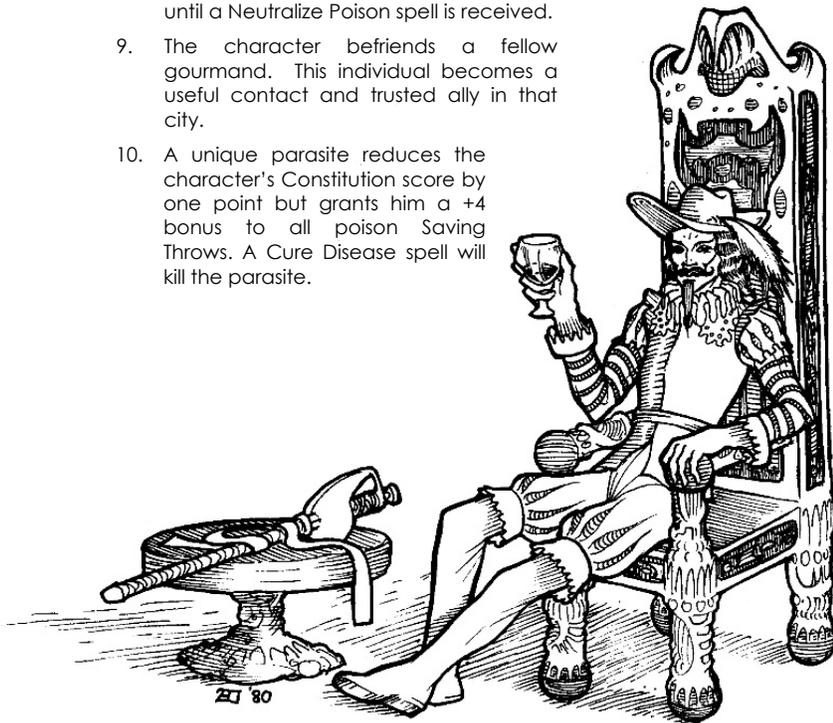
7. The character wakes up with a new tattoo, bizarre haircut, or some other significant alteration to his appearance. This may have implications for one or more of the character's Charisma checks depending on the nature of these changes.
8. The character suffers from a horrible hangover and starts the next adventure with the *fatigued* condition for 1d3 days.
9. The character invested all of his cash in a scheme. Roll 1d6. On a (1-4) he loses the money, on a (5-6) he gets a 110%-160% return in 1d4+1 weeks!
10. The character somehow created a major civil disturbance that caused significant property damage. Roll 1d6, on a: (1-2) no one knows, (3-4) his friends know, (5) a blackmailer knows, and (6) everybody knows.

Gourmandizing

Characters can also spend gold seeking out new delicacies and exotic culinary experiences. A character may spend up to 500 gold pieces per week on these gastronomic adventures.

At the end of each week, the character must make a DC 15 Nature or Survival skill check, or Constitution Saving Throw. On a failed check, one of the following occurs:

1. Food poisoning. The character is sickened for 1d3 days or until a Neutralize Poison spell is received.
2. Food allergy. The character suffers 2d4 points of Constitution damage.
3. Indigestion. The character is *fatigued* for 1 day.
4. The character offends a dining companion who now considers him to be a rival.
5. Bacterial infection. Without one week of bed rest, the character is sickened until a Cure Disease spell is received.
6. Invigorating meal. The character gains 1 additional hit point per Hit Die. These are temporary hit points (PHB 71) that are not replenished if the character takes damage.
7. The character insults the chef or host and must spend 1d10x50 gold pieces to placate him. If the character fails to do this, he has made an enemy of that person.
8. Terrible nausea. The character is sickened for the 2d4 days or until a Neutralize Poison spell is received.
9. The character befriends a fellow gourmand. This individual becomes a useful contact and trusted ally in that city.
10. A unique parasite reduces the character's Constitution score by one point but grants him a +4 bonus to all poison Saving Throws. A Cure Disease spell will kill the parasite.



Philanthropy/Tithes

Characters may make donations to a worthy social group or charity within their community, or offer up tithes, alms, or similar sacrifices to

a religious sect. A character may spend up to 1500 gold pieces per week on such endeavors.



At the end of the week, the character must make a DC 15 Insight, History (when dealing with secular groups and institutions), or Religion (when dealing with religious groups and institutions) skill check. On a failed check, one of the following occurs:

1. The charity is a front for, or has fallen prey to, a thieves' guild or criminal organization. The character's money is gone but the intended cause received nothing. No XP are awarded.
2. The act of charity attracts the notice of thieves who will attempt burgle the character within the next 5d6 days.
3. The charity attracts the attention of a non-player character who now views the character as a rival.
4. The charity questions the character's motives, and rumors follow the character within the community. The character has a -2 penalty to all Persuasion checks with locals until he makes another donation that matches the first. He gets no additional XP for this additional donation.
5. The act of charity meets with the greedier impulses of the receiving group. The character's next philanthropy attempt costs twice as much but the XP award is not doubled.
6. The character is fêted by the group he made the donation to and is *fatigued* at the start of the adventure.
7. The character got distracted and left behind a random piece of significant gear. He must return to the group and retrieve this item.
8. The character is pressured to give more generously, spending 1d10×10 more gold pieces but getting no additional XP.
9. The charity grants the character a boon, such a single-use magic item (DMG 103-110) or exceptional nonmagical item (DMG 20-21).
10. The character has impressed the charity and gains the services of a loyal henchman (DMG 55).

Social-Climbing

Characters may attempt to rub shoulders with members of high society by spending gold on the latest fashions, by attending their preferred diversions, and by seeking entry to their social gatherings. The character may spend up to 2000 gold pieces per week on these attempts at advancement.

At the end of the week, the character must make a DC 15 Insight or History skill check. On a failed check, one of the following occurs:

1. The character gains a reputation as a poseur. The character's next social-climbing attempt costs twice as much but the XP award is not doubled.
2. The character is snubbed and fails to impress his "betters." The character is mocked by the local aristocracy and monied elite and gains no XP for their efforts. The character suffers a -2 penalty to all Persuasion skill checks when dealing with local aristocrats until he spends another week, and an equal amount of gold, to reingratiate himself with those with influence. He gets no additional XP for this additional effort.
3. The character insults a noble and must defend his honor with a duel. If the character refuses this challenge, his reputation is ruined, and he may no longer seek to advance his position in society. The duel need not be to the death.
4. The character has a liaison with a married or engaged noble and must make a DC 15 Deception check to keep this affair a secret. Failure indicates that the character has made an enemy of their paramour's significant other.

5. The character attracts the notice of a group of 2d4 parasitic sycophants. The character must spend 1d10×100 gold pieces in order to be rid of these freeloaders.
6. The character's poor judgement leads him to join a group of dissolute black sheep or fellow social-climbers. The character gains no XP for this endeavor but gains the companionship of an untrustworthy rake, who will join him as a henchman (DMG 55).
7. The character now has a life-long rival, who uses gossip and innuendo to undermine the character at all turns.
8. The character rises in status but must now spend twice the usual amounts on all food, drink, and lodging in order to maintain his reputation. If using the Lifestyle rules (DMG 21), the character must pay for an Aristocratic lifestyle.
9. The character is accused of thievery or extortion and must pay 1d10×50 gold pieces in bribes to the local authorities or face questioning before a magistrate.
10. Local minstrels, gossips, and town criers lampoon your character as an object of derision due to your shameless pursuit of status. You suffer a -2 penalty to all Persuasion skill checks when dealing with local commoners.

Study/Training

Characters may spend their gold seeking ancient or forgotten lore, brushing up on local history, learning a new language, or otherwise attempting to better themselves through study and training. A character may spend up to 1000 gold pieces per week on study and practice. A tutor is usually on hand to assist the character.

At the end of the week the character must make a DC 15 Intelligence skill check with the most applicable skill: Arcana, Ciphers, History, Language, Medicine, Poison, or Religion. On a failed check, one of the following occurs:

1. The character overdoes their studies or training. If studying, the character is *fatigued* at the start of the next session. If training, the character strains a muscle at takes 1d3 points of Strength and Dexterity damage.
2. The character insults his tutor and must mollify him with a 1d10×10 gold piece bribe or lose his future services... and gain his future enmity.
3. The character's studies or training is counterproductive and frustrating. Gain no experience.
4. The character's studies attract the attention of another pupil, who now views the character as a rival.
5. The character discovers a (1-4) fake or (5-6) real treasure map while studying/training.
6. The character stumbles onto a new insight! The character doubles the XP gained through this training session.
7. The character's tutor is, in actuality, a spy in the employ of the character's nemesis or rival. All secrets shared with the tutor are relayed back to this boss.
8. The character injures himself while studying or training, suffering 1d6 points of damage.
9. The character has read all of the common books or tried all of the usual techniques. His next study/training attempt costs twice as much but the XP award is not doubled.
10. The character hears a rumor that may to his advantage!

Note that players may use these Study/Training rules to gain new skills but are still limited to the rules given on page 41 of The Player's Handbook and repeated below.

Gaining New Skills

Players who wish for their character to learn a new skill must have their character invest their time towards the development of that skill over the course of the campaign.

A character gains one additional skill at 5th level and, afterwards, gains additional skills at levels 10, 15 and 20. These skills work just as other starting skills do. Skills gained during game play should reflect the character's interests and in-game training.