

**GURPS**

Fourth Edition

# TEMPLATE TOOLKIT™ 1

# CHARACTERS



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## About GURPS

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*Errata.* Everyone makes mistakes, including us – but we do our best to fix our errors. Up-to-date errata pages for all **GURPS** releases, including this book, are available on our website – see above.

Rules and statistics in this book are specifically for the **GURPS Basic Set, Fourth Edition**. Page references that begin with B refer to that book, not this one.

# INTRODUCTION

For a decade starting in the late 1980s, every *GURPS* world-book included a section recommending traits for suitable character concepts, under a heading like “Character Types” or “Typical Characters and Backgrounds.” In 1997, *GURPS Black Ops* went further, offering partly completed character sheets to hasten character design. That marked the first stab at formal character templates, though the setting’s power level resulted in a sprawling presentation. A year later, *GURPS Wizards* rolled out the more concise format that’s still in use today, with lines for attributes, advantages, disadvantages, and skills; the notion of primary, secondary, and background skills; choices in the shape of point pools and picks from lists; and a “Customization Notes” section. With minor refinements that only an editor would care about, that pattern made its way into the *GURPS Basic Set, Fourth Edition*.

Guidelines for *designing* character templates – another adaptation from *Wizards* – also appear in the *Basic Set*. However, these keep things basic; there’s a significant gap between that simple advice and the template sets that drive such series as *GURPS Action*, *GURPS Dungeon Fantasy*, and *GURPS Monster Hunters*. *GURPS Template Toolkit 1: Characters* steps into this breach, exploring the creation process behind templates like these, including how to identify a campaign’s major character niches and develop coherent *sets* of templates for them. Though the average player might want to skip the more intricate nuts and bolts, this supplement doubles as a handy aid for cooking up character concepts and selecting traits to match.

## USING THIS BOOK

*GURPS Template Toolkit 1: Characters* assumes that you’ve at least *seen* a character template. If you haven’t, then peek ahead at *Sample Template* (pp. 33-34). After that, consider reviewing both what the *Basic Set* has to say (*Character Templates*, pp. B258-260 and pp. B445-449) and Chapter 1 (if only for definitions of terms used in this work). Where to go after that depends on your goals.

Players will find it useful to read Chapter 4 next, as it recommends abilities necessary to do important tasks. Then check

out *Individual Template Design* (pp. 8-15), because much of its advice is equally applicable to *character* design: recommended attribute and skill levels, advice on optimization, and so on. After that, skim *Planning Template Sets* (pp. 15-21 and Chapter 3 for insights into extracting the campaign information packed into templates.

The GM will want to read Chapter 2 to learn how to design basic templates and sets of templates, and then Chapter 3 for advanced tools. Even the GM with no intention of getting fancy might want to cap off Chapter 2 by glancing at *Writing It Up* (pp. 33-34) to get a feel for template presentation. Chapter 4 is about defining niches and their abilities, and isn’t a *continuation* of Chapters 2 and 3, but a *supplement*. Peruse it first, bookmark it as a reference, or simply ignore it – it comes last for a reason.

## PUBLICATION HISTORY

This is the first edition of *GURPS Template Toolkit 1: Characters*. It builds on content developed for *GURPS Wizards* and revised in the *GURPS Basic Set, Fourth Edition*. Though it’s new material, it reiterates many key concepts from those earlier works. Some template fragments used as examples of formatting and presentation may also seem familiar!

## ABOUT THE AUTHOR

Sean “Dr. Kromm” Punch set out to become a particle physicist in 1985, ended up the *GURPS* Line Editor in 1995, and has engineered rules for almost every *GURPS* product since. He developed, edited, or wrote dozens of *GURPS Third Edition* projects between 1995 and 2002. In 2004, he produced the *GURPS Basic Set, Fourth Edition* with David Pulver. Since then, he has created *GURPS Powers* (with Phil Masters), *GURPS Martial Arts* (with Peter Dell’Orto), and the *GURPS Action*, *GURPS Dungeon Fantasy*, and *GURPS Power-Ups* series . . . and the list keeps growing. Sean has been a gamer since 1979. His non-gaming interests include cinema, mixology, and most recently tango. He lives in Montréal, Québec with his wife, Bonnie.

*One way to make character creation less daunting is to use a “quick-start” technique known as a template.*

– *GURPS Wizards*

# CHAPTER ONE

# WHAT ARE CHARACTER TEMPLATES?

A *character template* is a way for the GM – or the author of a **GURPS** supplement – to advise players on how to choose traits for their PCs. It consists of a structured list of attribute and secondary characteristic levels, advantages and disadvantages, skills, and possibly other elements (perks, spells, techniques, and so on) that describe someone who fills a

viable professional, social, or dramatic role in a particular campaign. The template's designer calculates point costs in advance and notes the total "price tag." This enables players to create appropriate PCs quickly; they simply pay the price, make any choices the template leaves open, and write down the resulting stats.

## TYPES OF CHARACTER TEMPLATES

Templates might cover only a subset of appropriate character types or the entire range suitable for the campaign, and categorize heroes using any of several criteria. The three possibilities below *aren't* mutually exclusive. Different classes of templates can mingle, perhaps even on the same character sheet.

### OCCUPATIONAL TEMPLATES

The easiest scheme to understand is division by *what the character does in the game world*. This can mean any of several things:

- *Jobs* in the sense of pp. B516-518: "lawyer," "mechanic," "reporter," "waiter," etc.
- *Occupational specialties* within jobs. In the modern world, "soldier" is a job but a vague one, and classifications such as "intelligence officer," "medic," and "sniper" are more meaningful – especially if *every* PC is a soldier.
- *Callings and vocations* that differ from jobs because they lack formal qualifications, an employer, regular hours, and/or pay. In the modern world, "boxer," "fortune-teller," "student," and "writer" often work like this, and "gangster" and "terrorist" almost always do; in fantasy, "cleric," "fighter," "thief," and "wizard" fall into this category.
- *Social positions*, when they're how others see you and constitute the whole of what you do. Examples include "hereditary noble," "idle rich," and "slave."

### What About Racial Templates?

Both racial and character templates are trait lists, but the concepts otherwise share little but the word "templates." Character templates, however mandatory (p. 6) or prescriptive (p. 6), are *guidelines* (see *Are Character Templates Rules?*, p. 6), while even minimalist racial templates are *rules* – composite advantages or disadvantages that define every member of a race. Still, gamers designing races may want to mine *Traits* (pp. 9-13) for inspiration, paying particular attention to the recommendations for cultural templates that reflect genetic makeup. Those inventing hard, defining elements for races (racial features, perks, Talents, etc.) will find much of *Giving Templates Teeth* (pp. 27-33) applicable as well. On the other hand, a race's fundamental nature is rarely variable enough for the advice on player choice to be appropriate, while individual members of most races can learn and do as many different things as humans, making the remarks on skills and niches only weakly applicable on a race-wide basis.



These usually coexist! Consider a pulp-era vigilantes campaign. Two PCs might be gainfully employed police officers, one a beat cop and the other a detective, frustrated by the rules of their day jobs; their “muscle” could be a boxer who formerly broke faces and took falls for the mob; and their mastermind might be a socialite with an inheritance.

Occupational templates should include all the skills someone needs to function in that field, as well as essential advantages (like *Magery* for a wizard) and disadvantages (such as *Duty* for a soldier), especially *social* ones: *Legal Enforcement Powers*, *Status*, *Wealth*, etc. This is particularly true of jobs with formal “entrance requirements.” Such templates might also suggest traits that would lead someone to enter the field or excel at it, or that would result from pursuing it; e.g., a fantasy warrior might take up the sword because he has good *ST*, stick with it out of *Bloodlust*, and eventually acquire *Combat Reflexes* and *Wounded*. Self-imposed mental disadvantages (p. B121) are common, too, whether this means a fighter’s *Code of Honor* or a cleric’s *Disciplines of Faith*.

Thinking through all this is a lot of work, so the GM won’t want to create a template for an occupation unless it’s not only suitable for the genre and setting, but also *exciting* or *iconic*.

## DRAMATIC TEMPLATES

Another way to split things up is by *the character’s role in the story*. In many genres, such templates are almost indistinguishable from occupational ones – are “cleric” and “wizard” occupations (“temple official” and “student of magic”) or dramatic niches (“paragon of morality” and “wise man”)? Again, there are many ways to think about this:

- *Archetypes* transcend genre, and are things like “mother figure,” “father figure,” “child,” “martyr,” “wise man,” and “trickster.” Technically, “hero” qualifies – but in a roleplaying game, that’s too broad a label.

- Most genres have specific *conventions*, like “screaming victim” in horror, “femme fatale” in noir fiction, and “token alien” in space sci-fi.

- In campaigns that feature superhuman gifts, *powers* may suggest dramatic divisions. For instance, a comic-book

superhero team might have a “brick” who stops bullets and smashes things, a “blaster” who shoots faraway bad guys, a “mentalist” who controls minds, and so on.

And again, subtypes can be mixed. What’s vital is that each dramatic template offers whatever the PC needs to advance the plot *regardless* of occupation. This often means personality traits – particularly mental disadvantages – and “meta-game” traits (such as *Cursed*, *Daredevil*, *Destiny*, *Luck*, *Serendipity*, and *Unluckiness*) that bend the odds so that the character can take his place in the story. When dramatic roles are tied to powers, though, the associated templates might resemble occupational specialties for a “job” like “superhero,” and dwell heavily on concrete capabilities.

## CULTURAL TEMPLATES

Finally, it’s possible to distinguish by *the character’s background in the setting*. This can be a powerful defining concept; e.g., Alexander the Great was first and foremost a Macedonian, which identified him throughout his adventures. A cultural template may specify a mixture of any of the following:

- *Beliefs and prejudices* of a tribe, nation, or religion. These are usually self-imposed mental disadvantages (p. B121) and *Odious Personal Habits* (p. B22), but they might be more exotic; e.g., a *Phobia* concerning large bodies of water (*Thalassophobia*, p. B150), for a desert people.

- *Genetic traits* of a family, *bloodline*, or closed breeding group. These are most often attribute levels and *physical* advantages and disadvantages, and in effect define the racial template of a sub-race (p. B454).

- *Social traits* for a subculture. This typically means some variety of *Social Regard* (p. B86) or *Social Stigma* (p. B155), but anything’s possible; e.g., every member of the group might differ from the campaign average in *Status* or *Wealth*.

- *Teachings* for a culture that imparts particular *Cultural Familiarities* (p. B23) and *Languages* (pp. B23-25), skills it considers vital (like *Riding* for an equestrian society), or learnable advantages (such as *Combat Reflexes* for a warrior civilization).

# ARE TEMPLATES REQUIRED?

This is a big issue, worth clearing up before going any further:

*Character templates are **not** necessary to play GURPS.*

The GM may decide, on his own or after a discussion with the players, that templates will add nothing to the campaign. However, they have a lot to offer (check out *Why Use Templates?*,

p. 7), and there’s a wealth of possibilities between “no templates” and “all PCs must be built on exacting templates.”

## OPTIONAL VS. MANDATORY

If the GM chooses to use templates, the next decision is whether *some* or *all* PCs will be built on them.

### *Optional Templates*

One possibility is that *nobody* is required to select a template. Characters can be built freeform, with templates serving as “training wheels” for new players who want support and as inspiration for veterans with writer’s block. Since such resources may go unused, the GM might want to stick to limited templates (p. 6) and spend relatively little time on their design.

*Templates are  
guidelines, not rules.*

## Special-Case Templates

Another option is to allow *most* players to choose between using a template or going freeform, but to require templates for PCs in *some* occupations, roles, or cultures. This can serve several purposes:

- Building a consistent game world wherein all members of a homogenous cultural group share certain features (much like a race).
- Ensuring that anybody who occupies a key dramatic niche for the genre possesses traits that serve as “plot hooks.”
- Parameterizing characters who have tricky or easily abused abilities; e.g., the GM may insist that wizards be built on occupational templates in order to limit IQ, Magery, and spells.
- Setting entrance requirements for high-paying or prestigious jobs.

Be warned that most players will consider a situation where all the *interesting* niches require templates – leaving fans of freeform design only the peripheral and the lackluster – to be a dishonest version of *Mandatory Templates* (below).

### Are Character Templates Rules?

No. They are never completely binding (see *Templates and Player Freedom*, below, have *no effect* on the character-point costs of their constituent parts (see *No Discounts*, p. 9), and don't in themselves influence dice rolls (although the included traits often do). Still, they are sometimes mandatory (below) and needn't be complete nonentities (see *Giving Templates Teeth*, pp. 27-33).

## Mandatory Templates

*Everybody* must select one or more templates! These don't have to be prescriptive (below) – that's a different axis. Possibilities include:

- *Mandatory Occupational Templates* (pp. 4-5). Everybody must have something to do, and has to choose from a list of professions and vocations the GM regards as important to the campaign.
- *Mandatory Dramatic Templates* (p. 5). Everybody must have a part to play in the story, whether this means classic roles such as “hero,” “maiden,” and “mentor”; the Five-Man Band of modern adventure fiction (“leader,” “lancer,” “smart guy,” “big guy,” and “chick”); or video-game concepts like “crowd control,” “healer,” and “tank.”
- *Mandatory Cultural Templates* (p. 5). Everybody must choose a family, faction, religion, nation, or whatever.

The GM might insist on two or all three of these. He may link certain occupations, dramatic roles, and/or cultures, or permit players to mix and match. Some character concepts could be more constrained than others; e.g., every PC has to select a cultural template, *Special-Case Templates* (above) applies to certain jobs, and members of those professions automatically fill associated dramatic roles.

## SCOPE

Separate from but related to the question of whether players must select templates is that of just how far the templates go.

### Limited Templates

Some templates are worth only a fraction of the campaign's starting points, leaving a lot of leeway for customization. This is common when using *Optional Templates* (p. 5), where the objective is to give players a push in the right direction, not to create their characters for them.

*Mandatory Templates* (above) may also go this way, however. The GM might feel that it's important for every PC to have an occupation, a dramatic role, or a culture – to add depth to the campaign or to ensure that everybody fits in – but not want those qualities to *define* the PCs and turn them into stereotypes. Alternatively, he might want everybody to select two or three templates, which necessitates no one template being fully prescriptive on its own.

Whatever the case may be, this leaves open the possibility that not all templates have the same point cost; e.g., a 150-point campaign might feature templates worth 25, 50, 75, and 100 points. This means the GM doesn't have to make every background equal, even if that would be illogical. It also lets players choose how much GM guidance they want to accept.

### Prescriptive Templates

Other templates spend every character point except for those from quirks. They define the PC completely. Which isn't to say that the player has no input – *Player Choice* (pp. 22-27) is a crucial aspect of any *good* prescriptive template. It merely means that following the template's instructions results in a completed character. The template may well be little more than extensive advice for spending every last point.

Prescriptive templates needn't come in one piece. If the GM is also using *Mandatory Templates* (above), he might require each player to select two or three templates that add up to the campaign's starting points. For instance, if everybody in a 150-point campaign must pick a 75-point occupational template, a 45-point dramatic template, and a 30-point cultural template, the campaign is using prescriptive templates even if the individual building blocks are limited.

### Templates and Player Freedom

Players are always welcome to customize character templates using leftover points, especially those generated by quirks. In addition, disadvantages listed as *choices* – as distinct from fixed requirements for the template or the campaign – are always suggestions, and players may substitute their own alternatives. And even in a campaign that uses templates that are both mandatory (above) and prescriptive (above), the GM is advised to be open to handling concerns like *Enforcing Niche Protection* (p. 7), *Establishing Allowed Abilities and Levels* (p. 7), and *Suggesting Trait Distributions* (p. 7) via negotiation. Provided that the player is willing to abide by the GM's standards in such matters, there's no good reason to forbid deviations from templates or to ban freeform character creation.

# WHY USE TEMPLATES?

As character templates aren't essential in the "you need them to play *GURPS*" sense, designing them can be a lot of unnecessary work if all the players are conversant with the rules and good at paying attention to the GM's description of the campaign, and if the GM is adept at spelling out his expectations. One of the beauties of *GURPS* is that it allows players to create the PCs they want . . . there are no limits beyond those the GM sets! In practice, things aren't always so rosy. Two common problems arise:

*Decision paralysis.* Not every player approaches a new campaign with a character concept firmly in mind. For some, all it takes to get the creative juices flowing is a quick skim of the **Basic Set** for interesting traits. For others, however, the many choices there – not to mention in supplements that describe specialized abilities (*GURPS Martial Arts*, *GURPS Magic*, *GURPS Powers*, etc.) – can have the opposite effect, overwhelming the imagination.

*Inappropriateness.* Yet other players interpret "no limits" somewhat *too* creatively. They dream up PCs that don't suit the campaign the GM has in mind. The smorgasbord of options doesn't befuddle *them*, but the resulting characters make the GM's head hurt.

All this goes double for gamers new to *GURPS*, who might have little idea of what is and isn't possible, suitable, or effective. It goes *triple* if they are familiar only with non-generic RPGs where nearly everything in the core rules applies to every campaign, or are used to games that steer and simplify character creation using "classes" or "archetypes." Such players might assume that anything published is in use . . . and pick inappropriate traits or end up totally bewildered.

A well-designed set of character templates can solve all of these problems and serve a host of other useful purposes besides.

## Recommending Character Concepts

Templates can call attention to the jobs, dramatic roles, and/or cultures the GM deems important. Indeed, they're often worth creating for this purpose alone, as they tell even players who are creating their characters freeform what sorts of people and activities the campaign will focus on. If the GM *hasn't* worked out a template for a given background, that sends the message that he either overlooked it (so such characters might have little to do and be boring to play) or felt it unsuitable – and while neither is an insurmountable obstacle, both flag a need for player-GM dialog to establish expectations.

## Enforcing Niche Protection

If templates are mandatory (like those in *GURPS Action*, *GURPS Dungeon Fantasy*, and *GURPS Monster Hunters*), they might describe the most important roles for PCs in the campaign. The GM can use them to divvy up capabilities vital to the genre or setting in a way that ensures that everyone gets equal "spotlight time." This enables the players to negotiate

among themselves to establish who will do what and assemble a team that has all the abilities it needs to succeed at likely challenges. For *much* more on this, see Chapter 4.

## Listing Must-Haves

One of templates' best uses is to remind players, especially new ones, of abilities they shouldn't overlook. This *can* tie into individual character concepts and niche protection – "You need these traits to function in this capacity!" – but it doesn't *have* to. It's no less useful to ensure that everybody ends up with essential everyman traits (p. 17); e.g., Riding (Horse) and Survival (Plains) in a campaign about steppe nomads.

## Establishing Allowed Abilities and Levels

In any campaign, the GM decides what traits are permitted, have special prerequisites, or are forbidden; for those bought in levels, he also specifies maxima. Templates offer a convenient tool for managing all this. Even if they aren't mandatory, the GM can refer to them as the official word on what's acceptable; e.g., "Nobody can have more Status than these templates allow." If they *are* mandatory, then establishing which templates grant access to particular advantages, skills, etc. also serves the purpose of niche protection; in effect, templates can come with "hidden traits" (pp. 27-29) that limit access to specific character elements or associate them in unorthodox ways.

## Setting the Power Level

The GM can use templates to convey the campaign's power level (see *Starting Points*, p. B10, and *Power Level*, p. B487). For prescriptive templates, this is a simple matter of setting total cost equal to starting points. For others, it involves noting how many points remain for customization.

## Setting the Disadvantage Limit

In a campaign with a disadvantage limit (p. B11), templates can communicate that, too. Either use the full limit and say as much or spell out how many points in negative-cost traits are still available to pay for customization. Leave *quirks* at the player's discretion in even the most prescriptive templates, however.

## Suggesting Trait Distributions

Templates can show players (again, new ones in particular) roughly what proportion of points ought to go into attributes, secondary characteristics, advantages, skills, and so forth. They might even differentiate between categories within each class of traits, often by setting separate budgets for "regular" and "special" abilities; e.g., ordinary skills and magic spells, or mundane and exotic/supernatural advantages. On mandatory templates, especially prescriptive ones, this is another way to establish allowed ability levels.

This isn't just about setting limits, though. An angle often overlooked by new players is optimizing points in attributes, advantages that bestow skill bonuses (notably Talents), and skills to get the best return on investment. See *Optimization* (pp. 13-14).





# CHAPTER TWO

# DESIGNING CHARACTER TEMPLATES

To see the benefits that Chapter 1 claims for character templates, the GM must design *good* templates . . . and that takes serious effort. The individual templates have to walk a fine line

between offering sufficient advice to help the player visualize the character and enough choice to make it unique. Moreover, the whole collection needs to be conceived of as a cohesive set.

## INDIVIDUAL TEMPLATE DESIGN

A template should convey what it *needs* to say but no more. It must stay on message for its occupation, role, or culture, not be a catchall for anything that might conceivably apply to a “special snowflake.” Most important, it has to result in a character (or an aspect of one!) that somebody wants to play.

### CONCEPT

A template is a partially built character, so designing it requires a “concept,” just as does a fully realized character (see *Character Concept*, p. B11). This is a clear idea of what the template represents and how it fits into the campaign. It’s best developed in discrete steps:

1. Come up with a working title that describes the role you have in mind. *Examples:* In a Musketeers campaign set in 17th-century France, this might be “Frenchman,” “Florentine,” or “Spaniard” – or “King’s Musketeer,” “Cardinal’s Guard,” or “foreign spy.” In hack ‘n’ slash fantasy, it’s probably something more like “cleric,” “thief,” or “wizard.”

2. Decide what *kind* of template that implies. Review *Types of Character Templates* (pp. 4-5) for important advice, remembering that it’s possible to mix types. *Examples:* In the Musketeers campaign, a template for someone who comes from a particular European state would be cultural, while one for a soldier, spy, or other adventurer would be occupational. In the hack ‘n’ slash game, cultures might be too generic to matter (“Faux-Medieval Kingdom I,” “Faux-Medieval Kingdom II,” etc.), but you’ll want occupational templates – and these will double as dramatic templates, because each “character class” plays a particular role in the story.

3. Visualize the traits that would best meet the demands of that role in the campaign. Both your specific knowledge of the

game world and the general advice in Chapter 4 can help here. You’ll flesh this out more later; for now, simply note any highlights that leap readily to mind. *Examples:* A cultural template for a Florentine might be stereotyped, with Merchant skill, artistic skills, and Rapier for fighting; an occupational template for a Musketeer would include the position’s social advantages alongside skill at musketry, fencing, riding, and politesse; and a fantasy thief template would require criminal skills such as Lockpicking, Pickpocket, and Stealth, plus enough DX and IQ to be talented at these.

### Template Description

It’s surprisingly helpful at this stage to write up the concept in plain language rather than as game stats; for an example, see *Sample Template* (pp. 33-34) or any other published template. Coming up with a paragraph that encapsulates your objective forces you to collect your thoughts in a way that’s almost guaranteed to provide new insights. Don’t worry about getting the words perfect – unless you’re a **GURPS** author, you aren’t being paid for this! And don’t be shy about coming back at the end of the design process and revising your description to better suit the concept’s final evolution (see *Finalize the Description*, p. 15).

### COST

Decide *in advance* how many points the template will cost. In theory, you could start picking traits and ring up the bill at the end; in practice, that’s lazy and sacrifices focus (for further thoughts, see *Check Your Math!*, p. 14). Just as the player on a budget must make some hard calls regarding what truly matters, forcing him to refine his character concept, the GM on a budget builds better templates.



Setting the budget depends on *Scope* (p. 6) – and while the presence of numbers might suggest otherwise, this is an art!

### Pricing Limited Templates

Limited templates (p. 6) can have any cost that's less than campaign starting points. This doesn't have to be the same for each template – some occupations are more difficult than others, not all dramatic roles are equal, and certain cultures are richer or enjoy more respect than average. The lower this cost, the greater the template's flexibility (p. 10) but the weaker the advice to new players and the GM's control over where points are spent. Conversely, a "limited" template that burns up in excess of 90% of the player's starting points will seem restrictive and isn't materially different from a prescriptive one.

A cultural background can come in as low as 5 to 10 points; a typical occupation, at anywhere from 25 to 75 points; and an elite occupation like "commando" or "wizard," at 100 points *at least*. In a low-powered campaign, keep costs down but don't abandon your convictions. If you can't see a template being affordable on starting points, then that tells you something about the campaign; e.g., if you feel that being a brain surgeon is a 100-point job, then in your 50-point **GURPS Horror** game, brain surgeons are unsuitable as PCs and may well be NPCs who terrorize screaming victims!

Dramatic templates are exceptional in that they can actually have *negative* values if they contain enough disadvantages. In that case, it's crucial to be aware of disadvantage limits. See *Respecting the Disadvantage Limit* (p. 11).

### Pricing Prescriptive Templates

Prescriptive templates (p. 6) can get tricky. If each character will have just *one*, then matters are straightforward: cost equals campaign starting points. This is how templates work in series like **GURPS Monster Hunters** and **GURPS Action**.

However, a prescriptive scheme might involve choosing from several menus: cultural template, occupational template, and/or dramatic template. In that case, it's easiest if *all* templates of a given type have the same cost, allowing players to mix and match for extra flexibility (p. 10). Alternatively, the GM can have several different price ranges; e.g., 10- and 20-point cultural templates, 50-, 60-, and 70-point dramatic roles, and 60-, 70-, 80-, and 90-point occupations in a 150-point campaign. That's much more work, but it might be worth the trouble for lots of players, for a campaign in which PCs require frequent replacement (like grunts in a war), or if the scheme will be recycled (perhaps for repeated convention games) or used to generate NPCs as well (see also *Designing NPC Templates*, p. 12).

Then the GM must do the sort of thinking noted for limited templates, and ensure that the totals add up to the campaign power level. The recommended method is to decide which set of templates is dominant – usually occupations or dramatic roles – and dial these back just enough to afford the others. For instance, the GM of another 150-point campaign might want all national origins to be 10-point packages, leaving 140 points, and then specify 140-point occupational templates, or 100-point occupations plus 40-point dramatic roles.

## TRAITS

With a picture of the template in mind and a budget to spend on it, it's time to allocate points to traits that fit the vision. Chapters 3 and 4 offer more detail on choosing these and on replacing fixed traits with player choices. Consider reading ahead before putting this advice into action for the first time!

### No Discounts

Without exception, a template's cost equals the total price of its constituent parts. Avoid the temptation – often carried over from other game systems – to see templates as "package deals" with discounted price tags. While characters built on templates and those designed freeform might have completely different trait selections, they should be indistinguishable on the basis of point costs alone.

### Attributes

It's useful here to expand on *How to Select Basic Attributes* (p. B14):

Values	Description	Notes
6 or less	Crippling	You cannot lead a normal life.
7	Poor	You can live a normal life but never be an adventurer.
8-9	Below-Average	The lowest an adventurer should ever have.
10	Average	Most people!
11-12	Above-Average	A good "average" for adventurers.
13-14	Exceptional	Above-average even for adventurers.
15-16	Amazing	Strongly defines the most capable of adventurers.
17-18	Legendary	Historical "bests" and remarkable fictional and folkloric heroes.
19-20	Mythic	Astounding even among heroes.
21 or more	Superhuman	Off-limits to humans.

Ordinary jobs are for average people. The associated occupational templates should leave everything at 10 unless the profession selects for particular gifts; e.g., in a circus campaign, the strongman needs high ST and the acrobat requires good DX. Even then, in a realistic setting, ST 8-18 and DX, IQ, and HT 9-14 account for nearly every human in any occupation generic enough to merit a template – particularly if that template applies to NPCs (see *Designing NPC Templates*, p. 12).

"Adventuring" occupations can be more liberal. Most have one or two above-average stats (11-12), and key scores might stray into the amazing range (15-16). In a high-powered campaign, all four attributes may be above-average (11-12) or exceptional (13-14). "Adventuring" doesn't always mean "unrealistic." Commandos who receive training in many DX- and IQ-based skills, and who do regular intensive exercise, could conceivably justify 13 across the board!

Dramatic templates are a special case, as it often serves the purposes of drama for an archetype to have extreme attributes.

## Flexibility

The concept (p. 8) behind a template should be sufficiently flexible that the player can easily individualize the character. Leave enough “creative space” that the gamer isn’t stuck playing a stereotype (unless the campaign specifically calls for that). There are several ways to achieve this:

*Offer choices.* The most obvious way to keep a template flexible is to offer many choices of traits. For an exploration of methods for doing so, see *Player Choice* (pp. 22-27).

*Keep density low.* A “dense” character template includes many traits, even if their total cost isn’t especially high; it defines a particular role so precisely that it can rob a PC of individuality. A “sparse” template makes fewer suggestions; the resulting character is easier to customize. To achieve sparsity, give the template only traits that *define* the role, not everything that could conceivably fit.

*Limit scope.* As *Scope* (p. 6) explains, templates can spend few or all of the campaign’s starting points. A straightforward way to offer flexibility is to bear the power level in mind and come in under the point budget for PCs, leaving enough unspent points – and sufficient unused points in disadvantages, if enforcing a limit – that the player can customize the character.

There’s considerable give and take here. For instance, a prescriptive template of great scope and density can remain flexible if it offers many choices. A dense template that specifies lots of traits and offers no choices among them still offers flexibility if all that detail is *cheap* and leaves the player with most of his starting points unspent. And so on.

In fact, it’s wise not to strive for *all* of the above, or inexperienced players will be left wondering, “What’s my role?” After all, the logical extreme of sparsity and limited scope is a blank character sheet, while the ultimate in choice is the **Basic Set** – which is fine, but then you aren’t using templates. The secret is to strike a balance between the three.

If all the PCs will be Musketeers and you decide to offer templates for “the strong one,” “the quick one,” and “the wise one,” it makes sense to assign high ST, DX, and IQ, respectively. Likewise, the archetypal fool *needs* low IQ.

Cultural templates rarely merit attribute modifiers. A culture may harbor a Reputation for being deprived or gifted, but all too often that’s racism or pride talking. While there’s nothing wrong with gestures like making a nation of farmers a *little* stronger or healthier than one of sedentary cityfolk, tread lightly – excessive stereotyping is almost always a bad idea, and that goes double here.

In all cases, note that an attribute below 8 is impractical in actual play. Even dramatic templates should try to avoid scores of 7 or less. If nothing else, these burn up too much of the disadvantage limit; see *Respecting the Disadvantage Limit* (p. 11).

All of this assumes humans. Alongside a racial template, take this advice in relative terms – if the average elf has DX 12, then an exceptional one has DX 15-16. Regardless of race, it’s also useful to think relatively when players can pick more than one character template. Combining two templates with DX +1 to get DX +2 is easier than remembering that DX 11

and DX 11 imply DX 12. A practical compromise is to choose one set of templates to provide a baseline with absolute scores (e.g., “DX 11 [20]”) and then have the rest offer modifiers (e.g., “DX +1 [20]”).

## Secondary Characteristics

It’s best to leave HP, Will, Per, FP, Basic Speed, and Basic Move at the base values implied by the template’s attributes. Tweaking these is *especially* likely to confuse new players! Simply choose attributes that give fair secondary characteristics and leave fine-tuning to the adventurous gamer.

An exception is justified when the concept absolutely requires outstanding ability in one of these areas – say, high Per for a tracker or high Basic Move for a sprinter. In that case, apply the secondary characteristic limits on pp. B15-18 *and* the advice given above for attributes. Thus, HP will mostly stay in the 8-18 range, while Will, Per, and FP remain around 9-14, but a level or two of variation is reasonable. Halve the attribute scale to assess what’s plausible for Basic Speed and Basic Move; e.g., Move 6 is above-average and Move 8 is amazing.

## Advantages

For occupational templates, include any entrance requirements (e.g., Languages for a translator) or automatic benefits (e.g., Clerical Investment for a priest). Think about gifts that would lead someone to embark on this career; for example, Flexibility, High Manual Dexterity, Night Vision, and Perfect Balance for a thief. Fitting Talents are *particularly* likely; see pp. B89-91 and **GURPS Power-Ups 3: Talents**. Finally, consider advantages that could be learned or acquired during the course of a career: Combat Reflexes for a soldier, Wealth for a merchant, and so on. Don’t forget that not all occupations are jobs! For instance, an “idle rich” template may be *defined* by Status, Wealth, and not much else.

Dramatic templates should incorporate advantages invariably found in literary and cinematic examples; e.g., Charisma or high Appearance for the dashing swashbuckler. Positive Destiny and similar “plot armor” (Daredevil, Extra Life, Luck, and Serendipity all qualify) are especially common for heroes meant to accomplish great things. When dramatic templates represent important tactical roles (as in most hack ‘n’ slash fantasy) or powers (say, for members of a superhero team), the floodgates *really* open up. That swashbuckler might be defined as surely by Luck and Weapon Master as by his charm, while a superheroic “brick” may require Damage Resistance, Injury Tolerance, and a host of other exotic capabilities.

In the case of cultural templates, likely candidates are any Cultural Familiarity, Language, Social Regard, Status, and/or Wealth which *everybody* like that enjoys. Genetic traits are also possible; e.g., “all Northerners have Temperature Tolerance.” Cultures that breed people for particular occupations – that is, *castes* – may have advantages customarily found on occupational templates. For instance, all members of a laboring caste might have Lifting ST, while a warrior caste exhibits Combat Reflexes.

Justify each advantage using an argument similar to one of those above. Try to avoid genuinely unusual abilities; if every character of a type has a trait that’s rare even in the genre, then giving that ability to everyone built on the template will dilute its value *and* damage willing suspension of disbelief.

Advantages that are the opposite of definitive disadvantages (below) are also inappropriate; make sure that these *don't* appear among the template's options. Don't be afraid to acknowledge reality, however. In particular, it's justifiable to assume that anyone making a successful career out of something has a level or two of relevant Talent; e.g., a "rock star" template could plausibly boast Musical Ability, while one for a "social engineer" enjoys Smooth Operator.

*Better a diamond  
with a flaw than  
a pebble without.*  
– Confucius

## Disadvantages

Occupational templates may have *disadvantageous* entrance requirements; the most common of these is Duty, but some traditional organizations expect self-imposed mental disadvantages (p. B121), particularly Code of Honor (Professional), Disciplines of Faith (for priests), and Vows. Other disadvantages might lead someone into a career, much as advantages can; a person who suffers from Kleptomania may well end up with few job choices *but* "thief." Some liabilities can become assets under suitable circumstances – consider the assassin with Bloodlust or the menacing goon with unpleasant Appearance. And still others are consequences of the occupation; e.g., mental problems representing post-traumatic stress disorder for a veteran soldier.

Dramatic templates are often defined almost entirely by their mental disadvantages, and frequently have "good" disadvantages or tragic flaws; see *Disadvantages for Heroes* (p. B119). They sometimes have nasty problems like Cursed, Unluckiness, and negative Destiny, if their place in the story is a tragic one.

Cultural templates should contain any Social Stigma, or Status or Wealth deficit, from which everybody like that suffers. Some cultures' rigid outlooks on life would qualify as Odious Personal Habits (handle these like Odious *Racial* Habits) or self-imposed mental disadvantages. The latter most often consist of a cultural Code of Honor; Fanaticism or a Sense of Duty toward either the group itself or a suzerain to which it owes allegiance; or Intolerance of rival factions. Genetic traits can be negative, too – problems as mild as Distinctive Features and as severe as Hemophilia run in bloodlines.

It's possible for a disadvantage to have *multiple* links to a template. For example, a thief might pursue that career because he has Social Stigma (Criminal Record) and can't find honest work, or end up with Social Stigma (Criminal Record) as a consequence of being caught stealing. A man might become a sumo wrestler because he's Fat, or grow Fat through training. And a tragic archetype might start out with a horrible Destiny that ensures his downfall, or be cursed with that during his descent. A trait that offers several "hooks" like this is *especially* suitable for the template!

There are also especially *unsuitable* disadvantages – ones that would interfere fatally with the concept. For occupational templates, avoiding these might be yet another entrance requirement (if all pilots need 20/20 or better vision, then Bad Sight has no place on their template), but it's possible that such a trait would merely doom the sufferer to failure (few things are more pathetic than a thief with Honesty). For dramatic templates, this means steering clear of problems inimical to the archetype, particularly *Villain Disadvantages* (p. B120) for heroes . . . and "*Good*" *Disadvantages* (p. B119) for scum. For cultural templates, it's mainly a matter of not assigning anything that would define the character as belonging to mutually exclusive group. For *all* templates, the opposite of a definitive advantage (pp. 10-11) is off-limits!

## Respecting the Disadvantage Limit

If the GM has set a campaign disadvantage limit (p. B11), then no character template or permitted combination of templates should violate this or extend special exemptions to it. How closely templates ought to approach the limit, and even whether they should include disadvantages at all, are matters of some debate.

On one hand, flexibility (p. 10) is best served by leaving disadvantages substantially or entirely untouched. That gives players an extra option for scrounging up points with which to customize their PCs. It has the bonus effect of not forcing anyone to roleplay traits he didn't personally select.

On the other hand, if the GM insists on mandatory templates, he may want to exploit them to establish the disadvantage limit (*Setting the Disadvantage Limit*, p. 7) or show what's permitted (*Establishing Allowed Abilities and Levels*, p. 7). If so, templates can specify disadvantages up to the limit. This is often for the best with new players, even if it *does* limit flexibility.

It's important not to let idealism trump practicality. If a template *needs* disadvantages – to the point where omitting them would damage plausibility – then include them. The commando who lacks Duty and thus never has to serve his country, or the archetypal fool who doesn't have lower-than-average IQ and therefore isn't particularly foolish, will upset the campaign far more than a player getting 10 or 20 fewer customization points than hoped for.

As in all matters, moderation may be best. Anything from 0 points to the full limit is "legal," and the figure needn't be the same for every template or combination. When treading this middle ground, however, be sure to note how many disadvantage points remain for customization – your players will thank you for the clarification.

One last thing: *Quirks aren't appropriate template components*. Even on the densest, most prescriptive of mandatory templates, the GM should leave quirks to the player, who can spend the resulting five points on whatever customization suits the character and campaign.

## Skills

For an occupational template, pick the skills needed for the character to be competent in that role. Avoid excessive numbers of skills, but include *all* the necessary skills, a few that are complementary (if not vital), and some that provide fitting background color. No occupation worthy of an entire template is described by just *one* skill, not even when that skill shares the template's name!



## Designing NPC Templates

These guidelines assume that the GM is designing templates for PCs: above-average people – typically adventurers and often heroes – who have abilities that let them make a difference in their world, and who might even be *destined* to do so. That doesn't describe most NPCs, however.

Many of the essential principles behind designing good templates for PCs are less important when creating templates for NPCs in minor supporting roles, such as the majority of average people working at ordinary jobs. In particular, the GM can set aside matters of power level and efficiency (NPCs never *require* point totals!), ignoring *Cost* (pp. 8-9) and *Optimization* (pp. 13-14) to focus on giving NPCs the capabilities needed to play their part. Which isn't to say that NPC templates should routinely outstrip those for PCs; on the contrary, it's best if they give each role the abilities it requires but little more, and go light on attributes, advantages, and skills. Since the GM is writing recipes for creating complete NPCs quickly – not advice for players carefully crafting beloved PCs – templates can be dense and prescriptive, sacrificing flexibility (p. 10) and omitting customization notes (pp. 14-15).

*Example:* A TL8 physician would be unqualified if he knew just Physician. Diagnosis is equally important, and he would be unlikely to graduate from medical school without knowing a little Electronics Operation (Medical), Pharmacy (Synthetic), Physiology, and Surgery – even though he isn't a technician, pharmacist, physiologist, or surgeon. Poring over textbooks and medical journals is liable to impart Research, while running a private practice could easily justify some Administration.

Also be aware that skill and occupation names often *don't* match. The main skill of a screen or stage actor is Performance, not Acting. Many “economists” are actually experts at Finance and Market Analysis. Marketers use Propaganda, even if their euphemism for it is “advertising.” And so on.

The exact details can vary between similar-seeming templates. Professional soldiers learn far more than the Soldier skill. Poor-quality conscripts may be taught little *but* the broad knowledge covered by Soldier. And soldiers in times and places without standing armies wouldn't get Soldier, despite the name, but would certainly have weapon skills, Hiking, and Survival.

The moral? If you aren't 100% sure whether a skill belongs on the template, read its description!

For dramatic templates, the importance of skills varies widely. Some archetypes are described entirely by advantages and disadvantages – or even by disadvantages alone. On the other hand, it's hard to qualify for “trickster” without trouble-making skills like Fast-Talk and Stealth, or for “wise man” without a thoughtful ability such as Dreaming or Philosophy. And some such roles double as occupations in campaigns where one's place in *life* determines one's part in *the story*; thus, they require occupational skills.

For a cultural template, skills tend to be things that no one with that upbringing could avoid learning. A person who hails from a primitive culture where the forest sustains life won't lack Survival (Woodlands), while somebody born into a caste

For NPCs meant to fill similar roles to PCs and interact with them on an equal footing, often as backup or opponents, the GM should use PC templates. This is usually true of cultural templates, and often of other kinds. However, the GM may also want “NPCs only” templates; e.g., for evil priests in heroic fantasy or enemy soldiers in war. If these are meant to generate worthy rivals, they should follow most of the guidelines for PC templates – but like templates for workaday NPCs, they can trade some flexibility for speed. Such NPCs often require quirks, which the GM may hardwire into their templates, perhaps in the form of a “quirks table.”

Having NPCs share PC templates doesn't *always* mean simplifying matters overall, however. As *Pricing Prescriptive Templates* (p. p) suggests, such an arrangement can justify setting up a complex series of menus for occupation, dramatic role, and culture. While this kind of system is probably excessive for templates the players will use for a handful of PCs, it's a worthwhile investment in campaign prep when it will double as a generator for dozens or hundreds of future NPCs!

may be drilled in the skills of the associated occupation from a young age. There's often a veneer of “cultural” skills to *all* kinds of templates in settings where certain pursuits are everyman traits (p. 17); e.g., the GM could justify adding Computer Operation to almost any TL8+ template.

### Skill Levels

Setting actual skill levels is more challenging, but consider these guidelines:

Values	Description	Notes
8-9	Novice	Skills unimportant to personal or professional success.
10-11	Amateur	Hobbies and secondary job skills.
12-13	Low-Risk Professional	Primary job skills for <i>most</i> jobs, including somewhat risky ones like “pilot,” “soldier,” and “doctor.”
14-15	High-Risk Professional	Primary job skills for <i>risky</i> jobs, like “fighter pilot,” “commando,” and “surgeon.”
16-19	Expert	Someone good enough to stand out in even a risky field.
20+	Master	One of the top people alive or of all time in <i>any</i> field.

For occupational templates, 12 or 13 suffices for most callings. Skill 14 or 15 should do for genuinely risky ones, including “adventuring” professions. Save 16+ for people who truly stand out in their field. Such impressive skill levels certainly have a place on templates for heroic PCs, but not on those for ordinary jobs that nameless NPCs might hold; including them there waters down the value of high skill.

For dramatic templates, levels should usually fall within the ranges recommended for occupational skills. For archetypes like “child” and “fool,” it's possible that no skill will be even this high.



Conversely, roles that double as professions – like the archetypal wise man, superheroic blaster, or hack 'n' slash wizard – and that are intended for larger-than-life heroes might merit expert (16-19) or even masterful (20+) levels, if the GM believes the story calls for them.

For cultural templates, most skills will be background color and not known as well as professional skills; e.g., even in a tribe of equestrian nomads, *typical* Riding skill should fall in the 8-11 range, which is still far better than the average human's default of 5! The exception is when such a skill is literally a life-or-death matter. In that case, everybody might have 12+.

In all cases, if advantage bonuses or high attributes mean that even one point would buy a level above the recommended maximum in a *suitable* skill, then so be it – don't rely on a default merely because the one-point level would be "too high." Points in a skill send the message that the skill fits the template, and its level should exceed the default for a template with comparable aptitude but no justification for the skill. For instance, the template for an educated wizard with IQ 13 could at worst have Savoir-Faire (High Society)-13, for one point; that's high for a background skill, but spend the point, as it establishes an important contrast with the clever lower-class thief who *also* has IQ 13.

Finally, remember that raw skill level measures odds of success under "adventuring" conditions, as defined on p. B171. Skill use at ordinary jobs and in daily life enjoys +1 or more for favorable tasks (*Task Difficulty*, p. B345) – and possibly bonuses for equipment (*Equipment Modifiers*, p. B345) and extra time (*Time Spent*, p. B346). If such modifiers will almost always apply, give the template the skill levels needed to play the part *after* adding them, not before.

## Skill Tiers

Optionally, when listing a template's skills, break them down as follows:

**Primary Skills:** Essential skills at the levels discussed above.

Categorizing skills here sends the message that the character (especially a PC!) *requires* them to function in his culture or chosen occupation, or to fulfill his dramatic role.

**Secondary Skills:** Skills that it's hard to imagine the character not having. Such skills are still necessary to play the role; they just aren't used to perform its key tasks.

**Background Skills:** Skills chosen mainly for descriptive reasons. These are optional, and the GM should be particularly open to negotiation where they're concerned, even on mandatory templates.

As this scheme suggests, skill level is chiefly a concern for *primary* skills. Secondary and background skills are often at lower levels than these – with background skills being lowest – but that isn't a rule. High attributes and bonuses from advantages can mean that lower-tier skill levels exceed higher-tier ones . . . and that's fine! What matters is that the template gives the character enough primary skill to fill the appropriate shoes.

## Skill Notation

When listing skills, include all relevant information in the following format:

**Skill Name** (*Difficulty*) Relative Level [**Point Cost**]-Actual Level

For instance, "Broadsword (A) DX+2 [8]-14." This makes things more transparent, especially when customizing the character.

## Other Traits

Some templates include additional components:

**Perks:** Follow the guidelines under *Advantages* (pp. 10-11). Listing perks with advantages is simplest, but it's reasonable to call them out separately in templates built around structured "styles" that offer a limited number of special choices (like those in *GURPS Martial Arts* and *GURPS Thaumatology: Magical Styles*).

**Spells:** While these obey the notes under *Skills* (pp. 11-13), listing them separately makes sense for dedicated spellcasters, who often know many spells that are at the same level and subject to identical notes. A separate section can end with a blanket qualifier such as "all at IQ+1 [1]-14 with the +3 for Magery," reducing length and complexity.

**Special Skills and Abilities:** A hodgepodge of related, usually exotic or superhuman advantages, skills, and other traits might merit their own sub-list. The individual bits and pieces should follow the usual guidelines, but putting them all in one place often makes it easier to see what's going with complicated powers. Wildcard skills (p. B175, pp. 30-31) may also get their own listing of this kind.

**Techniques:** Individual techniques verge on getting too dense (see *Flexibility*, p. 10), but as with perks, setting aside points for a *choice* of techniques might suit the needs of a "style." Also list techniques separately when a peculiarity of the rules makes a template's key ability a technique rather than a skill; e.g., Motion-Picture Camera (p. B233) for a Hollywood cameraman. Follow the guidelines under *Skills* (pp. 11-13) for choosing levels, and present techniques using a variation on skill notation: "Motion-Picture Camera (A) Photography+1 [4]-13."

While only techniques truly differ from everything else discussed so far, segregating the above items offers handy labels to use as shorthand in customization notes (pp. 14-15).

For two further classes of traits that are sometimes important, though almost never listed explicitly, see *Hidden Traits* (pp. 27-29).

## FINISHING UP

While selecting traits accounts for the overwhelming majority of the work of template design, several important steps remain.

### Optimization

Most veteran players try to squeeze maximum effectiveness out of their points during character creation. Since optional templates are aimed at new players who don't know to do this, while mandatory ones are apt to annoy experienced gamers *unless* they do this, it's best to optimize templates so that PCs built on them are no less efficient than scratch-built ones. There are two main methods for accomplishing this:

1. Choose each attribute level so that it minimizes the total cost of that score and all skills and secondary characteristics that depend on it.

## Adjusting for Player Experience

When designing templates for PCs, make sure they reflect the character-creation habits of your experienced players. For instance, if their warriors all get Combat Reflexes and their wizards all boast Magery 3, then consider following suit in your templates – even if the *typical* warrior or wizard in the setting *isn't* like that. Doing so will put characters built using your templates on an equal footing with those who aren't.

*Optimization* (pp. 13-14) is often an important aspect of this, but not all habits are optimal in that sense. For example, dropping 15 points on Luck doesn't directly improve skills, but if your established players count on Luck for insurance, then inexperienced players may feel gypped (or annoy the veterans!) when they learn that they can't. Likewise, if wizard PCs have high Magery not to improve spells cheaply but to boost damage with Missile spells (p. B240), then casters without at least that much Magery will pale by comparison.

*Example 1:* A DX/Average skill at DX+2 costs 8 points (see *Buying Skills*, p. B170), so six such skills come to 48 points. A DX/A skill at DX+1 costs only 4 points, so six of them add up to just 24 points. Thus, lowering six DX/A skills from DX+2 to DX+1 frees 24 points . . . of which 20 points could be spent on +1 to DX, regaining the original skill levels, raising DX for all defaults and future skills, improving DX rolls and Basic Speed, and saving 4 points!

*Example 2:* If the template has just four DX/A skills at DX+2, then lowering them from DX+2 to DX+1 frees only 16 points. However, if the template *also* has DX 12 [40], HT 11 [10], and Basic Speed 6.00 [5], adding the 5 points spent on Basic Speed would give 21 points, of which 20 points could be spent on +1 to DX, granting the same skill levels and Basic Speed while improving DX and saving 1 point.

*Example 3:* If a template has 2 points in each of 10 IQ-based skills, then shaving a level off each skill would scrounge up a mere 10 points – not enough to raise IQ, even though it's clearly crucial to the role. However, if that template *also* has 5 points apiece in Will and Per, reducing each of those scores by a level would turn up 10 more points, giving the 20 points needed for +1 to IQ, which would yield the same Will, Per, and skill levels, and improve IQ for other purposes.

2. Add advantages that give skill bonuses at bulk rates, notably Talents (pp. B89-91), but also Absolute Direction (p. B34), Brachiator (p. B41), Charisma (p. B41), Empathy (p. B51), Flexibility (p. B56), High Manual Dexterity (p. B59), Magery (p. B66), Perfect Balance (p. B74), and Voice (p. B97).

*Example:* Absolute Direction [5] gives +3 to Navigation. Thus, even at the bottom of the skill scale – in this case, Navigation (A) IQ-1 [1] – it's cheaper to take the advantage and get Navigation at IQ+2 for a total of 6 points than it is to buy Navigation (A) IQ+2 [8] for a net 8 points.

This process may seem a little artificial, but remember that experienced players nearly always go through such convolutions. Template optimization ensures that *everybody* has the same edge, regardless of rules familiarity – an important facet of *Adjusting for Player Experience* (above). However, this thinking only holds true when designing templates for *adventurers*,

for whom advantages and high attributes are fitting (or at least more common than in the general population). Inefficiency isn't a big deal for ordinary folks; see *Designing NPC Templates* (p. 12).

### Check Your Math!

Sum the positive point costs of attribute and secondary characteristic improvements, advantages and perks, and skills, spells, and techniques. Negative-cost traits – primarily disadvantages, but possibly reduced attributes and secondary characteristics – lower this. (Unlike some game systems, **GURPS** uses simple integer addition; e.g., 200 points of goodies plus -50 points of drawbacks comes to 150 points.) Verify that total cost equals the target you set under *Cost* (pp. 8-9).

After spending points, optimizing, investing saved points elsewhere, and so on, this might not be true!

If you're over budget, try *Optimization* (pp. 13-14) if you haven't yet. Next, make cuts in nonessential areas, starting with advantages and background skills included entirely for color. If that isn't enough, think about adding some disadvantages, subject to *Respecting the Disadvantage Limit* (p. 11). If you *still* can't reduce cost to a reasonable level, then it's possible that the concept isn't ideal for the game you have in mind. You could instead adjust your target, but that's a slippery slope; sticking to your guns results in sharper characterization. *Exception:* If the concept is central to the campaign *and* the price tag exceeds campaign starting points, consider a higher power level for the campaign, not just a bigger budget for one template.

If you're under budget, you might want to spend "leftover" points on core traits; good choices are primary skills, plus attributes and Talents that boost them. Extra color in the form of fitting background skills is never a bad thing, either. However, there's nothing wrong with accepting a *lower* cost than planned! Trying to "use up" starting points or achieve parity with other templates leads to muddy characterization as surely as letting cost creep up past its original target. If the concept yields a concise template that offers extra room for customization, consider leaving well enough alone.

### Customization Notes

Offer the player some thoughts on how he can make *his* character different from other PCs built on the same template. A few ideas:

- Advice on fleshing out player-defined traits on the template, whether this means the precise details of a Patron or a self-imposed mental disadvantage, or simply the colorful minutiae of Distinctive Features or Appearance.
- Suggestions for fitting disadvantages, if the template leaves room for more of these.
- Ideas for traits to buy with leftover points (if the template costs less than campaign starting points), or with points from discretionary disadvantages and quirks.

- Guidance on appropriate or necessary equipment – especially Signature Gear, if the template includes it. Even if the template *doesn't* incorporate Signature Gear, consider a few words on what to get if the player spends leftover points on it.

- For an occupational template only: job roll, monthly pay, and wealth level (see *Jobs*, pp. B516-517). Job *prerequisites* should appear in the template, though; there's no need to reiterate them.

If using the possibilities discussed in *Player Choice* (pp. 22-27), this is the place to give advice on how to pick and choose among the template's options. In effect, such a template is a

guide to creating a whole *range* of character types. It's helpful to describe a few of these.

### *Finalize the Description*

If you followed the suggestion under *Template Description* (p. 8), then read through the whole template – all its traits and any accompanying advice – and assess whether the summary you wrote describes the final result. If you were inspired along the way, or ran into budget issues, the blurb may no longer be accurate! Revise it as needed to give the players an honest synopsis.

## PLANNING TEMPLATE SETS

Following the guidelines so far should yield decent one-off character templates, but developing templates as a *set* is best. This ensures that no important character concept is left out, outdoes or falls behind the others, or overlaps another so badly that PCs invade each others' niches or otherwise interfere. The *entire collection* paints one of the players' first pictures of the campaign (see *Templates and Player Perceptions*, p. 16), so it's imperative to use a pleasing palette . . . or at least, one that conveys the image in your mind's eye. Accomplishing this is a multi-step process.

*All the world's a stage,  
And all the men and women  
merely players.*  
– William Shakespeare,  
*As You Like It*

### SPAN THE SPACE

The design of any well-crafted template set starts by identifying the campaign's major roles and backgrounds. Each one that's distinctive and important enough to make the cut will become the subject of a template. The GM should strive to cover the whole spectrum of character concepts available to starting PCs while leaving room for growth (below).

In the case of occupational or dramatic templates, the goal is to ensure representation of the entire range of activities and capabilities the GM wants to feature prominently in the campaign. This is a big task – big enough to fill all of Chapter 4! If it seems *too* big, interview the players about the sorts of characters they would like to play and start with that list, perhaps adding one or two extra concepts if something seems missing.

A set of cultural templates helps describe the *game world*. List influential castes, city-states, factions, families, nations, religions, tribes, and so on that are suitable for PCs. Relative power and size are unimportant – if a background seems interesting enough for a player to embrace as central to his character's identity, it deserves a seat at the table. Many gamers *prefer* obscure origins.

### *Multiple Sets*

If each player is allowed to select just *one* template, feel free to blur occupation, dramatic role, and culture. If you intend to permit two or three templates per character, however, you'll have to create several sets, one for each category. This may lead to overlap: the occupation that suits just one culture or that's indistinct from a dramatic role, the culture defined by its dramatic role (often "token foreigner"), and so on. That's fine if you're comfortable with it – simply make notes that qualify the affected choices and remember to include them in the write-ups you show the players. Otherwise, change or delete the weaker item.

### *Room for Growth*

The primary objective here is to identify the "space" containing interesting character concepts and then distribute templates more-or-less evenly over that ground, so that players are never *too* far from an option that's close to the PC they have in mind. That is, it's a question of achieving coverage. This is coverage in the sense of a cell-phone network, though, not suffocating plastic wrap.

For one thing, there should always be room for new templates between existing ones, as this comes in handy for avoiding sameness when several players claim similar roles or when using templates to generate hordes of NPCs. Some of these late-breaking additions may be variations on themes, effectively *Lenses* (pp. 25-27) made standalone templates; e.g., "swashbuckler" could inspire spinoffs such as "musketeer" and "pirate." Others might interpolate between two or more templates, whether that means cultural templates for half-breeds and border-dwellers, or occupational ones for specialists like a "marine" who fits between "soldier" and "sailor."

The *space itself* can evolve, too. Adventures may eventually spill out of the original campaign boundaries, necessitating new cultural templates . . . or the GM might shake things up by introducing abilities or technologies that suggest templates unlike any existing one. Players who create their characters freeform or join late often dream up concepts that didn't occur to the GM – ideas that merit the work of designing new templates for cultures or occupations that future PCs or NPCs can use.

In short, sets are not *set pieces*. They can be as dynamic as the GM wants.



## IDENTIFY KEY TRAITS

Before designing the templates on the list(s) identified in the previous step, it's imperative to decide which traits *really matter* in the campaign. These requirements may be sweepingly dramatic – “Someone has to have Destiny and most PCs ought to enjoy Luck, but there's room for a whipping boy with Unluckiness!” – or entirely pragmatic, such as a group of spies needing to be able to drive fast, impersonate people, hack computers, and blow things up (see *Matching Traits to Challenges*, pp. 35-42). They might encompass larger-than-life, even super-human gifts in the vein of Weapon Master, Magery, and Innate Attack . . . or low-key abilities closer to Tenure, a couple of Survival skills, and being fluent in French.

The biggest needs are usually a function of genre. The GM who's short on ideas can consult the relevant *GURPS* supplements for discussions of important traits in the *Basic Set*, write-ups of crucial new ones, and ready-made character templates to mine for ideas or use wholesale. For instance, *GURPS Martial Arts* boasts 35 pages of templates, trait lists, and new perks and skills, alongside advice on power and realism level, and *another* 33 pages of martial-arts techniques – that is, all the necessary tools for picking out what matters and what doesn't in a martial-arts campaign. Genre series like *GURPS Action* and *GURPS Monster Hunters* devote entire *volumes* to templates illustrating the use of suitable abilities.

Play style is also important, especially when designing dramatic templates. The PCs of players who charge into situations headlong will need combat and healing abilities in *any* campaign, while a comparatively thoughtful bunch might benefit more from the extra detail in *GURPS Social Engineering*. Gamers who value stunts and drama over realism will get a lot of mileage from cinematic abilities like Gadgeteer, Trained by a Master, and wildcard skills (p. B175, pp. 30-31), even as realism mavens focus on perfecting the skill list describing each U.S. Army MOS. Such considerations can lead to radically different choices for the same genre. For example, *GURPS Gun Fu* and *GURPS Tactical Shooting* represent opposite sides of the realism coin for campaigns that focus on military or law-enforcement gaming, and the attention to world-building in *GURPS Fantasy* contrasts sharply with the emphasis on heroes over setting in the *GURPS Dungeon Fantasy* series.

*Dungeon Fantasy* notwithstanding, setting is normally central to a campaign. Matters such as tech level, mana level, and good old geography are influential. An alien world calls for matching Biology, Geology, Meteorology, Naturalist, and Survival specialties. The *social* milieu often suggests needs, too; for instance, whatever the genre and play style, a campaign about the Queen's troubleshooters won't go far if nobody takes the Queen as a Patron or owes her a Duty, while a military saga is destined to involve Rank.

## Templates and Player Perceptions

The character templates you offer will affect your players' view of the game world and the kinds of adventures that take place in it. Suppose you're planning a fantasy campaign. If you present only prescriptive thief and warrior templates that describe dramatic roles as much as occupations, the players will justifiably conclude that you intend to run a freebooting campaign in a setting where rough-and-tumble “professional adventurers” are common. If you *also* include low-powered occupational templates for farmers, herbalists, and minstrels, your players will infer that you intend a more staid campaign, set in a quasi-medieval milieu. Make sure your template list sends the right message!

Also take the time to review *Designing NPC Templates* (p. 12) and make clear which templates are for PCs and NPCs alike – and which *aren't*. Players tend to assume that the abilities on templates reflect the game world's status quo. In our fantasy example, they'll expect *rival* thieves and warriors to have the abilities on those templates . . . and spend points and cash to prepare accordingly. If their assumption proves costly or fatal, you'll end up with confused or angry players.

Finally, design your templates as a complementary set (*Planning Template Sets*, pp. 15-21). If some outshine others – by offering more or better-optimized abilities, coming across as more interesting or “cooler,” or merely exhibiting more attention to detail and fewer math errors – the players may conclude that you see certain character

types as more important. They might even assume that you'll favor people who play them. That, too, can only be bad for group harmony.

### *Perceptions of What's Possible*

As *Establishing Allowed Abilities and Levels* (p. 7) explains, templates offer a way for the GM to tell players what traits appear in the campaign. This is vital for any capability labeled “exotic” or “supernatural,” or described as “cinematic” (Gadgeteer, Gunslinger, Trained by a Master, Weapon Master, skills that require such advantages, the Computer Hacking skill, wildcard skills, etc.). Such options are always off-limits unless the GM explicitly allows them – and the GM won't want to permit anything that would harm realism (e.g., DR for ordinary humans), game balance (like Gizmos in an equipment-poor post-apocalypse story), or setting consistency (in sci-fi, supernatural gifts might be forbidden even as biotech allows more powerful exotic ones). In a campaign that uses templates, these decisions are best made as part of the tasks under *Identify Key Traits* (above), and enforced through *Hidden Traits* (pp. 27-29). This sends the players another important message – one about what is and isn't *possible*, which not only affects character creation, but also speaks volumes about the game world's natural laws and realism level, and thus the kinds of bad guys and adventures to expect there. Be sure the templates are saying the *right* things!



## Everyman Traits

After assembling the list of key traits, it's useful to identify the ones that everybody needs and separate these from things that only some PCs require or that can be worked around if nobody picks them. The nigh-universal elements, or *everyman traits*, fall into two broad subtypes:

**Campaign Requirements:** Traits that the GM's campaign plans demand of every PC. Good examples are attribute and skill minima that represent entrance requirements and basic training in a military game; Patron (The Queen) and Duty (The Queen) in that story about the Queen's troubleshooters; and Luck if the GM feels the PCs won't survive their exploits (or the players' gaming style!) without it. The GM may want to add skills the players take for granted – say, Forced Entry if they're prone to exclaim, "Of course I can kick down a door!", or Gesture if they grumble, "How hard is it to signal that it's time to move, anyway?" Such necessities are specific to the campaign and the gaming group, and may encompass attributes, advantages, disadvantages, skills, or almost anything else.

**General Requirements:** Traits that suit most believable people (or likely adventurers, at any rate), regardless of the campaign's fine details. This typically means basic life skills, because even dead-average people need those, whereas advantages and high attributes practically define "above average," and disadvantages and low scores do the same for "below average." Specifics vary – consider implementing *Player Choice* (pp. 22-27) here if nowhere else – but the usual suspects include:

- A travel skill. This varies by setting – Hiking in some, Riding in others, Driving in still others – but the *basic need* is universal.
- An Influence skill (p. B359), since it's the rare individual who has *no* preferred way of dealing with other people, if only badly.
- An interest pursued during downtime: Carousing, Connoisseur, Dancing, Games, Hobby Skill, Musical Instrument, Sports, etc.
- Area Knowledge and/or Current Affairs pertaining to the PC's background.
- For *adventurers* in any setting, Climbing and Stealth (the party is only as good at these tasks as its weakest member), at least one Per-based skill for noticing important things (Observation, Scrounging, Search, Survival, etc.), and basic combat skills.
- For most TL8+ people, Computer Operation.
- For *ordinary people* in any background, Housekeeping – if only to cook boxed mac 'n' cheese and do the laundry.

Either class of everyman trait belongs on *every* template – or on all templates of one category (occupational, dramatic, or cultural), if there are several sets – so that nobody overlooks it. As has been suggested, the list should afford the player some choice; thus, it may vary slightly between templates. Since cultural templates often switch things up – if only by

## The Jack of All Trades

A recurring assumption throughout *Planning Template Sets* (pp. 15-21) and Chapter 4 is that templates – especially occupational ones – must carve strong niches with exciting specialties backed by thrilling abilities. Not all gamers enjoy such characters, though. If the GM knows he has players like this, he should offer a "jack of all trades" template of some kind (it needn't be called that) for those who find their fun in playing the role of the worthy assistant and second-stringer, handy in a host of odd situations. Such heroes abound in horror, where despite lacking the single-minded expertise of the cop, doctor, medium, and scientist, they survive by being flexible and too useful to leave behind.

Traits for such templates can run the gamut. They tend to include decent DX and IQ to support a wide range of skills, low-end abilities borrowed from most or all of the other templates, and a double-helping of *Player Choice* (pp. 22-27). *Niche Protection* (pp. 18-19) still applies, though – the jack of all trades should not outshine a PC built on a specialist template when that expert is doing his thing. If he does, that's a problem.

On the other hand, such a generalist *can* be the pro at "all the stuff everybody else thinks is boring," and boast exceptional everyman traits (p. 17). If so, all the other templates must respect that niche. Especially in a low-key campaign, being the only one who's genuinely *good* at commonplace skills like Area Knowledge, Carousing, Computer Operation, Driving, Housekeeping, and Scrounging can be a role unto itself, and the GM should take care that the rest of the template set doesn't outshine the jack of all trades here.

To handle the special needs of this kind of template, design it *last*, outside of the usual sequence, carefully picking its traits not to tread on toes while making sure that it's good at abilities that are primarily background color for other roles. Also be aware that the jack of all trades is a dramatic niche as much as (perhaps more than) an occupation. In a campaign with distinct occupational and dramatic template sets, it would be logical to have this template count as *both* choices, and price it accordingly.

requiring different Area Knowledge and Current Affairs specialties – they're the ideal home for everyman traits, particularly when offering multiple template sets.

Remaining key traits are specific to particular roles in the campaign, and *shouldn't* appear on all or even most templates. Which brings us to the next topic . . .

## DISTRIBUTE THE GOODIES

After setting aside everyman traits, dole out whatever key items remain in such a way that each template receives its fair share *and* what it needs to play its role. When offering two or more of occupational, dramatic, and cultural templates, allocate essential elements to these broad categories first and *then* distribute each set's allotment among its specific templates. While all of this is more art than science, it's possible to identify a few basic principles. Keep these "three Ss" in mind:

- **Sharing.** No template should get all the fun stuff. Divvy up traits – especially skills and advantages – so that each template in a set brings something unique to the table and thus is worth choosing.

● *Suitability*. If the template wouldn't work without a trait, then that trait belongs there no matter what other templates have it.

● *Synergy*. While key abilities are shiny and fun, it's the total effect of everything on the template that makes it what it is. Select traits that complement not just the template's role but also *each other*.

See *Giving Templates Teeth* (pp. 27-33) for some "advanced" tools that can come in handy here, and Chapter 4 for a more detailed approach to distributing traits.

## Matching Expertise to Templates

Above all else, it's imperative to attach key traits to appropriate templates. Odds are good that if you deemed particular templates and abilities essential to your campaign, you already have an excellent idea of what goes where: If *Magery* and spells are among the key traits, and "wizard" appears in the template set, the match should be obvious . . . and the same goes for medical skills in a set of soldier templates that includes "medic," *Social Stigma* (Minor) when there's a dramatic template called "child," and *Survival* (Desert) if only one cultural template describes desert-dwellers.

If you somehow identified a trait as important *without* having a clear idea of where it goes, you have several options:

● If in retrospect you have *no* idea why you put the trait on the list, drop it! This isn't as strange as it seems – you might choose a trait, read its description to help you assign it, and discover that it isn't what you thought it was.

● Leave the trait to the end of the distribution process and assign it to the template that has the smallest share of interesting building blocks (see *Fair Shares*, p. 19). When you *know* that something is fundamental to the campaign, yet no template cries out for it, this approach kills two birds with one stone.

● Follow the advice in *Traits* (pp. 9-13) and Chapter 4 for assigning traits to individual templates. This is the way to go if you're certain that the trait is important *and* have a nagging suspicion that you overlooked its significance to a specific role.

● Use *Player Choice* (pp. 22-27) to offer the trait as an option for several templates. This is a good solution when you want to see the ability but don't care who has it. For instance, if the templates are essentially occupational, yet you desire a touch of drama in the form of one PC – *any* PC – with *Destiny*, you might give *everybody* a shot at *Destiny*.

● Make the thing an everyman trait (p. 17). An ability that not every believable person has might be reasonable as something every PC has if it's cheap, generic, and a logical fit to the campaign. For example, not all soldiers learn *Karate*, but if there's no "hand-to-hand specialist" template and you want flashy unarmed combat, replacing *Brawling* with *Karate* throughout a military-themed template set would plausibly push things that way.

## Overlap

A key trait can certainly appear on more than one template, provided that it truly suits them all. For instance, "exceptional

*DX*" isn't a reasonable everyman ability but *does* fit nearly any fantasy warrior or rogue, so quite a few templates in a sword-and-sorcery campaign are liable to end up with it. Keep in mind that the goal isn't to award each template "exclusive rights" to the things that define it most strongly (whether that means *Combat Reflexes* for warriors or *Gadgeteer* for inventors), but to ensure that such character elements don't become everyman traits, or nearly so.

What *is* bad is when two templates blur together due to their assigned traits. In that case, a little quick-and-dirty differentiation is in order. Give melee fighters with *Weapon Master* dissimilar weapon specialties, assign spellcasters different enabling advantages (such as *Magery* and *Power Investiture*) and distinctive spell lists, scatter two forest-dwelling tribes to temperate and tropical regions so that their *Survival* specialties are *Woodlands* and *Jungle*, and so on. If even that fails, take it as a sign that although the templates might *seem* different in concept, they're indistinguishable from the viewpoint of the **GURPS** rules set. Consider merging them and handling distinctions through tools such as *Customization Notes* (pp. 14-15) and *Player Choice* (pp. 22-27).

In a campaign that uses two or three of occupational, dramatic, and cultural templates, the same principles hold when assigning key traits to these categories. Even a specialized ability might find its way onto templates of more than one kind. For instance, commandos trained to fight in a particular environment (an occupational template) and natives to that terrain (a cultural one) could *both* justify the *Survival* specialty for those surrounds. If players can choose several templates – one from each set – it's important to address overlap in such cases: Do the points add together to buy higher levels, does only the best instance apply while points in lesser ones go elsewhere, or what? Be prepared to answer such questions.



## Niche Protection

After assigning key traits, pick levels as explained in *Traits* (pp. 9-13). Make sure that if particular elements are *definitive* for a niche, the associated template has the most impressive degree of those things (highest attribute, advantage, and skill levels, worst disadvantage levels and self-control rolls, etc.) among the templates for which those items are appropriate.

Also strive to ensure that template has the most *points* in its specialty. For instance, while every modern soldier learns Guns (Rifle), the “sniper” template should be best at it, sink the most points into sniping-related perks and techniques, and have the largest total investment in relevant skills such as Camouflage, Observation, and Stealth. These measures ensure that each PC has a niche that other players won’t invade simply by following the instructions on their chosen templates.

It’s possible that two niches might have the same definitive traits. In that case, apply the advice under *Overlap* (p. 18): differentiate as much as possible – and where that fails, consider merging the templates. Differentiation may take the form of the same core ability accompanied by dissimilar complementary ones, or of similar-sized pools of points distributed differently. Many other useful ideas about how to distinguish among individuals in closely related fields appear in supplements that define “styles”: *GURPS Martial Arts* for melee fighters, *GURPS Thaumatology: Magical Styles* for wizards, and *GURPS Gun Fu* and *GURPS Tactical Shooting* for gunmen.

For a great deal more on niches, see Chapter 4.

## Fair Shares

Although it’s ideal for each template to have a task that none of the others handle as well or at all, playing second fiddle is far more fun than not playing! It’s important that PCs built on each and every template in the set *have something to do* most of the time. The best way to achieve this goal is to divvy up desirable abilities as evenly as possible. If one template gets all the fun stuff while another has little but workaday traits, that’s a problem. Solutions depend on why this is so.

When a template is boring because the role it describes isn’t very exciting – despite the GM’s best efforts – simply drop it unless it’s essential. If it *is* essential, but performs its function using lackluster abilities, “off screen,” or via a few humdrum dice rolls, then merge the template with one for an existing role that’s more fun – or invent a new-and-interesting niche for it. For instance, hack ’n’ slash fantasy adventurers occasionally need a spokesman, but the obvious “minstrel” or “herald” isn’t much use when fighting slimes and zombies, so the solution is to add musical magic to arrive at the classic RPG “bard.” If the template describes a role that’s vital to the campaign but not particularly important to player agency, a workable alternative is to reserve it for NPC assistants; see *Designing NPC Templates* (p. 12).

If the template is lackluster because all the good stuff went elsewhere, check whether another template enjoys a surfeit of colorful-but-nonessential traits – and if it does, move one or two of them to the troubled template. Review the *context* of the abilities on the other template, too; if an exciting template’s spark originates not from a single ability but from the synergy of several, then letting the boring template duplicate one of those abilities shouldn’t steal anybody’s thunder. Such measures work even better if donations come from multiple sources, as copying a trait from each of *several* templates can result in a unique mixture that enjoys synergies of its own

without watering down anybody else’s role. That last part is crucial: don’t make the donor templates unexciting or redundant in the process.

Another possibility – whether the role is boring *or* the GM didn’t save any good stuff for it – is assigning an unclaimed key trait to spice things up. The dull supporting role won’t seem nearly so dull if it gets that Patron (Lesser God) advantage the GM couldn’t find a home for. Even more radically, reconsider a rejected-but-fitting trait for a place of honor on the template. For instance, if a band of commandos includes a demolition man who blows stuff up, a weapons man who shoots stuff up, a medic who save lives, and a nominal leader who mostly parrots orders from higher-ups, giving the last guy Empathy and Intuition to turn him into the sort of officer who *knows* his men and always makes the right call is worth considering even if the GM initially wrote off those advantages as hard to referee.

## Cheap Tricks: Copy and Paste

It’s easiest to create lots of templates by using the first one of a given type as a *template for other templates*. Once you’ve written it up, leave everyman traits (p. 17) in place and swap the things that make it unique. For instance, changing cultures could be a matter of altering Languages and Codes of Honor, while two spellcaster templates might differ primarily in their core advantages (e.g., Power Investiture in place of Magery) and spell lists. Much what distinguishes templates is “color,” especially mental disadvantages and little preferences such as swords vs. maces (a matter of writing down Broadsword or Axe/Mace) or cars vs. trucks (change the Driving specialty from Automobile to Heavy Wheeled).

If you’re using a computer to type up templates, this can literally be a matter of copying, pasting, and editing. Don’t be *too* lazy, though! Give each template a once-over at the end to verify that it can stand on its own and isn’t riddled with nonsensical “leftovers” from the original.

## Everyman Traits Revisited

For each template, remember to add everyman traits (p. 17) alongside role-specific elements. If a template already has some of these, there’s no pressing need to add them again (but see below). If it has other traits that obviate them, feel free to ignore them; e.g., the template for a superheroic “mentalist” archetype that has an always-on version of the Mind Control advantage will find a mundane Influence skill redundant, while one for a tribesman with the Low TL disadvantage won’t know Computer Operation in a TL8+ campaign. Otherwise . . . tack them on.

Try to keep *point expenditures* about equal for everyone. For instance, if one template is for a DX 13, IQ 10 thug and another is for a DX 10, IQ 13 professor, and both have a point in each of Driving and Area Knowledge, the goon will end up with Driving-12, Area Knowledge-10 while the prof gets Driving-9, Area Knowledge-13. If this doesn’t yield results that feel right, assign a pool of points to everyman abilities and give the player the option of compensating for poor potential (discretionary budgets are discussed in *Player Choice*, pp. 22-27). Likewise, when a dramatic template has abilities calculated to make it stand out in some way, and these happen to overlap everyman traits, add the points; in a campaign where Luck [15] is a mandatory advantage, the “lucky guy” who would get that advantage anyway should have Extraordinary Luck [30] instead.



With care, exceptional levels of everyman traits can even perk up dull templates (see *Fair Shares*, p. 19). Most such elements are unexciting, but that isn't all of them – least of all *at good levels*. For more on designing a template around such a role, see *The Jack of All Trades* (p. 17).

## BUILD CONSISTENTLY

Every template in a set must also mind the guidelines under *Individual Template Design* (pp. 8-15). Formulating a collection of templates is hard work, but that doesn't justify cutting corners (well, mostly . . . see the *Cheap Tricks* boxes on p. 19 and p. 20). Indeed, the task comes with some *extra* concerns:

*Template Description* (p. 8). This isn't "optional fluff." To a **GURPS** novice, it's often the only part of the template that makes sense! In a set, it's crucial that this blurb not merely explain the template's role clearly, but also display a keen awareness of the campaign's *other* templates, drawing explicit comparisons and contrasts. For instance, the bard template in **GURPS Dungeon Fantasy** is introduced as "A magical minstrel who dabbles in a little of everything: the roguish pursuits of the thief, the swordplay of the swashbuckler, and the spellcraft of the wizard," while the swashbuckler template offers, "In the time it takes the plodding knight to strike his first blow, you've struck two, and with more flair – and although you respect the precision of the martial artist, you would never bring fists to a swordfight."

*Cost* (pp. 8-9). Make sure that all templates are built to a character-point budget. This doesn't have to be the *same* budget unless the templates are prescriptive – in that case, it should be. If the prescription involves choices from several sets, then support mixing and matching either by ensuring that all templates in a category cost the same or by offering options for all budgets.

*Traits* (pp. 9-13). Enforce consistent standards for attributes, skills, and so on. Not all templates need equal *access* to everything (see *Distribute the Goodies*, pp. 17-18), but they should pay the same *price* for a particular capability. Thus, although different zero-cost Unusual Backgrounds (p. 28) may well lurk behind the scenes, any *explicit* Unusual Background for a given ability should cost the same for everybody. Also strive to honor descriptions equitably; e.g., all templates that claim to portray "experts" (or "amateurs," or "masters") should boast comparable primary skill levels. Collectively, these measures are equivalent to having a single law for everyone in a campaign that uses freeform character creation.

*Adjusting for Player Experience* (p. 14). Still on the subject of traits, make sure that *all* templates reflect your group's values

when it comes to designing PCs. If your players give Combat Reflexes to every fighter, then every template for a warrior of any kind should have it as an option, at least. If they always create technical experts as high-IQ polymaths, then make sure your templates for computer hackers, doctors, engineers, scientists, etc. follow suit. And so on.

*Flexibility* (p. 10). It's rarely practical to make all templates equally dense – though that's worth taking a stab at! – and unless they're entirely prescriptive, they'll probably have different costs. Implement *Player Choice* (pp. 22-27) consistently on all templates in a set, however.

*Optimization* (pp. 13-14). Do this consistently or not at all! If you optimize, use the same tricks on all the templates; if you dislike the "ability inflation" this causes, be equally inefficient everywhere. Otherwise, some character types will simply be *better*, leading to cranky players or nobody picking the less-optimized templates. Optimization may mean that the template you planned to enjoy the best DX or IQ (or, less often, HT or advantage level) ends up finishing second to a dark horse. So it goes . . . there's nothing wrong with a template set putting the swordsman who actually *needs* better DX ahead of the dexterous rogue, or the sage who requires high IQ ahead of the intelligent wizard.

*Check Your Math!* (p. 14). Many players, especially new ones, simply pay the listed price for a template and assume that it's correct. Errors mean that their PCs end up underpowered or overpowered. More attentive gamers may check your math for you and read intent into mistakes. Too cheap and they'll think you ignored *No Discounts* (p. 9) to favor a character type; too expensive and they'll decide that the template is disfavored. They *might* mention this . . . or they might quietly select the better deal, resulting in a lopsided PC party.

*Customization Notes* (pp. 14-15). This isn't "fluff," either. As in the description, it's vital to tie in the template with all the others, because customization includes picking the right template; e.g., the customization notes under the "criminal" template in **GURPS Horror** recommend, "More refined lawbreakers should use *Aristocrat* or *Attorney*; tougher ones, *Retired Soldier*." If players will choose from several sets, this is where to explain how to handle duplicate abilities (*Overlap*, p. 18) and offer any warnings about combining the template with others (*Multiple Sets*, p. 15), whether that means outright incompatibility or a special exception (like *The Jack of All Trades*, p. 17). As always, this is the place to explore *Player Choice* (pp. 22-27) and spell out how many disadvantage points remain at the player's discretion (*Respecting the Disadvantage Limit*, p. 11), except that now this advice might include cautions about straying too far into other niches.

*We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness.*

*– United States Declaration of Independence*



## Cheap Tricks: Modular Templates

Another way to create a set of consistent templates *fast*, though not as quickly as *Copy and Paste* (p. 19), is to create a single “base template” that specifies a pool of points to spend on pre-priced “modules” that plug into it. In effect, this is *Lenses* (pp. 25-27) on steroids.

The base template sets the minimum standards for all PCs in the campaign – attributes, everyman traits, and anything else everyone needs – while the modules offer customization, and can cover almost anything. Common possibilities include:

- *Background.* Modules are “mini-cultural templates” reflecting where the character came from; see *Cultural Templates* (p. 5) for ideas.
- *Education.* Modules represent certifications, licenses, stints of job training, university degree programs, etc.
- *Experience.* Modules stand for previous work assignments, military terms or tours, or similar obligations. They might impart the same qualities as education – but the GM may toss in real-world consequences, good (Contacts, Wealth, and so on) and bad (Enemies, Wounded, etc.).
- *Interests.* Modules cover long-term uses of personal time along such broad lines as “fitness,” “martial arts,” “occultism,” and “technology.”

The base template specifies points to be spent on modules, and each module has a cost equal to the sum its component trait costs. If players can select more than one module, use a menu system similar to that used for multiple templates; e.g., “Spend 100 points on one 10-point background, one 50-point MOS, and two 20-point tours of duty.” Modules may have others as prerequisites;

for instance, “Advanced Cryptography” might require “Basic Cryptography.”

Multiple modules allowed together should interface neatly; e.g., two instances of Bow (A) DX [2] become Bow (A) DX+1 [4], and DX 14 [80] and DX +1 [20] yield DX 15 [100]. If overlapping traits don’t add cleanly, offer a catchall for “leftover” points. This can be general (“Spend leftover points on known skills”) or specific (“Leftover points go into the following skills, in this order”). Optimization (pp. 13-14) gets tricky, because different modules may distribute points among skills that benefit from diverse attributes and advantages. It’s easiest to give the base template good attributes and keep skill expenditures in modules modest.

The payoff? A single template acts as a whole set! There’s no duplication of effort in the form of repeatedly writing out basic infrastructure (like template cost and the “Attributes” line) or shared traits. You need just *one* description and *one* collection of customization notes, which double as your set description (so they should be moderately detailed). You worry about everyman abilities *once* and you optimize *once*. Consequently, all the PCs will be consistent and unlikely to vary in ways that someone might deem unfair.

This method works best for templates for characters for whom a high degree of uniformity *makes sense*, like soldiers or officers of national services. It’s also great for NPCs who don’t vary much – consider a “thug” template with modules like “sword,” “spear,” “big,” and “quick.” However, it’s unsuitable for high-powered PCs who have radically different abilities (e.g., magic, psi, and martial arts).

## DESCRIBE THE SET

After you’ve planned your template set(s), designed all the templates, and made any adjustments, it’s advisable to put your thoughts on the whole shebang into words for the players. Doing so fills a purpose similar to *Finalize the Description* (p. 15) – but for *all* the templates, not just one. Given the number of “moving parts” in a template set, it’s best to do this last.

At a minimum, summarize why you’re offering templates and what the underlying campaign assumptions are – things like power level, disadvantage limit, and available abilities. Some other important points to touch on:

- State whether templates are optional or mandatory (*Optional vs. Mandatory*, pp. 5-6). If they’re optional aside from some special cases, mention the exceptions.
- If there are several template sets, then group occupational (pp. 4-5), dramatic (p. 5), and cultural (p. 5) templates, and label each set accordingly.
- If players may choose more than one template – and especially if they *must* – spell out how many choices are allowed off what “menus,” and what the total budget is. For further thoughts, see *Pricing Prescriptive Templates* (p. 9) and *Multiple Sets* (p. 15).
- Point out any templates that are exceptions to your system, like *The Jack of All Trades* (p. 17).

● List everyman traits (p. 17) somewhere so that players buying templates that offer ability choices don’t overlook them, while those creating PCs freeform know what you consider “standard.”

● Indicate whether the same templates will be used for NPCs. If only *some* will, note which ones. (For a discussion of why this matters, see *Templates and Player Perceptions*, p. 16.)

This doesn’t have to fill pages! Using symbols can reduce word count even further. For example:

This campaign is about a secret UN antiterrorist group with agents from every major nation. Since Cédéric and Letta are new players, and I want everybody to meet agency standards, I’m using templates. Everybody gets to pick a template from the “Specialties” menu; most are worth 200 points, but freelance ones are worth 250 points and marked \*. People who aren’t freelancers should also pick a 50-pointer from the “National Service” menu. Disadvantage limit is -50 points, including quirks, and these templates use up -30 points, so you can take -20 more points for customization. Most NPCs won’t be as good as you, except in the Specialties marked †. If you really want to make your own PC, we can talk – the campaign is 250 points with -50 in disadvantages, you need all of the skills on the “Minimum Training” list at 12+, and no attribute should be below 11.

# CHAPTER THREE

# TRICKS OF THE TRADE

Everything so far has focused on templates that are more-or-less static collections of standard elements: pick a template, pay its point cost, write down the **Basic Set** traits it recommends, *maybe* juggle a few numbers, and then get on with the

game. Templates can go further, though – *if* the designer is willing and able! Willpower must come from the GM, but ability can be learned . . .

## PLAYER CHOICE

One of the most powerful “advanced techniques” of template design is to specify not only fixed traits but also *choices* of traits. This simplifies the player’s options without eliminating them (contributing greatly to *Flexibility*, p. 10) and offers the **GURPS** novice a stepping-stone to freeform character design.

Templates that offer choices are standard in **GURPS** supplements, so experienced gamers may consider them the norm. Chapter 2 glosses over the possibility only because few GMs are paid by the word or the hour to write **GURPS** materials. While the devil is in the details, the basic idea is easy to understand:

*Earmark some of the template’s point cost to be spent on any of several traits.*

The simplest way to accomplish this is to offer identically priced choices, which may be narrow or broad. A somewhat more complex possibility is to hive off a pool of points for the player to spend on a list of options however he sees fit – though this approach slows down new players who haven’t memorized details such as the *Skill Cost Table* (p. B170), the *Technique Cost Table* (p. B230), and pricing for variable traits like Reputation (pp. B26-28) or complicated ones such as Alternate Form (pp. B83-84). These methods work best when tailored to the class of thing being bought, but a few general principles hold:

1. Player choice can coexist with required purchases; e.g., all characters built on the template *must* know one particular skill but *may* pick from several others.
2. While the traits chosen are up to the player, the need to choose is not – that is, the *choice itself* is a mandatory purchase.
3. Points allocated to a choice – whatever form it may take – are *spent*. Be sure to add them when determining template cost.

### *Attribute and Secondary Characteristic Choices*

Because attribute and secondary characteristic blocks are dense and highly formatted, it works best to specify *fixed* values, like so:

**Attributes:** ST 10 [0]; DX 15 [100]; IQ 14 [80]; HT 12 [20].

**Secondary Characteristics:** Damage 1d-2/1d; BL 20 lbs.; HP 10 [0]; Will 13 [-5]; Per 14 [0]; FP 12 [0]; Basic Speed 7.00 [5]; Basic Move 7 [0].

. . . and then mention optional increases or reductions as choices under “Advantages” or “Disadvantages,” respectively. If nothing else, this method establishes a clear baseline from which to calculate the template’s skill levels. It also makes stats lines easier to scan, as shown by comparing the *preferred* format:

**Attributes:** ST 10 [0]; DX 15 [100]; IQ 14 [80]; HT 12 [20].

**Advantages:** 20 points chosen from among ST or HT +1 or +2 [10 or 20], or DX +1 [20].

to this jumbled-together one:

**Attributes:** ST 10 [0]; DX 15 [100]; IQ 14 [80]; HT 12 [20]; and 20 points in ST or HT +1 or +2 [10 or 20], or DX +1 [20].

In the latter case, seeing “ST,” “DX,” and “HT” more than once trips up the reader – and someone who’s *really* skimming might even spot the “[20]” after “DX” toward the end and assume that the template has DX 11!

### *Advantage Choices*

In order of increasing complexity, advantage choices might involve:

- A single, flexible advantage; e.g., “10 points of Signature Gear.” There isn’t *much* choice here, but there’s more room than in “Signature Gear (Sword worth \$5,000) [10].”
- Simple either/or choices; e.g., “*Either* Animal Empathy [5] or Animal Friend 1 [5].”
- Fixed numbers of choices from longer lists of identically priced traits; e.g., “*Two* of Danger Sense [15], Empathy [15], Illuminated [15], Intuition [15], or Oracle [15].” That example is a 30-point option, but one choice for 15 points or three for 45 points would be just as valid.

- Fully discretionary budgets; e.g., “16 points chosen from among Alcohol Tolerance [1], Ambidexterity [5], Appearance (Attractive, Handsome, or Very Handsome) [4, 12, or 16], Charisma [5/level], Honest Face [1], Luck [15], No Hangover [1], Penetrating Voice [1], Perfect Balance [15], Rapier Wit [5], Serendipity 1 [15], Signature Gear [Varies], or Voice [10].” In cases like this, it’s important to verify that the offered traits *can* add up to the budget – preferably in several ways. Handy tools for ensuring this are perks (thus, it’s best to bundle these with advantages), advantages bought in levels (in the example, Appearance and Charisma would qualify), and variable-price options (like Signature Gear in the example).

There are several ways to vary these themes, too:

- Offer multiple, unrelated sets of choices. For instance, two or more of the examples above might coexist on the “Advantages” list of the same template. This is helpful when you want to ensure that every character built on the template makes a choice in each of several realms: social privileges, physical gifts, supernatural abilities, and so on.
- Replace a single-item choice with a cluster of advantages that add up to the same point cost. In such cases, note a point budget, too; e.g., “*Either* Speak with Animals [25] or Animal Empathy [5] and Animal Friend 4 [20]” is reasonable, but “25 points on *either* Speak with Animals [25] or Animal Empathy [5] and Animal Friend 4 [20]” is clearer.
- Include variable-price advantages among the choices. A trait like “Allies [Varies]” or “Signature Gear [Varies]” is meaningless alone but makes a good addition to the list of traits available on a discretionary budget, as it introduces variability that can be used to hit the mark.

Two special cases merit further notes:

*Attributes and Secondary Characteristics:* List improvements as bonuses, not values; e.g., “40 points chosen from among ST or HT +1 to +4 [10/level], DX or IQ +1 or +2 [20 or 40], Basic Speed +1 [20], or Basic Move +1 to +3 [5/level].” They otherwise obey the rules for advantages, and can appear as part of any kind of advantage choice.

*Advantages in Levels:* If you don’t want players taking more than a certain number of levels, specify a *maximum* level with the choices; e.g., “Extra Attack 1 [25],” “Enhanced Dodge 1 or 2 [15 or 30],” or “Striking ST 1 to 3 [5/level].” Do this when otherwise open-ended advantages are available on discretionary budgets generous enough to buy more of an ability than you would like.

## Disadvantage Choices

Disadvantages work almost exactly like advantages when it comes to offering player choice. They can be flexible in themselves; offered as either/or choices or as picks from lists, singly or in clusters; or assigned a budget. The only fundamental change is that all point costs are negative.

Also as with advantages, a template may offer *several* unrelated sets of disadvantage choices. For instance, one choice could define the character’s motivation for entering the line of work that an occupational template defines (e.g., a thief might choose between Greed (12) [-15], Kleptomaniac (12) [-15], or Trickster (12) [-15]) while another hints at basic personality (a “Robin Hood” with traits like Charitable and Chummy is nothing like a back-alley mugger with problems like Bloodlust and Callous!).

A few additional notes apply as well:

*Respect the Disadvantage Limit:* A template’s total disadvantage load – including all fixed traits and choices – shouldn’t exceed the campaign disadvantage limit.

*Attributes and Secondary Characteristics:* List reductions as penalties rather than as values. They otherwise obey the rules for disadvantages, and can appear as part of any kind of disadvantage choice.

*Disadvantages with Self-Control Rolls:* In addition to the possibility of levels, as with advantages, many disadvantages offer self-control rolls that vary severity and thus point value; see pp. B120-121. The template may fix these or leave them to the player, which is handy for meeting disadvantage budgets on discretionary lists. When leaving a choice, a space-saving measure common in **GURPS** supplements is to mark the base cost with an asterisk, like so: “Greed [-15\*].” This means that the *actual* value might be at  $\times 0.5$ ,  $\times 1$ ,  $\times 1.5$ , or  $\times 2$ , depending on self-control number. If a template has a fixed disadvantage of this sort, like “Greed (12) [-15],” a more severe level can appear among its choices – in this case, it might take the form of “worsen Greed (12) [-15] to (9) [-22] for -7 points or to (6) [-30] for -15 points.”

*They say, best men are moulded  
out of faults;*

*And, for the most, become much  
more the better*

*For being a little bad.*

*– William Shakespeare,  
Measure for Measure*

Finally, as traits with negative point values are apt to constrain the *player’s* freedom – and hence fun – as much as the *character’s* options, player choice is extra-important for disadvantages. The GM would do well to remember the following:

- *Choices are just suggestions.* Some disadvantages are unavoidable for a template to make sense (e.g., Duty for a soldier), or are campaign requirements (such as Enemy in a campaign about wanted fugitives). It’s reasonable for these to be either fixed or picked from short, mandatory lists. Everything else is a suggestion, and the GM should be open to players substituting their own choices.

- *Personality goes a long way.* Too many points from fixed mental disadvantages may leave the player unable to roleplay the resulting PC enjoyably or well. Thus, choice is *particularly* recommended for mental problems, as it gives the player more latitude in defining a playable personality.

- *Players need breathing room.* Consider using up only a fraction of the campaign’s disadvantage limit with fixed or even recommended traits. This lets the player decide how many problems he wants to deal with.

- *Quirks are wild.* Don’t succumb to the temptation to include quirks among choices in order to fill chinks in budgets. Quirks should *always* be left to the player!



## Skill Choices

These can wear many masks as well, most of them similar but not identical to the ones described for advantages and disadvantages. Common approaches in published templates are:

- Skills that leave specialties to the player; e.g., “Hidden Lore (Elementals, Faeries, or Nature Spirits) (A) IQ-1 [1]-13.” These can be open-ended rather than constrained; e.g., “Area Knowledge (any city) (E) IQ [1]-14” or even “Area Knowledge (any) (E) IQ [1]-14.” Many of the approaches below fold in this option by adding such a skill to a list of choices.

- Simple either/or choices; e.g., “Either Crossbow or Thrown Weapon (Knife), both (E) DX+1 [2]-16” or “Either Chemistry (H) IQ+1 [8]-15 or Physics (VH) IQ [8]-14.” Difficulty and controlling attribute can differ. What matters is that the point cost is the same.

- Fixed numbers of choices from lists of identically priced skills; e.g., “Six of Dancing (A) DX-1 [1]-14; First Aid, Gesture, or Panhandling, all (E) IQ [1]-14; Cartography, Connoisseur (any), Disguise, or Merchant, all (A) IQ-1 [1]-13; Carousing (E) HT [1]-12; Hiking, Running, or Sex Appeal, all (A) HT-1 [1]-11; or Scrounging (E) Per [1]-14.” It’s often practical to tack on the option to improve a skill on the list – or to add or improve a skill *off* the list. Supposing the example is for background skills, this might look like “or 1 point to raise one of those skills by a level,” “or 1 point to raise a one-point secondary skill by a level” (if the template has secondary skills that cost 1 point), “or 1 point to add another one-point secondary skill” (ditto), or anything similar. Riders can be as complex as you wish, combining the previous types or even varying cost or level, like “or 1 point to buy another secondary skill at one level lower” (if the template sells secondary skills for 2 points) or “or sacrifice *two* choices for another two-point secondary skill” (ditto).

- Discretionary budgets to be spent on lists of skills with a fixed range of costs; e.g., “A total of 8 points in Fast-Draw (any), Knife, or Thrown Weapon (Knife or Shuriken), all (E) DX [1]-15, DX+1 [2]-16, or DX+2 [4]-17; Axe/Mace, Bow, Jitte/Sai, Polearm, Shortsword, Spear, Staff, Throwing, or Tonfa, all (A) DX-1 [1]-14, DX [2]-15, or DX+1 [4]-16; or Blowpipe or Kusari, both (H) DX-2 [1]-13, DX-1 [2]-14, or DX [4]-15.” As in the previous case, riders can allow the player to divert points to skills on other lists.

- Discretionary budgets that require the player to use the *Skill Cost Table* (p. B170); e.g., “A total of 6 points in Chemistry (IQ/H), Computer Operation (IQ/E), Driving (any) (DX/A), Piloting (Light Airplane) (DX/A), Savoir-Faire (High Society) (IQ/E), Skiing (HT/H), Sports (Golf or Tennis) (DX/A), or Theology (IQ/H).” Again, this could sport a rider giving permission to spend points on the template’s other skill choices.

Variations abound and mostly take the form of the sorts of riders already mentioned, but two further methods are especially useful:

- Multiple lists of choices, covering subjects as diverse as home territory (via Area Knowledge, Current Affairs, Survival, etc.), primary weapon skill, and preferred means of transportation. Any number of these might be divvied up among skill tiers (primary, secondary, or background) in whatever way makes sense.

- Choices between fixed-price packages, which may themselves contain choices, like so:

One of these three 20-point melee skills packages:

1. One of Rapier, Saber, or Smallsword, all (A) DX+3 [12]-18; one of Shield (Buckler) (E) DX+3 [8]-18, or Cloak or Main-Gauche, both (A) DX+2 [8]-17.
2. One of the sword skills in option 1 at DX+4 [16]-19; one of Shield (Buckler) (E) DX+2 [4]-17, or Cloak or Main-Gauche, both (A) DX+1 [4]-16.
3. One of the sword skills in option 1 at DX+5 [20]-20.

## Other Choices

*Perks:* These are best included with advantages, as they offer an elegant way to spend a budget on a list that also contains bigger-ticket traits whose prices aren’t all nice, clean fractions of the allocated points. In a campaign with many perks, a pick from among them can serve as a de facto flexible advantage (e.g., “five Magic Perks [1/perk]”). If it truly seems important that perks have their own template line, follow the guidelines for advantages.

*Spells:* Spell choices work like skill choices. When naming specific spells, the GM must ensure that each choice comes with its prerequisites – perhaps by bundling them in packages. As most spellcasters have many spells, it’s often simplest to treat *all* spells (save, perhaps, for a few mandatory basics) as one big choice; e.g., “Choose 30 wizardly spells, which will be either (H) IQ+1 [1]-15 or (VH) IQ [1]-14 with the +3 for Magery.”

*Special Skills and Abilities:* The advice for spells also applies to choices of other remarkable skills; e.g., wildcard skills (p. B175, pp. 30-31), cinematic skills enabled by Trained by a Master, Imbuement Skills from **GURPS Power-Ups 1: Imbuements**, and psionic skills from **GURPS Psionic Powers**. Similarly, a template that offers a choice of specialized advantages might give these their own listing.

*Techniques:* Technique choices work like skill choices, but use the *Technique Cost Table* (p. B230) and mostly note levels relative to controlling skills rather than attributes. Player choice is recommended to keep templates that specify techniques from becoming too dense (see *Flexibility*, p. 10). If the techniques depend on skills that are *also* choices, account for this possibility – offer options applicable to each choice on the skill menu, or ones that are learnable for a wide range of skills.

*Excellence represents the wise choice of many alternatives – choice, not chance, determines your destiny.*

– Aristotle

## Mixed Choices

An entry may specify that some or all of its budget can optionally be spent on *another* category of trait. For instance, a discretionary advantage list might end with “put leftover points into primary weapon skills” or just “put leftover points into skills,” while a skill list could wrap up by extending the alternative of investing some of its earmarked points in “more IQ,” “social advantages,” or simply “further advantages.”

This works best when two distinct categories of traits offer *related* choices – like a selection of magic-related advantages and a pick of spells for a spellcaster, or martial-arts perks and techniques for a kung fu master – because it keeps the points in a particular realm, ensuring competence in that area. However, the GM can be as flexible as he wants.

Mixing together specific groups of traits from diverse categories in optional packages is a job for *lenses*.

## LENSES

A *lens* is a mini-template added to another template to change its focus . . . explaining the term's origin. It consists of a package of traits – typically advantages, disadvantages, and/or skills – that apply in addition to those on the base template. It may also modify or remove template elements through clauses like “intensify Duty (12 or less) [-10] to (15 or less) [-15] for -5 points” or “remove Combat Reflexes for -15 points.” A lens' cost is the sum of its component costs, and adds to that of the template it modifies. The player pays this price and records the combined traits of the template and the lens.

What does a lens look like? That varies, but it should always have a *name* (the more descriptive, the better), a *point cost* (given as an adjustment to template cost), and a *list of traits* (in the standard order for character sheets – attributes, then advantages, and so on), plus any *comments* needed to understand it. To illustrate, here are two simple lenses meant to be added to a “soldier” template to yield noncommissioned and commissioned officers:

*NCO* (+35 points): Add IQ +1 [20]; Military Rank 1 [5]; Leadership (A) IQ+1 [4]; Tactics (H) IQ-1 [2]; and an extra 4 points in primary, secondary, or background skills. Maximum Military Rank is 3.

*Officer* (+50 points): Add IQ +1 [20]; Military Rank 3 [15]; Leadership (A) IQ+1 [4]; Savoir-Faire (Military) (E) IQ+1 [2]; Tactics (H) IQ [4]; and 5 more points in primary, secondary, or background skills (often including Strategy). This is a *veteran*, not a green lieutenant!

Like any template meant to be used with others, a lens should strive not to add traits that oppose or are redundant with those on the base template. Where possible, altering or deleting troublesome traits is best. If an incompatibility seems likely regardless, the lens ought to suggest how to handle this. For instance, if the base template that goes with the above examples offers Leadership, Savoir-Faire (Military), and Tactics as options, then the lenses might add a note: “If the soldier already has those skills, add points up to the nearest full skill level and move leftovers to the discretionary skill pool.”

Lens design runs into three significant *conceptual* concerns: which templates allow the addition of lenses, when lenses are added, and how many lenses can be tacked on.

### *Specific vs. General*

A lens might be intended for one template in particular, for all templates within a set, or even for all characters in the game world.

### Template-Specific Lenses

These are the easiest to work with because they benefit from maximum compatibility. There's just *one* template in the picture, allowing each lens to count on specific lists of traits to

## Why Use Lenses?

Lenses might appear extraneous at first glance, but they serve two practical organizational purposes.

### *Tidying Up Mixed Choices*

*Couldn't a template simply offer choices of advantages, disadvantages, and skills to cover the same ground – a lot like **Mixed Choices** (pp. 24-25)?*

In theory. In practice, a template's designer often wants to say that *these* advantages go with *these* disadvantages and *these* skills, and *those* advantages go with *those* disadvantages and *those* skills. A template that does so directly inevitably either muddies things by including traits of several kinds in a section intended for those of one particular sort, or resorts to footnotes or case numbers to link choices in different sections. Such methods are inelegant, and a surefire way to confuse new gamers and trip up fast readers. By dint of being in a section labeled “Lenses” rather than, say, “Advantages,” “Disadvantages,” or “Primary Skills,” lenses warn the gamer to read carefully – and listing different-but-connected traits together after a descriptive name helps explain what's going on.

### *Simplifying Multiple Menus*

*Isn't the idea of templates modifying other templates redundant with **Multiple Sets** (p. 15)?*

The *logic* certainly is! However, the nice thing about lenses is that they *aren't* full-on templates. They don't require paragraph-long descriptions, customization notes, or separate sections for attributes, secondary characteristics, advantages, and so on. They're compact, concise, and provide the benefits discussed under *Modular Templates* (p. 21).

ensure that character points add up nicely without *any* redundancies or conflicts. For instance, a lens for a template that has Brawling (E) DX [1] could instruct “improve Brawling from DX [1] to DX+3 [8] for 7 points” without thinking about the DX+1 [2] or DX+2 [4] cases, while one for a template that lacks Sense of Duty could add that without needing to address overlapping Sense of Duty disadvantages. Lenses like these amount to packages of choices of the sort that appear within templates, set aside for the reasons in *Why Use Lenses?* (above).

*Example:* A broad “knight” template might come with “knightly orders” lenses, each with the Code of Honor, Duty, Patron, Reputations, Sense of Duty, and/or Vows specific to one particular order of chivalry. A knight without such a lens would still be a viable PC, just not a member of such an order.

### Lenses for Template Sets

A group of lenses may be associated with a set of templates and combinable with any of them. Though it's theoretically *possible* to ensure compatibility by planning for every conceivable combination, that's a lot of work. It's simpler for such lenses to avoid fixed traits and offer choices and discretionary budgets that enable the player to work around conflicts.

Still, knowing the template set makes it easy to anticipate incompatibilities and trouble-free for the lenses to incorporate elements found on *none* of the templates (e.g., if no template has True Faith or Disciplines of Faith, it's safe to add them). If the added traits appear on *some* templates, the lens can offer straightforward advice on how to handle redundancies.

*Example:* In **GURPS Action**, the “criminal,” “intelligence,” “law enforcement,” “military,” and “security” lenses give heroes extra social advantages and background skills befitting their origins. These lenses come with a rider: “If a skill appears on your lens *and* your template, you may combine the points assigned to it and buy a higher level.” They also contain instructions that push advantage and disadvantage choices on the template in compatible directions; e.g., characters with the “military” lens *must* have their template’s optional Duty and *may* spend its discretionary advantage points on the lens’ Rank [5/level].

### Fully General Lenses

A lens might be a package intended for *anyone*, even a PC designed freeform. This is valuable when the GM wants to associate specific traits for story reasons; e.g., the aliens teach humans the High TL advantage and the Beam Weapons skill via sleep-teaching that brainwashes the subject with Sense of Duty (Alien Masters), or having psi powers is always a sinister Secret. Such lenses needn’t have anything to do with templates, but a template set gives the GM a head start when identifying special cases that need handling – like what that alien programming does to specific Sense of Duty disadvantages found on templates.



### Variation vs. Add-On

A lens may vary an occupation, dramatic role, or culture during character creation, or be added later on as a kind of “character development.”

### Variant Lenses

Lenses that modify templates at character creation let the player define the PC’s role more precisely. In other words, they’re the equivalent of stats-heavy customization notes. They might be particular to individual templates or applicable to entire sets.

Variant lenses may be *optional* or *required*. For instance, a “medical doctor” template could assume a general practitioner but offer completely optional lenses for specialists, while an “academic” template might require the player to pick either an “arts” lens or a “sciences” lens – and in a campaign where not every PC is going to be a soldier, it’s fair for a single “soldier” template to handle occupational specialties through required lenses. A required choice between lenses amounts to part of the associated template that’s sequestered for the reasons explained in *Why Use Lenses?* (p. 25). When it applies to several templates, it also serves to ensure consistency and avoid repetition.

Variant lenses associated with non-prescriptive templates may cost points to be paid out of whatever budget remains for customization. Such a lens should never cost more than what the player could scrape together after buying the template, selecting any remaining disadvantages, and choosing quirks. Cost might even be *negative*, if the lens contains extra disadvantages (within the campaign’s usual limits!). When such a lens is *required*, its cost plus the template cost should be less than campaign starting points, to avoid making the template prescriptive.

*Example:* The lenses for knightly orders in **GURPS Banestorm** range from -10 points to 15 points in cost, to be added to a 150-point “knight-errant” template. In a 150-point campaign, players would have to take extra disadvantages to afford the lenses that have positive point costs. In a 200-point game, these would demand no special measures. The GM shouldn’t *require* such a lens in 165-point or lower campaign unless he means for templates to be prescriptive.

When associated with prescriptive templates, such lenses should either cost 0 points or be budgeted for within the template. In the latter case – and often the former! – this means the lens is *required*.

*Example:* Each of the five background lenses in **GURPS Action** costs 20 points. All of the prescriptive 250-point templates in **Action** instruct “Choose a 20-point lens” and factor those 20 points into their cost – that is, they *require* a lens.

The most elaborate case is a detailed system of mandatory templates *and* lenses that are collectively prescriptive. A PC is a combination of one base template with a certain number of lenses, the total cost of all of which equals the campaign power level. For a complete worked example, see **GURPS Dungeon Fantasy 15: Henchmen**, which offers 10 templates and 12 lenses, each worth 125 points, that can be assembled to create 120 distinct 250-point character types!

### Add-On Lenses

Other lenses are meant to be bought with earned points. These can be template-specific, but just as often they’re intended for sets or even general use. Two important examples are:

*Advanced Qualifications:* A set of extra traits – usually positive ones like advantages (especially *social* advantages) and skills – that go with seniority in the profession, tribe, or whatever the template describes. A good example is the “NCO” lens on p. 25, which adds IQ, Military Rank, and skills to emulate a veteran warrior’s experience and consequent promotion.



*Crossover*: A package of *definitive* traits that are normally associated with another template, intended to create a hybrid character type. ***GURPS Dungeon Fantasy 3: The Next Level*** brims with examples, such as the “cleric-knight” lens that boosts the cleric’s martial abilities . . . and the “knight-cleric” lens that tacks priestly powers onto the knight! As those examples suggest, this works best when the lens is tailored to the template: review the template being borrowed from, extract its truly archetypal traits, and design a lens that grafts these onto a different template as seamlessly as possible. However, ***Dungeon Fantasy*** also offers lenses intended for the entire set of templates used in that series, such as ones that add the mentalist or ninja’s powers to *any* dungeon explorer.

At the GM’s option, such a lens might be available during character creation, if points remain to buy it (which is unlikely for a prescriptive template). For instance, if “soldier” is a 100-point template in a 150-point campaign, and “NCO” is a 35-point lens, there’s no good *rules* reason not to allow a PC to enter play as an NCO – though there may be excellent *story* reasons to forbid this (starting with the GM wanting Rank to be earned in play).

### ***Exclusive vs. Stackable***

It may be possible for the same character to have several lenses. If so, the player adds the traits and costs of *all* the selected lenses to those of the template. Lenses intended to be used together should be at least as compatible as lenses and associated templates.

Some lenses are clearly exclusive, however. This doesn’t necessarily have anything to do with traits. If the campaign’s “seer” template requires either the “blind seer” lens with the Blindness disadvantage or the “sighted seer” lens without, then that’s certainly about traits . . . but stating that it’s unacceptable to join more than one knightly order is mostly a matter of setting and story, because the rules handle multiple Duties and Patrons well enough. Such a prohibition might even originate on the meta-game level, if the GM defines a group of lenses intended to share spotlight time evenly.

Exclusivity could exist between two lenses of *any* variety discussed so far, for any of the above reasons – although if the lenses differ in type, the issue is likely tied to traits more than anything else. In all cases, spell out what lenses are incompatible so that the player is aware of the ramifications of each choice.

In the absence of a specific prohibition, lenses are “stackable.” The player can pile them up if he can afford what they cost! Of course, this makes it important to lend as much thought to lens-lens consistency as to the template-lens variety.

A campaign might feature several of the ideas discussed here: required *and* optional variant lenses, add-on lenses for both advanced qualifications *and* crossovers, variants *and* add-ons, a group of template-specific lenses *and* a collection that’s shared by every template in a set, and perhaps all of these and more besides. If so, not all lenses need to stack. For instance, the GM might require one variant per template, offer several optional add-ons per template that can coexist with the variants but not with each other, and present a variety of general add-ons that can accompany any template with any of its specific variants or add-ons. If the campaign will feature many stackable lenses, it’s best if they follow the advice provided for lenses intended for template sets and general use – namely, they should use few fixed traits and allow a high degree of choice.

Also be on the lookout for lenses that are only *sometimes* stackable. Advanced qualifications often lead to puzzles of this sort. For instance, although there may be both “officer” and “NCO” lenses for that “soldier” template, only *some* officers pass through NCO ranks. Thus, the “officer” lens needs to take into account previous Rank and skill for those with the “NCO” lens, but also award suitable abilities to those who graduate directly from the academy into a commission.

Finally, as *Modular Templates* (p. 21) discusses, it’s possible to define a succession of lenses that *are* stackable, but only in a specific order. That is, some are prerequisites for others. For instance, the advanced qualification lens of “master of a knightly order” should apply only to knights who already have a variant lens that indicates membership in such an order.

## **GIVING TEMPLATES TEETH**

Normally, the nearest that character templates get to being “rules” is when the GM requires all players to use them (*Mandatory Templates*, p. 6). There’s nothing special about PCs built on them; template traits have standard costs (*No Discounts*, p. 9) and work the usual way. Still, templates *can* be more than mere character-design aids – and even if that’s all they are, a few rules can help *Distribute the Goodies* (pp. 17-18).

### **HIDDEN TRAITS**

The roles that *character* templates represent might be fundamental enough to justify describing the people who fill them using approaches ordinarily reserved for *racial* templates. Good candidates for such treatment include:

- Cultural templates that reflect early childhood experiences, deep-seated biases, and perhaps even genetic traits bred into particular castes, classes, or tribes.

- Dramatic templates of all kinds, particularly archetypes detectable by supernatural abilities (“You have a great destiny, *gadjo*.”) or *defined* by powers (like the superheroic “brick,” “blaster,” and “mentalist”).

- Templates for occupations that ingrain teachings through mundane-but-extreme means; e.g., “cloistered monk,” “commando,” or “radioactive wasteland survivor.”

- Templates that describe a state arrived at via extraordinary means: divine inspiration (customary for fantasy clerics), magical wishes, mystic enlightenment (common among shamans and martial-arts masters), ultra-tech sleep-teaching, etc.

In cases such as these, the GM may rule that character templates imply zero-cost traits similar to those described in *Features and Taboo Traits* (p. B452). These influence the template’s selection of components that *do* cost points. Since their effects are obvious to anyone who examines the template, such features can often be left implicit, making them “hidden traits.”

Hidden traits can help explain why templates are mandatory (“In this campaign, all PCs are special in some way”) or prescriptive (“You were born, chosen, or transformed to be this one thing”). Not every template in the campaign has to cite the *same* reasons, though! For instance, *GURPS Dungeon Fantasy* uses such thinking extensively, but its barbarians, scouts, and thieves are shaped by being born into tough societies that teach important early lessons; bards and wizards have some doors opened and others closed by dint of innate magical talents; clerics, druids, and holy warriors are chosen by deities to bear gifts unavailable to other mortals; knights and swashbucklers are archetypes (“born leader” and “dashing hero,” respectively); and martial artists are mystics enlightened in monasteries.

## Zero-Cost Unusual Backgrounds

The most common kind of hidden trait originates from a campaign decision that only characters built on particular templates may acquire certain capabilities. In effect, those gifts call for an Unusual Background (p. B96) that costs 0 points, and this is an implicit part of templates that feature those abilities. Such a situation might have a game-world explanation (“Everybody knows that only one-eyed Northerners have The Sight!”) or be in the name of *Niche Protection* (pp. 18-19) – although these are often one and the same in a good story.

Players who *don't* select relevant templates can't simply declare, “Since the Unusual Background costs nothing, I'll just write it down and buy the associated traits anyway.” That's no more valid than someone playing a human PC noting “Feature: Breathes 95% carbon dioxide, 3% nitrogen, 2% argon [0]” and expecting it to be true. The point cost isn't the issue . . . such an Unusual Background is part and parcel of a character template, exactly as a zero-cost racial feature is inherent to a racial template. It isn't available piecemeal.

Overall, zero-cost Unusual Backgrounds are fairest in campaigns that use mandatory templates, each guaranteeing access to interesting abilities. Exclusivity isn't necessary; lists can overlap from template to template. Equality isn't a big

deal, either – that is, not all templates need to offer the same number or point value of “reserved” traits – because everything still *costs what it costs*, meaning that characters with access to fewer special options but the same number of starting points can simply spend more on common-but-valuable gifts such as above-average DX and IQ. However, it better serves the cause of *fun* if every PC can do one or two things that others cannot.

If character templates are mandatory but only *some* of the set enjoys access to cool stuff, if there are special-case templates (p. 6) for certain abilities, or if templates are entirely optional, then it becomes important to consider “dramatic balance” – which is about time in the spotlight, not “game balance” or point costs. Several methods might prove useful here, individually or concurrently:

- Give *other* templates greater leeway on general campaign limits. For instance, if the “pilot” template lacks the cybernetics of the “cyborg,” the psionic powers of the “esper,” and the vast mental training of the “human computer,” then it would be fair to make him a paragon of sharp eyes and reflexes, able to buy up to +3.00 to Basic Speed instead of the usual limit of +2.00, and even DX and Per 25 instead of the human norm of 20 . . . or maybe he can acquire new Piloting specialties out of the blue whenever he has enough points, for entirely dramatic reasons (“He's the pilot – *of course* he can fly that!”). Such approaches work best when templates are mandatory for all.

- Give templates with zero-cost Unusual Backgrounds matching implied taboo traits (below) that forbid useful capabilities. This means that such people enjoy access to some abilities at the cost of other doors being shut. The most common example is a simple inversion of the previous approach: subject individuals who have special gifts to stricter limits than the campaign norm. That mundane “pilot” might be limited to DX and Per 20 – but perhaps the more remarkable character types can have only DX and Per 15. This kind of approach works well when freeform character creation is allowed but special-case templates are the only route to extraordinary abilities.

- Give templates that have zero-cost Unusual Backgrounds mandatory disadvantages associated with their abilities. For instance, if only the “cleric” template can have Power Investiture, buy True Faith, or cast theurgic spells, then make sure that clerics *also* have a set of restrictive self-imposed mental disadvantages (p. B121) such as Disciplines of Faith, Honesty, and Vows. When using *GURPS Powers*, required disadvantages might even form the basis for a power modifier that suspends the wielder's powers if he strays from a moral code, exercise regimen, etc. This approach doesn't require *anybody* to use a template; fiction is full of special gifts with downsides. However, it's useful to concoct templates for such people to illustrate the campaign's ground rules for their capabilities.

## Implied Taboo Traits

The flipside of zero-cost Unusual Backgrounds is hidden traits that *forbid* particular choices to characters built on some templates. Like members of many nonhuman races, such people are bound to attribute or secondary characteristic ranges that are stricter than the campaign norms, or cannot buy specific advantages, disadvantages, or skills. There are two basic ways to handle these “taboo traits”:

## How Hidden?

In a campaign with prescriptive, mandatory templates, hidden traits (pp. 27-29) can be left truly implicit, because each player *must* pick a template that specifies *everything* available. By virtue of appearing on the template, special abilities are allowed without any need to state that they're due to a built-in zero-cost Unusual Background. Similarly, anything not on the template is “taboo” by dint of omission, the template's baseline attributes plus modifiers included with its advantages and disadvantages handle attribute minima and maxima, and there's no requirement to spell out such things.

In any other campaign, be more explicit. Making “Available Special Abilities” and “Taboo Traits” lists for each template is work, but the players will appreciate the effort and honesty. To save time, preface the template set with a statement that every template's “taboo traits” include all special abilities listed for another template but not for it, define categories such as “military skills” and “magical abilities” campaign-wide for quick reference, and keep each template's lists short by picking only those gifts or constraints that the concept truly requires.

• If templates are mandatory, start by making lists of what's permitted to *all* characters, regardless of template: everyman traits (p. 17), campaign attribute limits, recommended advantages and disadvantages, widespread skills, and so on. After that, design individual templates normally, adding whatever fits regardless of whether it's consistent with those general lists. A player who selects a template may choose from among its traits plus those allowed by the campaign's general permissions. *Everything else* is "taboo" by default.

• If templates are anything but mandatory, append footnotes or customization notes (pp. 14-15) that explicitly state what's "taboo." For instance, in a game world where the gods oppose magic, it may be that *most* people can acquire Blessed and True Faith but mages cannot, so wizard templates should mark Magery with a note like "Forbids Blessed and True Faith." More mundanely, a template for military commandos is likely to come with a lengthy list of "taboo" physical disadvantages and many mental ones, as well as strict attribute minima.

If it's possible to select multiple templates, lenses, or modules, then "taboo traits" go even deeper: all choices containing them are themselves "taboo," unless the GM spells out an exception. Any waiver should effectively impose a replacement constraint. For instance, in that example where the gods oppose magic, a wizard couldn't skirt Magery's drawbacks by buying a "chosen by the gods" lens without special permission from the GM – probably in the form of accepting *another* restriction such as "knows no spells despite paying for Magery."

In all cases, if templates are anything but prescriptive, there will be points left over – and unless templates always burn the full disadvantage limit, there will be a few points floating around for customization, if only those from quirks. *These extra points are still constrained by the template's taboos.* If there's any chance that the player might select traits that don't fit the template's concept, include suitable warnings!

## TEMPLATE-OPTIMAL ABILITIES

A template's abilities might include new traits specially suited to it. These needn't be exclusive to it – if they're generally available, the template may describe individuals who exemplify those capabilities, pursue occupations that require them, play dramatic roles that rely on them, or hail from cultures where they're widespread. Thus, although such traits are commonly associated with zero-cost Unusual Backgrounds (p. 28), that isn't essential; what's important is that they're *optimal* for particular templates, strengthening concepts or boosting key competences. Still, there are few better ways to make certain templates important in the game world and attractive to players than to offer template-optimal traits that are also *template-specific*.

While any kind of trait could fill such a role, a few are particularly useful.

### *Higher Purpose*

see p. B59

Higher Purpose can combine a Code of Honor specific to an occupation or a culture – or even to a dramatic role like "honorable hero" – with +1 to all dice rolls for a group of tasks that characters built on the template perform in the

course of playing their part. This double-barreled nature makes it ideal for fleshing out a concept! It works best as a fixed advantage, but might be optional on a template describing a group whose members don't share consistent goals.

Published examples include:

*Higher Purpose ("Medic!")* – for the **GURPS Action** "medic" template – gives +1 to success rolls made to aid injured allies in action scenes: Dodge and movement skill rolls to reach them under fire, HT rolls to stay conscious on the way there, medical skill rolls to patch them up, etc.

*Higher Purpose (Defend the Faith)* – for the **GURPS Monster Hunters** "crusader" template – gives +1 to all rolls to protect sacred ground, defend a member of the PC's congregation, or recover a holy artifact that rightly belongs to his religious group.

*Higher Purpose (Seek Knowledge)* – for the **GURPS Dungeon Fantasy** "sage" template – gives +1 to any roll made to bargain for books, decipher runes, communicate with sphinxes, etc.

As the examples imply, Higher Purpose isn't always mystical. Though the advantage is often entangled with holy power or something similar (like Defend the Faith), it could just as easily flow from determination or dramatic necessity (both factor into "Medic!"). The motivation could even be unabashedly meta-game, with every template in a set sporting a Higher Purpose that guarantees that heroes built on it do well in their spotlight moments, provided that they're roleplayed appropriately.

The GM might treat Higher Purpose as coming in levels, with Higher Purpose 2 [10], Higher Purpose 3 [15], or more granting +1 *per level* to affected dice rolls. Perhaps all characters built on the template have Higher Purpose 1, with higher levels offered as options, or maybe Higher Purpose 1 is available to everybody but specific templates have access to additional levels as a special ability.

## Talents

see pp. B89-91

A template with several related skills is likely to include a Talent for those activities. This might be because the Talent helps define the concept – explaining why somebody would enter an occupation, perhaps even serving as a job requirement (see *Advantages*, pp. 10-11) – or because it optimizes the template's point-spending (see *Optimization*, pp. 13-14). Whatever its justification, where Higher Purpose (above) provides a bonus to a category of *tasks*, Talent aids a group of *skills* that characters built on the template use to play their role.

If no stock Talent suits the template, it's easy to coin a new Talent by following the guidelines in the **Basic Set** or the expanded advice in **GURPS Power-Ups 3: Talents**. Remember that the most plausible Talents are believable inborn knacks. If the aptitude can be defined *without* resorting to the names of templates or skills, then it's probably fine; e.g., "a mind for inventing complex mechanisms" describes a reasonable Talent for a "gadeteer" template, but "good at ninja stuff" is a hopelessly circular definition for a Talent for a "ninja" template.

As in all RPGs, however, trait divisions in **GURPS** are somewhat arbitrary. Skills are no exception. If a template needs several skills to describe what the GM sees as a *single* occupation or undertaking, and this activity is one at which he feels a person could be naturally gifted, then a Talent for all of the relevant skills passes the plausibility test.



As well, **Power-Ups 3** presents a Talent option called Job Training that's *defined* as "I'm adept at every key skill on my template." Details are beyond the scope of this work, but in brief: it gives +1 per level to every affected template skill (normally primary and secondary ones only), costs 1 point per level for every two template skills that benefit, and imposes strict limits on learning, maintenance, and more. It makes a fine addition to an occupational template, but calls for access to **Power-Ups 3**.

All of which said, plausibility varies with campaign realism level. In a fantasy setting, people born on the feast day of the Ninja God might be naturals at the sundry ways of the ninja, while those whose birth sign is that of the Wandering Tradesman have a knack for 12 jobs whose only link is the Tradesman myth. In cinematic play, "what makes sense" is often identical to "what's good for the story," and the GM may give each template Talent at its primary and key secondary skills solely to make it easier for the resulting PCs to advance the plot. And the GM always has *carte blanche* to link unrealistic skills such as Body Control, Enthralment skills, Thaumatology, and Weird Science however he likes!

Whatever their realism level, custom Talents are extra-appealing as template-specific traits because of the optimization they enable; e.g., a vehicle-related Talent that benefits Boating, Driving, Piloting, and Submarine would cost 5 points/level and be a wonderful bargain for a PC who has even two specialties among those skills. Thus, the GM might wish to consider reserving such Talents as the special abilities of specific templates.

*Hide not your talents, they for  
use were made . . .*

– Benjamin Franklin

## Perks

see pp. B100-101

Perks can "provide a modest bonus (up to +2) to an attribute, skill, or reaction roll in relatively rare circumstances." A perk giving +1 or +2 to rolls against one of a template's definitive attributes or skills, under circumstances central to its concept, is a cheap, easy way to add depth. It's a *very* limited version of the bonus that Higher Purpose (p. 29) or Talent (pp. 29-30) grants, and the conditions that limit it represent an opportunity to flesh out the template: word the situations in which the benefits pertain in a way that hints at what a PC built on the template ought to be doing, at least some of the time.

Not all perks provide bonuses. Qualitative effects are fine – and perhaps even better, since they're defined *entirely* in terms of activities and circumstances. For instance, the **GURPS Dungeon Fantasy** "holy warrior" template has the perk "Foes slain personally can't rise as undead," which all by itself tells the player that this role is about violently opposing necromantic abominations. That's a lot of exposition from a one-point trait!

As perks are largely user-defined and easily adjusted, they're often template-specific. There's no good reason *not* to rename a general perk and adjust the situations in which it applies to get an optimal match to a particular template and its associated activities. For instance, in a campaign where the "seer"

template is all about eating lotus and receiving visions, it's trivial to turn Alcohol Tolerance into Lotus Tolerance that gives +2 to HT rolls for lotus use.

For *exhaustive* advice on perk design – and many examples to adapt to your templates – the place to go is **GURPS Power-Ups 2: Perks**.

## Modifiers

see pp. B101-117

An interesting way to turn an advantage available on many templates or to everyone into an ability specific to just one or a few templates is to apply a custom enhancement or limitation that echoes the template's concept. Volumes could be written about modifiers (they fill **GURPS Power-Ups 4: Enhancements** and vast swaths of **GURPS Powers**), so it's difficult to generalize, but the most useful examples are innately flexible, like these:

*Accessibility* (p. B110): Limiting an advantage might not seem like a way to highlight characters built on a template as prominent users of that ability, but there are exceptions. First, it's a kind of optimization to use Accessibility to reduce a trait's point cost by restricting access to the specific circumstances under which such a person would nearly always use the ability. For instance, the "traceur" template in **GURPS Action** buys Trained by a Master with a -50% limitation that unlocks only cinematic abilities and rules related to movement, enabling him to be unrealistically mobile (his niche!) very cheaply. Second, when an advantage *only* appears on templates, template-specific Accessibility modifiers can divvy up its applications. **Action** again provides an example: The "hacker" template has Quick Gadgeteer with a -50% limitation restricting it to computers and codes, the "wire rat" template gets it with a -50% limitation that encompasses strictly electrical and electronic devices that aren't computers, and *nobody* can buy an unlimited version; thus, Accessibility helps differentiate two templates.

*Cosmic* (p. B103): The +50% version of this enhancement can suspend a built-in restriction of an advantage. This can turn an otherwise "generic" trait into a template-specific ability. Maybe Empathy is common, but on the "healer" template it gets "Cosmic, Also gives physical status," extending its +3 to skill rolls to diagnose or treat illness or injury. Perhaps Mind Probe is an option on many templates, but only the "necromancer" template has "Cosmic, Works on the dead" for prying thoughts from corpses. In **GURPS Dungeon Fantasy**, the "artificer" template has the option of putting Cosmic on Quick Gadgeteer to extend gadgeteering abilities to magic items – a unique trick. **Power-Ups 4** is *especially* useful here, as it includes a long discussion of Cosmic.

*Pact* (p. B113): If a template includes supernatural abilities enabled by a zero-cost Unusual Background (p. 28), these might come with Pact limitations tying them to the template's disadvantages. This is a convenient way to link a template's advantages and disadvantages to give it a cohesive identity.

## Wildcard Skills

see p. B175

The GM might want to define wildcard skills that encompass primary and important secondary skills for some or all of the campaign's templates. For each niche, consult Chapter 4 to identify crucial skills, follow the guidelines in *Skills* (pp. 11-13) to set levels, and calculate how many points that would cost.

Rather than purchase ordinary skills individually, though, invest roughly the same number of points in a *single* wildcard that covers them all. Such wildcards needn't replace those skills in the campaign in general. They work best when restricted to templates for people for whom *all* of the constituent skills are vital, while characters built freeform or on unrelated templates buy the individual skills normally.

Such wildcard skills might simply match templates on a one-to-one basis, perhaps even sharing names with them. For instance, *GURPS Action* offers templates named "assassin," "cleaner," "demolition man," and so on, each with a corresponding wildcard: Assassin!, Cleaner!, Demolition Man!, etc. Not every template needs to have a wildcard. Some templates may include too few skills for this to be efficient (see below), while others lack cinematic elements by design.

Another possibility is for the campaign to feature a broad wildcard skill set and define templates via *combinations* of wildcards. For example, *GURPS Monster Hunters* offers Blade!, Detective!, Gun!, Inventor!, Lore!, Medic!, Science!, Talker!, and Ten-Hut!, but these don't correspond to templates. Rather, the "commando" template enjoys access to Gun!, Blade!, and Ten-Hut!; the "sage" gets Lore!; the "sleuth" can know Detective!, Talker!, and Ten-Hut!; the "techie" uses Inventor!, Medic!, and Science!; and the "warrior" starts with Blade! In situations like this, wildcard combos generate the kinds of synergies that *Distribute the Goodies* (pp. 17-18) mentions. Again, it isn't necessary to give every template wildcards, and the GM may opt to restrict them to templates that otherwise lack larger-than-life abilities. For instance, the previously mentioned *Monster Hunters* templates get wildcards, while the "crusader," "experiment," "inhuman," "psi," and "witch" wield superhuman powers *instead*.

In either situation, wildcard skills might be fixed traits, options, or variant rules. Several of the mandatory, prescriptive templates in *Monster Hunters* assign wildcards automatically. The "warrior" template there also presents the Blunt! skill as an option for fighters who prefer bludgeoning to hacking. In *Action*, by contrast, *none* of the templates list wildcards; such skills are strictly optional. The GM can mix approaches, allowing players to decide for themselves whether they want to swap points out of ordinary skills to buy the wildcards their templates allow – perhaps on the basis of whether that's optimal.

Indeed, *Optimization* (pp. 13-14) is a serious concern when using wildcard skills. At triple the cost of Very Hard skills – topping out at 12 points/level – they can easily end up being inefficient. A wildcard that replaces skills based on a single attribute is no bargain alongside even one or two ordinary skills based on that score, and *two* such

wildcards quickly become less efficient than raising the attribute. Thus, it's strategic to ensure that wildcards span skills based on DX, IQ (including Will and Per), and HT, each floating from its nominal base to the relevant attribute for skill rolls normally based on that score. In fact, a good way to visualize wildcards is as enabling the character to perform all tasks related to his niche by making appropriate attribute rolls, modified by relative skill level. If even that seems unimpressive, check out Wildcard Points in *GURPS Power-Ups 5: Impulse Buys*.

Finally, be aware that wildcard skills for templates serve a near-identical purpose to template-specific Talents (pp. 29-30) – namely, improving ability with a broad range of skills related by niche. A template might offer one or the other, but it's almost never a good idea to use both.

## Powers

see p. B257 and *GURPS Powers*

For occupational templates that describe such supernatural callings as "psychic" and "sorcerer" – and for dramatic templates aimed at heroes whose amazing gifts define their place in the story – a *power* (group of advantages that share a modifier and a Talent) can serve as an excellent source of distinction. When templates are mandatory, at least for people with superhuman capabilities (*Special-Case Templates*, p. 6), the most obvious framework is one wherein each power is associated with a template whose hidden traits (pp. 27-29) grant access to it and perhaps impose related drawbacks. Powers can also tie in with the more tangible possibilities mentioned so far.

For starters, a power's Talent could define a template as discussed in *Talents* (pp. 29-30), providing a bonus both to rolls to use abilities and to key skills. Unrealistic skills (e.g., Enthrallment skills, Musical Influence, and skills that rely on Trained by a Master) are clear choices, but moderately realistic ones associated with extraordinary claims (Breath Control, Dreaming, Esoteric Medicine, Exorcism, Hypnotism, etc.) also fit. A Talent that benefits skills *and* advantages should cost 10 points/level, increasing to 15 points/level if it affects more than a dozen skills.

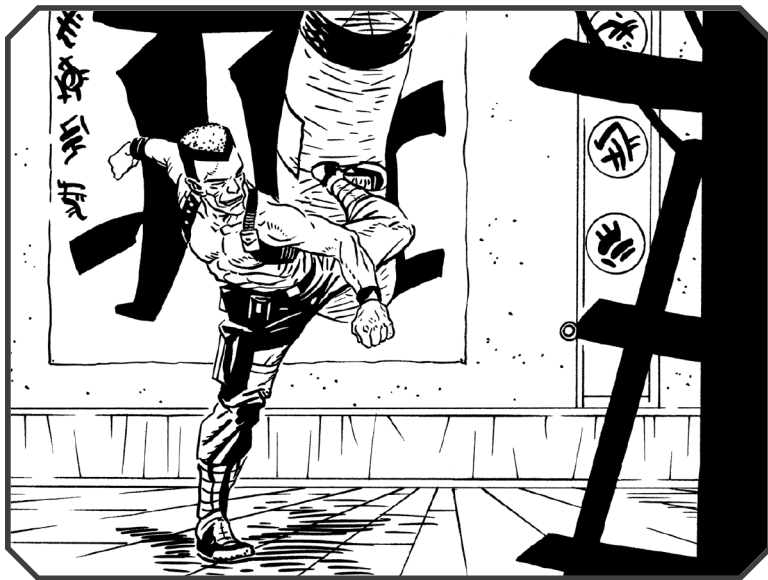
As well, powers can suggest template-specific perks (p. 30). *GURPS Power-Ups 2: Perks* defines "power perks": one-point superhuman abilities that accompany powers. Making one of these a fixed element on a template is a simple way to leave ability selection a matter of player choice while giving every character built on the template a hallmark trait. Examples include a "pyrokinetic" template with a perk that lets the pyro

generate the equivalent of a match flame from his finger, and a "shaman" template with stock Autotrance (p. B101).



And by definition, powers imply modifiers (p. 30). These can differentiate between users of identical abilities all by themselves, thereby making the associated templates distinctive as well. For instance, mental communication – as Mind Reading or Telesend – is common among the supernaturally gifted. If those advantages have Mana Sensitive (p. B34) on the “sorcerer” template, a Pact (p. B113) linking them to a Discipline of Faith disadvantage on the “priest” template, and Telepathic (p. B257) on the “psychic” template, they’ll be dissimilar enough to keep the niches from melting together.

Finally, it’s possible to think more broadly. Like wildcard skills (pp. 30-31), powers needn’t be associated with templates on a one-to-one basis. What’s unique about each template may instead be the *group* of powers to which it grants access. There might be a general “psi” template that offers ESP, Psychokinesis, and Telepathy; a broad “blaster” template with a selection of destructive powers like Electricity, Fire, and Radiation; a “mystic” template that gives a choice of Divine, Magic, and Spirit powers; and so on.



## CHARACTER IMPROVEMENT OPTIONS

In theory, character templates matter only during character creation, after which PCs are supposed to “forget” such meta-game origins and evolve as if they had been designed freeform. In practice, the campaign’s need for niche protection (pp. 18-19) and many players’ desire for guidance (if neophytes) or inspiration (if veterans) don’t suddenly evaporate once the adventures start. Niches influence spotlight time enough to be important in play, while some gamers find the dynamic process of character *development* more challenging than the static task of character *design*. Thus, it can be desirable to give templates a role in how earned character points are spent.

This is already the case in several of the approaches discussed so far! Many character-development options depend on a key trait. If templates are mandatory – or required in particular cases (*Special-Case Templates*, p. 6) – then such a trait might appear only on specific templates. If it’s unavailable in play, then it’s restricted to characters built on those templates,

which means that all future growth that depends on it is likewise constrained. For instance, if the GM deems Magery an inborn gift that cannot be bought later on, and the only way to start with it is to build a PC on the “wizard” template, then without GM intervention, there’s no way for people who *don’t* use that template to learn spells that require Magery.

However, the GM can go further and rule that even traits that *aren’t* strictly off-limits as later purchases are only available to those with appropriate templates. This amounts to extending a zero-cost Unusual Background (p. 28) from starting abilities to future ones. There are several ways this can work:

*Template-guided improvement.* Abilities the template allows as initial purchases – including those protected by zero-cost Unusual Backgrounds – can be bought later with earned points. This might mean just some things (the GM doesn’t *have* to allow wizards to improve Magery or fighters to develop High Pain Threshold) or literally *everything*. There may be conditions attached . . . time, money, training, whatever. If Weapon

Master is optional on the “warrior” template, warriors who don’t start with it might have a few hoops to jump through! Template-guided improvement is often the only way to attain the high attribute levels accessible to templates given greater leeway on general campaign limits; e.g., a template could permit DX 25 as compensation for no special abilities, but unless it costs 300 points or more, this actually means “You can eventually buy up to DX 25 in play.”

*Template-limited improvement.* The campaign has a list of traits that anybody may add in play, but if your template rejects something like that, then it’s forever off-limits. While this is most often no thanks to an implied taboo trait (pp. 28-29), it might instead be a matter of buying off disadvantages: No matter how many points you have, you’re stuck with your template’s definitive disadvantages. This also encompasses lower-than-usual attribute limits for templates, where such restrictions balance generous access to special abilities.

*Lens-mediated improvement.* Most or all character development is through buying lenses (pp. 25-27) intended for the purpose – some of which might be template-specific, while others are general. In the strictest model, each template has a succession of lenses that must be bought in a particular order, giving “quantum leaps” in improvement; this brings character levels to **GURPS**, for gamers who want that. Quite different from that is the campaign where some or all players create their PCs freeform, after which lenses are offered to guide later growth – that is, the standard picture is inverted so that templates are for development, not design! In all cases, it’s best if the lenses present options rather than fixed choices, or else all PCs of a particular type will eventually converge, which is boring.

*Power-ups.* The template-specific abilities available to starting characters are only a subset of the list that the template allows, and additional options or “power-ups” can be bought with points earned in play. This is effectively template-guided improvement with a “basic template” and an “extended template.” For example, a template might start with DX 15 and offer DX +1 among its advantage options, limiting starting DX to 16, yet allow “DX up to 25” as a power-up. Like lenses, some power-ups can be permitted to every template in a set while others are only for *particular* templates.



These options can coexist! In *GURPS Dungeon Fantasy*, for instance, each character type enjoys template-guided improvement in the form of the right to spend earned points on anything on the original character template, each template also has access to exclusive power-ups and lenses in play, and additional power-ups and lenses are offered to nearly everyone – but several archetypes have to live with “taboos” or disadvantages no matter how many points they earn. The GM can get results that range from completely optional guidance during character

development, through modest pressure for PCs to stay in their niches, all the way up to emulation of a level-based game system.

*The never-ending task of self improvement.*

– Ralph Waldo Emerson

## WRITING IT UP

How to present a template is a “trick of the trade” only in the sense that it’s the kind of fussiness that mostly matters to paid writers! The GM is free to use whatever format he and his players find clear, and is encouraged to pack in as much detail as patience allows. Still, presentation affects comprehension. Years of publishing *GURPS* material have shown the following outline to be effective:

*Template Name:* Style this as a title preceding the template’s contents. Players are apt to refer to it, so keep it *descriptive* and *snappy*. If several template sets coexist, consider how names will “stack.” One set – probably occupational templates – should use nouns while the rest are adjectives.

*Cost* (pp. 8-9): Place this under the name, exactly like the point value of an advantage in the *Basic Set*. It’s crucial to spell out how many character points the template eats up. If templates are prescriptive, this also tells players the campaign power level.

*Template Description* (p. 8): Put this *before* the stats to help players understand the template’s goals and decide whether it suits their play style.

*Stats Block:* Now list all the traits! Give each type its own clearly labeled paragraph or section. Published templates arrange trait categories in roughly the order in which the *Basic Set* introduces them: *Attributes*, *Secondary Characteristics*, *Advantages*, *Perks*, *Disadvantages*, *Wildcard Skills*, *Primary Skills*, *Secondary Skills*, *Background Skills*, *Techniques*, *Spells*, and finally *Special Abilities*. Omit empty sections (Perks, Wildcard Skills, Techniques, Spells, and Special Abilities are often absent), but never Attributes or Secondary Characteristics, even if all the scores are human-average. Published templates also separate choices *within* each section to make it obvious that there are several things to decide; the “official” method is to insert a bullet (●) between player decisions, but use whatever trick you like. Within each list of traits or choices, it’s helpful to sort items in some intuitive way – alphabetical order, skill difficulty, etc.

*Footnotes:* If a trait is unusually complicated – e.g., a disadvantage that requires the player to choose a self-control number, a skill modified by a required advantage, a template-optimal ability (pp. 29-32) that needs an explanation, or any element mutually exclusive with anything else on the template or that implies a “taboo trait” (pp. 28-29) – then players will *greatly appreciate* a note to that effect! Put a mark like “\*” or “†” on the item in question, repeat the mark below the stats block, and spell out what’s so special.

*Lenses* (pp. 25-27): If the template has special lenses available for it, list these by name after all the stats but before the next section.

*Customization Notes* (pp. 14-15): This part is optional, but consider discussing player choices offered in the stats block or in the form of lenses, at least. Putting these notes after everything so far helps ensure that the player is informed about the topics being discussed.

*Power-Ups* (p. 32): If templates guide character development, offer a set of power-ups for *future* growth. These should come last, since they’re rarely relevant to character creation.

## SAMPLE TEMPLATE

The best way to illustrate the nitty-gritty of template presentation is with a worked example. This “soldier” template *isn’t* “canonical” in any sense! It’s how one GM might interpret that occupation in a particular campaign, and shows what elements go where in the style of published *GURPS* supplements.

### *Soldier*

#### 50 points

You’ve successfully completed TL8 basic military training of some kind (assume that all technological skills are TL8) and are now trusted to defend your country using deadly force. Although you have above-average potential, you aren’t some sort of action-movie “army of one.” You’re a moderately realistic greenhorn infantryman.

*Attributes:* ST 11 [10]; DX 10 [0]; IQ 10 [0]; HT 11 [10].

*Secondary Characteristics:* Damage 1d-1/1d+1; BL 24 lbs.; HP 11 [0]; Will 10 [0]; Per 10 [0]; FP 11 [0]; Basic Speed 5.25 [0]; Basic Move 5 [0].

*Advantages:* Military Rank 0† [0]. ● A total of 20 points chosen from among ST or HT +1 or +2 [10 or 20], IQ or DX +1 [20], Will or Per +1 to +4 [5/level], FP +1 to +3 [3/level], Basic Move +1 to +3 [5/level], Absolute Direction [5], Acute Senses (any) 1 or 2 [2/level], Alcohol Tolerance [1], Combat Reflexes [15], Deep Sleeper‡ [1], Fearlessness [2/level], Fit [5] or Very Fit [15], Hard to Kill [2/level], High Pain Threshold [10], Less Sleep 1-4 [2/level], Lifting ST 1 or 2§ [3 or 6], Night Vision 1 or 2 [1 or 2], Outdoorsman 1 or 2 [10 or 20], Penetrating Voice [1], Rapid Healing [5], Resistant to Disease (+3) [3], Single-Minded [5], or Temperature Tolerance 1 or 2 [1 or 2].

**Disadvantages:** Duty (To army; 12 or less)† [-10]. • A further -15 points chosen from among Addiction (Chain Smoker) [-5], Bloodlust [-10\*], Bully [-10\*], Callous [-5], Chummy [-5] or Gregarious [-10], Code of Honor (Soldier's) [-10], Compulsive Carousing [-5\*], Fanaticism (Own nation) [-15], Gullibility [-10\*], Hidebound [-5], Incurious [-5\*], Intolerance (Enemy nation) [-5], Laziness [-10], Light Sleeper‡ [-5], Overconfidence [-5\*], Post-Combat Shakes [-5\*], Sense of Duty (Unit) [-5] or (Nation) [-10], Truthfulness [-5\*], Wealth (Struggling) [-10], Workaholic [-5], or worsen Duty (12 or less) [-10] to Duty (15 or less) [-15] for -5 points and/or change it to Extremely Hazardous for -5 points.

**Primary Skills:** Guns (Rifle) (E) DX+2 [4]-12; Hiking (A) HT+1 [4]-12; and Soldier (A) IQ+2 [8]-12.

**Secondary Skills:** Brawling (E) DX [1]-10; NBC Suit, Spear, Throwing, and Wrestling, all (A) DX [2]-10; and Camouflage (E) IQ [1]-10. • Three of Gunner (Cannon or Machine Gun), Guns (any other), or Knife, all (E) DX+1 [2]-11; Driving (Automobile or Heavy Wheeled) or Stealth, both (A) DX [2]-10; First Aid or Savoir-Faire (Military), both (E) IQ+1 [2]-11; Armoury (Body Armor, Heavy Weapons, or Small Arms), Artillery (Cannon or Guided Missile), Electronics Operation (Comm, EW, or Sensors), Explosives (Demolition), Forward Observer, Freight Handling, Mechanic (Automobile or Heavy Wheeled), or Navigation (Land), all (A) IQ [2]-10; Tactics (H) IQ-1 [2]-9; Observation, Survival (any), or Tracking, all (A) Per [2]-10; or 2 points to raise one two-point secondary skill by a level or two one-point secondary skills by a level.

**Background Skills:** A total of 3 points in any previous skill; Climbing or Sports (any), both (DX/A); Hobby Skill (any) (DX/E or IQ/E); Area Knowledge (any), Current Affairs (any), or Games (any), all (IQ/E); Gambling, Fast-Talk, or Streetwise, all (IQ/A); Carousing (HT/E); Lifting (HT/A); Intimidation (Will/A); or Scrounging (Per/E).

\* Multiplied for self-control number; see p. B120.

† Military Rank and Duty reflect admission to military service. This makes attributes or secondary characteristics lower than those above, most physical disadvantages, mental disadvantages not listed here, and Social Stigma (Criminal Record or Minor) “taboo” without GM permission.

‡ Deep Sleeper and Light Sleeper are mutually exclusive – pick one.

§ Lifting ST is technically exotic, but soldiers lug heavy kit often enough for this to be believable.

## Lenses

In both cases below, if the soldier *already* knows one of the extra skills, add points up to the nearest full skill level and move leftovers to the discretionary pool. Further lenses, representing specialized training, will be available for earned points in play.

**NCO** (+45 points): Add IQ +1 [20]; Military Rank 1 [5]; Administration (A) IQ-1 [1]-10; Leadership (A) IQ+1 [4]-12; Savoir-Faire (Military) (E) IQ [1]-11; Tactics (H) IQ-1 [2]-10; and a total of 12 more points of advantages and/or primary, secondary, or background skills.

**Officer** (+45 points): Add IQ +1 [20]; Military Rank 3 [15]; Administration (A) IQ [2]-11; Leadership (A) IQ [2]-11; Savoir-Faire (Military) (E) IQ+1 [2]-12; Tactics (H) IQ-1 [2]-10; and 2 more points in primary, secondary, or

background skills. • Add Strategy (H) IQ-1 [2]-10 to optional secondary skill choices.

*Any group is weaker than a man alone unless they are perfectly trained to work together.*

– Robert A. Heinlein,  
**Starship Troopers**

## Customization Notes

There are a few big decisions to make here, starting with mindset. The most “heroic” soldier is the honorable, gung-ho kind, who displays loyalty (Chummy or Sense of Duty) and zeal (Code of Honor, Overconfidence, Workaholic, or a more serious Duty for which he likely volunteered). However, armies are full of troops who’ve had the spark whipped out of them (Hidebound, Incurious, or Truthfulness) or been thoroughly indoctrinated (Fanaticism). And many cinematic stereotypes have a basis in reality, including the gun-shy youngster (Gullibility, Light Sleeper, or Post-Combat Shakes), the slothful “get over” artist (Addiction, Compulsive Carousing, or Laziness), and the unstable wannabe killer (Bloodlust, Callous, or Intolerance). Real-life soldiers often display elements of several archetypes.

Next comes the matter of natural talent. Some soldiers start out or become *physically* well-suited to the job, with high ST, HT, or FP alongside a few of Fit, Hard to Kill, High Pain Threshold, Lifting ST, Rapid Healing, Resistant to Disease, and Temperature Tolerance. Others show *mental* resilience in the form of Combat Reflexes, Deep Sleeper, Fearlessness, Less Sleep, Single-Minded, or above-average Will. Of course, the army has many specialized jobs, and it’s worth picking gifts that would be helpful there; e.g., some of good Per, Absolute Direction, Acute Vision, Night Vision, and Outdoorsman for a future sniper. Again, a mix is most realistic, if less dramatic.

Then there’s the question of skills. While basic training dictates the majority of these, most new soldiers are familiar with the rudiments of a few specialized activities, whether because they are naturals at specific tasks covered by the Soldier skill (and perhaps were singled out for this), pulled the same duties over and over, or trained in close proximity to a specialist unit. Possibilities include a broad knack for military matters (Savoir-Faire and Tactics), lots of time in the motor pool (Driving, Freight Handling, and Mechanic), being trained by an artillery unit (Artillery and Forward Observer), or being stationed in a wilderness area (Navigation, Survival, and Tracking).

The campaign will start at 100 points and allow -50 points in disadvantages, so this template leaves 50 points unspent, plus up to 25 points more from -20 points of added disadvantages (although many are “taboo”) and five quirks. These might buy further template options or traits generally allowed in the campaign – better attributes would be a good investment. Training in occupational specialties will take place between adventures, but it’s possible to put customization points toward starting out as a corporal or a very green sergeant (NCO lens with Military Rank 1), or as a newly commissioned lieutenant (Officer lens with Military Rank 3).

# CHAPTER FOUR

# NICHES

Every story confronts its major characters with dramatic and practical challenges. The subset of these that a PC is best-suited to take on defines his *niche*. The game is most fun when the overlap between niches is relatively small and the tasks corresponding to each one occupy about the same amount of play time. In that case, each player gets a turn and nobody is left out; in theatrical terms, everybody enjoys the same amount of time in the spotlight.

Templates – particularly mandatory ones (p. 6) – are an effective tool for defining a campaign’s niches. A well-designed template set is a way for the GM to ensure that the PCs possess the right abilities to confront likely challenges, and that these are distributed among roles in a way calculated to give comparable spotlight time. It also enables players to discuss group composition in broad-but-meaningful terms, like “driver” or “medic,” instead of having to resort to trait-by-trait comparisons and checklists.

The trick is to identify niches of equal breadth and then design templates for them. There’s no way to do this perfectly, but here’s some broad advice:

*He has achieved success . . .  
who has filled his niche and  
accomplished his task.*

– Bessie Anderson Stanley,  
“Success”

1. Think about the challenges the campaign will offer and divide them into categories that look like they’ll take about the same amount of play time to resolve. *This is the hard part!* To help make this prediction come true, make ample notes at this step and consult these when planning adventures and game sessions.

2. Settle on the number of starring roles in the campaign. Start with the number of players, and then adjust downward to get a *little* overlap for safety or upward to account for late joiners or NPC assistants.

3. Define niches by dividing the categories of challenges from the first step among the number of starring roles from the second. If roles outnumber categories, work a new class of challenges into the campaign or split an existing one (e.g., fighting might fracture into ranged and melee combat, replacing the “fighter” niche with “archer” and “swordsman”). If categories outnumber roles, group together *related* challenges. Associations might be obvious (like “science” with “inventing”) or demand reimagining (in a campaign that has challenges for crooks, outdoorsmen, and stealth experts, the niches may end up being a stealthy outdoorsman called a “scout” and a stealthy crook called a “thief”).

4. Design a template for each niche, giving it the abilities it needs to meet its assigned challenges.

All of this advice holds whether the templates are occupational, dramatic, or cultural; for instance, the “thief” niche might go to the professional criminal, the archetypal trickster, or the cultural template for disenfranchised street-dwellers. The important thing is that the final results split up spotlight time evenly. The remainder of this chapter consists of big lists of suggestions to assist with this process.

## MATCHING TRAITS TO CHALLENGES

A campaign might present hundreds of varieties of challenges, most of them genre- or setting-specific (e.g., “feats of strength” involving ST, Lifting ST, the Lifting skill, etc. are important at low TLs – particularly in fantasy – but otherwise uncommon). Several broad areas that often arise on adventures are listed below. Each suggests fitting traits from the **Basic Set**, which the GM might find inspiring when designing templates associated with niches that tackle those challenges.

Where disadvantages appear, the assumption is that these would plausibly enhance a niche concerned with such challenges. This rarely means better results on dice rolls. It usually has more to do with having either a natural tendency toward the activity or fewer apprehensions or moral compunctions about doing the deed. *Stereotyped* disadvantages (e.g., Absent-Minded for academics) are omitted except where they’re too universal to ignore.



In all cases, it's important to pick only the traits that suit the campaign's genre and TL.

## Animals

Beasts come up in most adventure genres, whether this means a cowboy or knight's horse, the fantasy druid's pets, guard dogs, or wild animals encountered as monsters or the subjects of study. In some campaigns, dealing with them is a niche in itself.

*Advantages:* Allies, in the form of highly capable pets; Animal Empathy; and Animal Friend.

*Disadvantages:* Any self-imposed mental disadvantage (p. B121) tied to animal welfare.

*Skills:* Animal Handling; Disguise (Animals); Falconry; Mimicry (Animal Sounds or Bird Calls); Mount, when the PC is a beast; Naturalist; Packing; Riding; Teamster; and Veterinary. At higher TLs, add Biology (Zoology), an IQ/H optional specialty, and Paleontology (Paleozoology).

## Combat

Almost every adventurer needs abilities useful in a fight, because battles take a while to game out and an incompetent PC means a bored player. However, combat challenges *also* define niches. The difference is that characters who fill pure combat niches require higher skill levels and more supporting attributes and advantages than their associates.

*Attributes and Secondary Characteristics:* ST; DX; HT; HP; Basic Speed; and Basic Move.

*Advantages:* Ambidexterity; Combat Reflexes; Enhanced Defenses\*; Extra Attack\*; Fit; Gunslinger\*; Hard to Kill; Hard to Subdue; High Pain Threshold; Peripheral Vision; Rapid Healing; Trained by a Master\*; and Weapon Master\*. Traits with an asterisk (\*) may be too cinematic for some campaigns.

*Disadvantages:* Berserk, which brings both benefits and risks; Bloodlust, especially for assassins; Callous, ditto; and Sense of Duty, to one's own side or some great cause worth fighting for.

*Skills:* All combat/weapon skills! Countless niches encompass combat tasks, so pick matching skills. For example, an assassin might prefer Fast-Draw, Garrote, Guns (Pistol), Knife, and other skills for concealable weapons; a sniper needs Guns (Rifle); and a space marine is likely to know Battlesuit. Common supporting skills are Armoury, Connoisseur (Weapons), and Tactics; Animal Handling and Riding, for cavalrymen; and Savoir-Faire (Dojo), and possibly cinematic martial-arts skills, for martial artists.

## Communications

Handling an adventuring group's communications calls for a clear-voiced language expert. Intercepting enemy messages demands a good ear, too. At TL6+, add technical proficiency to all this. If the PCs aren't prepared for such challenges, the adventure may grind to a halt the first time they encounter a code or a foreign tongue.

*Attributes and Secondary Characteristics:* IQ and Per.

*Advantages and Perks:* Acute Hearing; Cultural Familiarity; Language Talent; Languages; Penetrating Voice; and Voice.

*Disadvantages:* Xenophilia.

*Skills:* Computer Operation; Cryptography; Electronics Operation (Comm, EW, Media, or Surveillance); Electronics

Repair (ditto); Gesture; Heraldry, because *visual* codes are communications, too; Linguistics; Lip Reading; Mimicry (Speech); Public Speaking; Savoir-Faire, in settings with strict social protocols surrounding messages; Typing; and Writing.

*When you are genuinely interested in one thing, it will always lead to something else.*

*– Eleanor Roosevelt*

## Crafting

Adventurers often face difficulties posed by broken or missing gear, or otherwise find themselves making hasty material preparations. Entire stories have been written about such things: raising the barn before winter, building a plane from the crash wreckage, etc. If adventures will involve such elements, then at least one niche should be up to the challenge. In low-key "slice of life" campaigns, *each* niche might have a trademark craft.

*Advantages:* Artificer; Gifted Artist; and High Manual Dexterity.

*Disadvantages:* Workaholic.

*Skills:* Armoury; Artist, especially Interior Decorating, Pottery, and Woodworking; Carpentry; Electrician; Electronics Repair; Jeweler; Leatherworking; Machinist; Masonry; Mechanic; Scrounging; Sewing; and Smith. If the campaign features relevant Professional Skills such as Clothmaker, Distiller, Glassblower, and Tanner, add those. Engineer should be an option for very talented individuals.

## Deceit

Many campaigns feature criminal or espionage activities. In those that do, some niche should handle the art of bypassing security not through force, stealth, or technology, but by pretending to be somebody else.

*Attributes:* IQ is *crucial* to impersonators (see p. B174).

*Advantages and Perks:* Cultural Adaptability\*; Honest Face; Social Chameleon\*; Voice; and Zeroed. Traits with an asterisk (\*) may be too cinematic for some campaigns. People with *established* alter egos might have Alternate Identity.

*Disadvantages:* Compulsive Lying; Enemies; Secret; and Trickster.

*Skills:* Acting; Disguise; Fast-Talk; Forgery, if the deceiver prepares his own fake ID; Makeup; Mimicry (Speech); and Psychology. Savoir-Faire and Streetwise are useful for passing oneself off as a "generic" member of a particular social class.

## Detective Work

It's the rare adventure that *doesn't* involve tracking footprints, questioning captives, searching bodies, tossing rooms, and so on. Most plots have at least one place where the PCs – be they principled cops, gritty bounty-hunters, or greedy dungeon-raiders – must follow a trail of clues.

*Attributes and Secondary Characteristics:* IQ and Per.

*Advantages:* Acute Senses, for spotting clues; Empathy, for detecting lies; and Intuition, for those times when the evidence is ambiguous. Actual detectives usually have Legal Enforcement Powers and/or Police Rank.

*Disadvantages:* Curious. Detectives often have Duty, Honesty (for the eventual reaction bonus), and/or Sense of Duty (ditto), too.

*Skills:* Artist (Drawing), for sketching faces from descriptions; Body Language; Computer Operation, in worlds with databases of fingerprints, license plates, photos, and so on; Criminology; Cryptography (Code-Breaking), an IQ/A optional specialty; Detect Lies; Electronics Operation (Security or Surveillance); Forensics; Interrogation; Photography; Psychology; Research; Scrounging; Search; and Tracking. Intelligence Analysis is vital for combining all the information *if* the GM plans to provide “free” insights on a success. Give genuine detectives Law (Police) and Savoir-Faire (Police).



## Esoterica

If the campaign features the occult or paranormal – as is common in fantasy, horror, and tales of the weird and conspiratorial – then solving related problems is the job of at least one niche, if not one per distinct form of esoterica.

*Attributes and Secondary Characteristics:* IQ; Will; and Per. If *spells* are involved, add FP to the list.

*Advantages and Perks:* Autotrance; Danger Sense; Empathy; Illuminated; and Intuition. For access to spiritual resources, add Clerical Investment and Religious Rank. Use Luck and Serendipity to emulate abstract “blessings.” If the setting features extraordinary abilities – Blessed, Channeling, Magery, Medium, Power Investiture, True Faith, etc. – then these are essential!

*Disadvantages:* Disciplines of Faith; Vows, especially weird ones; and Xenophilia, for those who deal with supernatural entities. Mystics occasionally exploit problems like Addiction (psychedelics), Epilepsy, Flashbacks, and Phantom Voices for gain. If occult powers exist, then Divine Curse, Weirdness Magnet, and related difficulties might even be *required*.

*Skills:* Autohypnosis; Dreaming; Esoteric Medicine; Fortune-Telling; Hidden Lore; Hypnotism; Meditation; Mind

Block; Occultism; Philosophy, the weirder the better; Religious Ritual; Symbol Drawing; Theology; and any Expert Skill with an unorthodox subject matter (Conspiracy Theory, Psionics, Thanatology, etc.). Skills that manipulate genuine power – Alchemy, Artist (Illusion), Enthralment, Exorcism, Herb Lore, Ritual Magic, Thaumatology, spells, etc. – also belong here, if they exist.

## Establishment

Dealing with the setting’s apparatus of power can be a major challenge – possibly the *principal* one, in a relatively cerebral campaign. This can be the primary job of a niche, or of several if there are many different authorities to wrangle.

*Advantages:* Charisma, for leaders; Claim to Hospitality; Contacts; Legal Immunity; Patrons; Rank; Reputation; Security Clearance; Social Regard; Status; and Wealth.

*Disadvantages:* Any Code of Honor, Duty, or Sense of Duty expected of the position. In some settings, Jealousy or Selfish might be necessary to seem convincing.

*Skills:* Administration; Current Affairs (People or Politics); Diplomacy; Economics; Expert Skill (Political Science); Geography (Political); Heraldry; Law; Leadership; Politics; Propaganda; Public Speaking; and Savoir-Faire, usually but not always the High Society specialty.

## Exploration

“How do we get there?” is a classic RPG challenge! While not all adventuring groups have a *dedicated* navigator, map-maker, and route-finder, it’s an essential sideline for at least one niche in any genre where the heroes leave home occasionally. If the campaign’s explorers focus on the wilderness rather than on manmade places, it would be reasonable to merge this category with *Outdoors* (p. 39).

*Advantages:* Absolute Direction; Eidetic Memory; and Intuition.

*Disadvantages:* Curious.

*Skills:* Navigation above all else. Add Architecture, for *indoor* exploration; Area Knowledge, if only of the entire world in broad strokes; Cartography, for making maps; Current Affairs (Regional); Geography; Mathematics (Surveying); Meteorology/Weather Sense; Naturalist; Prospecting; and Urban Survival, for *urban* exploration.

## Inventing

Coming up with new technologies is an important challenge in a long-term campaign with a historical, pulp, or sci-fi angle. It’s an acquired taste, though, as the PCs involved will be in or out of the spotlight for a *long* time. If inventing will take center stage, then, distribute these traits among *several* niches to involve as many players as possible; if it won’t, make this stuff incidental to a niche that handles other challenges.

*Attributes:* IQ is the most cost-effective way to be good at the many associated skills.

*Advantages:* Artificer; Gadgeteer\*; Gizmos\*; High TL\*; Less Sleep; and Versatile. Traits with an asterisk (\*) may be too cinematic for some campaigns.

*Disadvantages:* Compulsive Behavior, if the GM permits Compulsive Inventing (it certainly fits!); Curious; and Workaholic, which the rules thrust upon inventors, so they might as well get points for it.

*Skills:* Bioengineering, for biotechnology; Computer Programming, for software; Engineer, for *most* things; Metallurgy, for alloys; Pharmacy, for drugs; and so on. Add Current Affairs (Science & Technology); Mathematics (Applied), as a prerequisite for Engineer; and Scrounging, for parts. Many inventions call for subsidiary skills, such as Architecture, for buildings; Armoury, for weapons or armor; Electronics Repair, for electronic gadgets; Machinist, for tools; and Mechanic, for vehicles. When permitting Gadgeteer and Gizmos, consider topping off this list with Weird Science.

## Medicine

Adventurers who engage in chases, combat, and dangerous athletics need a healer. In horror and technothrillers, medical challenges encompass bio-weapons, epidemics, and infected matter. Cyberpunk adds performance-enhancing substances and implants. Sci-fi often features all of these elements, suggesting multiple niches; in other genres, this is a supporting role, incidental to a niche.

*Attributes:* IQ.

*Advantages:* Empathy; Healer; and Resistant to Disease.

*Disadvantages:* Code of Honor (Professional); Pacifism; Selfless; Sense of Duty; and Workaholic.

*Skills:* Bioengineering; Biology (Microbiology), an IQ/H optional specialty; Diagnosis; Electronics Operation (Medical); Esoteric Medicine, especially in fantasy; Expert Skill (Epidemiology); First Aid; Hazardous Materials (Biological); Hypnotism; NBC Suit; Pharmacy; Physician; Physiology; Poisons; Surgery; and Veterinary.

## Military

Military challenges call for solutions like artillery barrages, commando raids, sieges, and the sheer mass of manpower and hardware that an organized fighting force can bring to bear. When *every* PC has such a background, all templates will boast some of the traits below – but enough genres make the veteran its own niche to justify a standalone category.

Niches that handle military challenges normally tackle *Combat* (p. 36), too. Training ranges from Melee Weapon skills for primitive soldiers, through Guns, on up to Beam Weapons for futuristic troops.

*Advantages and Perks:* Charisma, for leaders; Combat Reflexes; Courtesy Rank; Fit; Military Rank; Penetrating Voice,

for sergeants and low-TL officers; Reputation, in the form of medals and decorations; and Security Clearance.

*Disadvantages:* Chummy; Code of Honor (Soldier's); Duty (Service), which is often *required*; Intolerance of the opposition; Overconfidence, for a reaction bonus from green recruits; and Sense of Duty, to unit or nation, for a reaction bonus from one's fellows.

*Skills:* Grunts have Soldier and maybe Tactics; NCOs definitely have Tactics, and add Leadership; officers resemble NCOs, but acquire Strategy at the high end; and depending on the background, Savoir-Faire (Military) might be universal or matter only at high Rank. To this add technical skills such as Armoury; Artillery; Camouflage; Engineer (Combat); Expert Skill (Military Science); Explosives; Forward Observer; Hazardous Materials; Heraldry, especially at low TLs; NBC Suit; Parachuting; and any Electronics Operation or vehicle-operation skill for gear that's largely or entirely military in the setting.

## Mobility

Many adventuring challenges amount to "Get from A to B," but separate A and B with distance and danger. When the whole gang goes, that's a job for *Exploration* (p. 37) and *Transportation* (p. 42). When just one brave volunteer needs to do it, that's definitive of a niche, from the fantasy thief to the modern *traceur*.

*Attributes and Secondary Characteristics:* DX; HT; Basic Speed; and Basic Move.

*Advantages:* Enhanced Dodge; Fit; Flexibility; and Perfect Balance. If the GM is willing to deem Catfall or a half-level of Enhanced Move (Ground) "realistic enough," then add those.

*Skills:* Acrobatics; Body Sense; Breath Control; Climbing; Escape, for tight squeezes; Free Fall, in space campaigns; Hiking; Jumping; Running; Sports, especially those to do with running around; and Swimming. While this normally means *personal* mobility, not vehicles, unpowered equipment counts; e.g., Bicycling, Parachuting, Piloting (Glider or Low-G Wings), Scuba, Skating, and Skiing. Finally, add Aerobatics, Aquabatics, Flight, and Mount, for those capable of suitable movement.

## Money

Money makes most game worlds go round and presents PCs with endless challenges, starting with "How do we pay for our gear?" Solving these problems is essential in *all* genres, and a niche in itself in more thoughtful campaigns.

*Advantages:* Business Acumen; Independent Income; Lightning Calculator; Mathematical Ability; Rank (Merchant or Administrative); and Wealth.

*There's so much knowledge to be had that specialists cling to their specialties as a shield against having to know anything about anything else.*

*– Isaac Asimov, Prelude to Foundation*



*Disadvantages:* Greed; Miserliness, to *keep* the money; and Workaholic.

*Skills:* Accounting; Administration; Current Affairs (Business), and conceivably other specialties, to exploit trends; Diplomacy, for high-powered negotiations; Economics; Finance; Gambling; Heraldry (Corporate Logos); Law (Contract or Business); Market Analysis; Mathematics (Statistics); Merchant; Panhandling, down at street level; Propaganda; and Savoir-Faire (High Society). These skills assume *existing* money; add Counterfeiting to make money (literally!) or Prospecting to find gold, silver, etc. at the source.

## Nautical

If the campaign world has vast bodies of water that the heroes can't simply fly over – which describes most interesting historical settings – then these are likely to pose major challenges indeed. Like *Military* (p. 38), this category might describe everybody but is also a valid niche in itself.

*Advantages:* Absolute Direction and Perfect Balance.

*Disadvantages:* Chummy, as ships are close quarters, and Xenophilia, because ports are full of foreigners.

*Skills:* Area Knowledge, for any body of water; Biology (Marine Biology), an IQ/H optional specialty; Boating; Climbing, for rigging at lower TLs; Diving Suit; Fishing; Freight Handling; Knot-Tying; Law (Marine); Meteorology/Weather Sense; Navigation (Sea); Scuba; Seamanship; Shiphandling (Ship or Submarine); Submarine; Submariner; Survival (Island/Beach); and Swimming. At TL6+, add Electronics Operation specialties for equipment commonly found aboard ships, particularly Sensors and Sonar.

## Outdoors

The challenges of the great outdoors are legion. Unless the adventurers won't leave the city, *ever*, the campaign should define at least one niche that has the job of dealing with these. In games where *Exploration* (p. 37) is the dominant outdoor activity, the GM might merge that category with this one.

*Secondary Characteristics:* Per.

*Advantages:* Absolute Direction; Acute Senses; Outdoorsman; and Temperature Tolerance.

*Disadvantages:* Loner, plus almost any self-imposed mental disadvantage (p. B121) tied to keeping nature pristine.

*Skills:* Area Knowledge, for any expansive outdoor area; Camouflage; Climbing; Fishing; Hiking; Meteorology/Weather Sense; Mimicry (Animal Sounds or Bird Calls); Naturalist; Navigation; Survival; Swimming; and Tracking. Some ranged combat skills – Blowpipe, Bolas, Lasso, Net, Thrown Weapon (Harpoon), etc. – are used more often for hunting than for fighting. High-tech niches might include Biology (Ecology), an IQ/H optional specialty; Geography; and Geology.

## Performing

Many plots call for the PCs to entertain NPCs, whether that means placating the king to avoid beheading, impressing someone who can provide an introduction or a lucrative contract, or using a performance as a diversion. Or perhaps the play is the thing, and the campaign is *about* putting on successful shows!

*Advantages and Perks:* Appearance is universally handy. Then there's Flexibility for contortionists; Musical Ability and

Voice for musicians; Penetrating Voice and Rapier Wit (unless deemed too cinematic) for spoken-word types; Perfect Balance for acrobats; and so on. Be sure to suggest these in customization notes.

*Disadvantages:* Compulsive Carousing and Overconfidence. Performers sometimes actively exploit Dwarfism, Hunchback, Skinny, etc.

*Skills:* Acrobatics; Carousing; Dancing; Fire Eating; Fortune-Telling; Games; Mimicry (Speech); Musical Instrument; Performance; Public Speaking; Singing; Sleight of Hand; Sports (anything fun to watch); Stage Combat; and Ventriloquism. Behind the scenes, add Artist (Scene Design); Electronics Operation (Media); Group Performance; Makeup; Musical Composition; Poetry; Sewing, for costumes; and Writing, for plays. Some artists are also experts at Connoisseur (Dance or Music) and/or Current Affairs (High Culture or Popular Culture).

*That is why I have chosen  
my own particular profession,  
or rather created it, for I am  
the only one in the world.*

*– Arthur Conan Doyle,  
The Sign of Four*

## Plants

Plants might not matter at all to adventurers, but as they're *everywhere* in most game worlds, they can be a big deal – whether that means leafy monsters in fantasy, a haunted forest in horror, a plant-based cure in a medical thriller, or growing a living in a low-key historical campaign. With rare exceptions, there's *just* enough here for one niche.

*Advantages:* Green Thumb and Plant Empathy.

*Disadvantages:* Phobia (Fire), in settings where *intelligent* plants don't appreciate flame.

*Skills:* Farming; Gardening; Naturalist; and Pharmacy (Herbal). Most fantasy and cinematic settings add Herb Lore; high-tech ones might tack on Biology (Botany), an IQ/H optional specialty, and Paleontology (Paleobotany).

## Research

Heroes occasionally have to look for answers in whatever repositories of information suit the setting: libraries, the Internet, etc. While research-related tasks rarely constitute a whole niche, they can be essential to moving the story forward – particularly in mystery, occult, and technothriller plots.

*Attributes:* IQ is archetypal.

*Advantages:* Eidetic Memory; Intuition; Less Sleep, for all-nighters; Single-Minded; and Tenure, for access to the *best* libraries.

*Disadvantages:* Curious; Obsession with some academic goal; and Workaholic.

*Skills:* Administration, for getting past librarians and clerks; Computer Operation; Current Affairs, for “common knowledge”; Intelligence Analysis; Literature; Philosophy, for informed insights; Public Speaking, for debating, lecturing, and presenting expert testimony; Research; Speed-Reading; Teaching; Typing; Writing; and IQ/H or IQ/VH skills, particularly Expert Skills, concerning abstruse subject matter.

## Sabotage

Many an adventure plot revolves around blowing up, burning down, or otherwise wrecking things. If the campaign features mission objectives or obstacles that can't be worked around in more subtle ways, then one or more niches should specialize in such destruction.

*Advantages:* Artificer; Fearlessness, for walking around with explosives; High Manual Dexterity; and Luck, for avoiding *unintended* accidents.

*Disadvantages:* Pyromania.

*Skills:* Architecture, for knowing the weak spots in structures; Engineer (Combat); Explosives (Demolition or Fireworks); Forced Entry; Machinist; and Traps, for leaving nasty surprises. Remember that “repair” skills can also destroy: Armoury can neutralize weapons; Electrician can cut power; Electronics Repair can short-circuit gizmos; and Mechanic can sever brake lines and facilitate car bombs.

*An expert is a person  
who has made all  
the mistakes that can be  
made in a very narrow field.*

*– Niels Bohr*

## Science

Outside of fantasy and TL0-3 adventures, and especially in sci-fi and TL6+ stories (unless the campaign is pure action), many problems call for scientific solutions – most often testing and field-expedient applications. If this stuff is relevant, then at least one niche should excel at it. In a cerebral game, *several* niches might specialize in different areas.

*Attributes:* IQ is the cheapest way to shine at more than a few of the relevant skills.

*Advantages:* Lightning Calculator and Mathematical Ability.

*Disadvantages:* Curious.

*Skills:* Astronomy; Biology; Chemistry; Geography (Physical); Geology; Mathematics; Metallurgy; Meteorology; Naturalist; Paleontology; Physics; Physiology; Psychology (Experimental); and any scientific Expert Skill imaginable (Epidemiology, Hydrology, Natural Philosophy, etc.). In fiction, Engineer is frequently associated with science, too. These often come with some of Computer Programming, Current

Affairs (Science & Technology), Electronics Operation (Scientific), and Hazardous Materials.

## Security

Except in the most sedate of campaigns, keeping watch for trouble is important, and there should be at least one niche tasked with doing so. If this is a central premise – the PCs are bodyguards, antiterrorist forces, etc. – then *every* niche ought to have some of these traits.

*Secondary Characteristics:* *Per in itself* is crucial for meeting security challenges.

*Advantages:* Acute Senses; Combat Reflexes; Danger Sense; Less Sleep; Night Vision; and Peripheral Vision. True security officers often have Legal Enforcement Powers and/or Rank.

*Disadvantages:* Light Sleeper and Paranoia. Security officers often have Duty and/or Sense of Duty.

*Skills:* Animal Handling (Dogs), for working alongside guard and sniffer dogs; Body Language; Electronics Operation (Security or Sensors); Explosives (EOD); Lip Reading; Observation; Search; Shadowing; Streetwise, for noticing dodgy situations; Tactics, for suitable responses; and Tracking. Niches covering these tasks should add combat skills for the relevant “force spectrum”: Intimidation, usually a Melee Weapon skill (whether Broadsword for a big club or Tonfa for a modern side-handle police baton), and possibly ranged skills such as Liquid Projector (Sprayer) and Guns. Police officers know Law (Police) and Savoir-Faire (Police).

## Sneaking

In adventure plots, not being detected by enemies comes second only to combat. If the entire PC group needs to be circumspect, then give *all* niches a few suitable traits – but even then, the dedicated stealth expert is a common and necessary role.

*Attributes:* IQ (DX, not so much, despite the common association between grace and sneakiness).

*Advantages and Perks:* Honest Face and Night Vision.

*Disadvantages:* Loner.

*Skills:* Acting, for not behaving suspiciously; Camouflage; Holdout, for one's gear; Housekeeping, for making evidence disappear; Observation, for spotting guards and hidden cameras; Shadowing; Smuggling; and Stealth.

## Social Engineering

*People* can be the most puzzling challenge. Manipulating others and settling conflicts peacefully is a huge niche in almost every genre. In fact, it's such a major role that unless the GM foresees the campaign being wall-to-wall *Combat* (p. 36) and *Sneaking* (p. 40), it's best to scatter these abilities across several – perhaps all – templates.

*Attributes:* IQ defines “social intelligence,” doing what the “Charisma” or “Charm” attribute does in other RPGs.

*Advantages and Perks:* Appearance; Charisma; Cultural Adaptability\*; Cultural Familiarity; Empathy; Fashion Sense; Honest Face; Pitiable; Rapier Wit\*; Smooth Operator; Social Chameleon\*; and Voice. Traits with an asterisk (\*) may be too cinematic for some campaigns.

*Disadvantages:* Chummy; Compulsive Carousing; Overconfidence, for the reaction bonus from the impressionable; and Xenophilia, to avoid accidental bad reactions from foreigners.

*Skills:* Acting; Carousing; Connoisseur (Wine), or any other specialty that would impress; Current Affairs (High Culture, People, Popular Culture, or Travel); Dancing; Detect Lies; Diplomacy; Erotic Art; Fast-Talk; Interrogation; Intimidation; Leadership; Makeup; Merchant; Panhandling; Politics; Psychology; Public Speaking; Savoir-Faire; Sex Appeal; and Streetwise.

## Social Sciences

The trappings of culture can present interesting challenges, ranging from spotting art forgeries to determining whether the tribesmen are cannibals. In high-action campaigns, the associated traits are at best part of one niche. In more sedate tales, there's room for *at least* two niches – arts and humanities – and maybe more.

*Attributes:* IQ is the most affordable way to be good at lots of suitable skills.

*Advantages:* Cultural Familiarity; Language Talent; and Languages. Cultural Adaptability also fits, though it's cinematic.

*Disadvantages:* Curious and Xenophilia.

*Skills:* Anthropology; Archaeology; Cartography; Connoisseur (Literature, Visual Arts, etc.); Criminology; Current Affairs, particularly Headline News, Politics, and Regional; Economics; Geography (Political); Heraldry; History; Law; Linguistics; Literature; Philosophy; Psychology; Sociology; Theology, especially the Comparative specialty; and many Expert Skills (Egyptology, Political Science, Xenology, etc.).

## Space

If space travel features in the campaign, as it often does at TL9+, then skills for dealing with the curves it throws at the PCs are vital. Every space voyager should know the basics, but the seasoned space-hand is a strong niche of its own.

*Advantages:* 3D Spatial Sense; G-Experience; Improved G-Tolerance; Perfect Balance; and Xeno-Adaptability, in cinematic campaigns with alien cultures.

*Disadvantages:* Chummy, because spaceships are *close* quarters, and Xenophilia.

*Skills:* Area Knowledge, for an interplanetary state or even a galaxy; Astronomy; Expert Skill (Xenology); Free Fall; Freight Handling; Law (Interstellar); Navigation (Space or Hyperspace); Physics (Astrophysics), an IQ/H optional specialty; Piloting, for anything space-related; Shiphandling (Spaceship or Starship); Spacer; and Vacc Suit. Electronics Operation specialties that campaign assumptions make vital to space action also fit; e.g., Force Shields, Matter Transmitters, and Sensors are widespread in space opera.

## Stealing

Fantasy heroes out to loot dungeons, career criminals after the big score, super-spies assigned to snatch top-secret plans . . . PCs often face the challenge of taking what isn't theirs. This is a niche unto itself in genres where it matters. In stealth-heavy

campaigns, there's room for *several* templates: the nimble-fingered pickpocket, the agile cat burglar, the security-systems cracker, etc.

*Attributes:* DX and IQ.

*Advantages and Perks:* Flexibility and Perfect Balance, for cat burglars; High Manual Dexterity, for pickpockets; and Night Vision.

*Disadvantages:* Greed, as motivation, and Loner, to avoid betrayals.

*Skills:* Architecture, for finding secret doors; Climbing; Connoisseur, for recognizing *unobvious* treasures worth stealing; Electronics Operation (Security); Electronics Repair (Security); Escape; Explosives (Demolition), for blowing safes; Filch; Forced Entry; Lockpicking; Merchant, for appraising the value of *obvious* loot; Pickpocket; Search; Sleight of Hand; and Traps.



## Streets

The streets pose problems that must be solved through morally (if not physically!) dirty means: bribery, threats, violence, and lurking in dark alleyways. Solutions to these often inform a niche, which can be substantial if all the other templates are polite and proper.

*Advantages and Perks:* Alcohol Tolerance; Contacts (Criminal); Danger Sense; Fearlessness; and Indomitable.

*Disadvantages:* Bad Appearance, Callous, and a mean-and-nasty Reputation *all* aid Intimidation. Often, Social Stigma (Criminal Record) is necessary to be taken seriously.

*Skills:* Acting, for appearing downtrodden; Area Knowledge (any "tough" locale); Brawling; Carousing; Fast-Talk, for specious intimidation (p. B202); Forced Entry; Gambling; Heraldry (Graffiti Tags); Holdout; Intimidation; Merchant, for illegal deals; Observation; Panhandling; Savoir-Faire (Mafia); Scrounging; Shadowing; Streetwise; and Urban Survival.

## Technical Means

"Technical means" is a euphemism for tools with few honest applications: computer viruses, false-bottomed luggage, forged ID cards, poisons, signal jammers, tiny cameras, truth serums, etc. High-end crooks, spies, and commandos – especially at higher TLs – routinely face challenges that require them to use or confront such stuff. If this isn't the campaign focus, then the associated abilities might constitute a single niche.

*Advantages:* Those with legitimate support will have a few of Alternate Identity, Legal Immunity, Rank (Administrative, Military, or Police), and Security Clearance.



*Disadvantages:* Paranoia and Secret Identity. Duty (Service) and Sense of Duty (Nation) are common among real spies and black operators.

*Skills:* Brainwashing; Cartography; Computer Hacking; Computer Programming; Counterfeiting; Cryptography; Electronics Operation, *particularly* EW and Surveillance; Electronics Repair (ditto); Expert Skill (Computer Security); Explosives; Forgery; Holdout; Intelligence Analysis; Interrogation; Mathematics (Cryptology); Photography; Poisons; Propaganda; and Smuggling.

## Transportation

Travel is a classic motivation for adventure, and thus a large part of many campaigns. An expert with vehicles, cargos, and related subjects can tackle *numerous* challenges. In a big

group, “driver” and “pilot,” “operator” and “mechanic,” and so on may be separate niches.

*Attributes:* DX.

*Advantages:* Absolute Direction; Acute Vision; Combat Reflexes; and Signature Gear (Vehicle).

*Disadvantages:* Workaholic, for those long hauls.

*Skills:* Area Knowledge, possibly of specific transportation networks; Bicycling; Boating; Connoisseur (Vehicles); Crewman skills of all kinds; Current Affairs (Travel); Driving; Engineer (Vehicle Type); Freight Handling; Mechanic; Navigation; Packing; Parachuting; Piloting; Riding; Shiphandling; Submarine; and Teamster. At TL6+, any Electronics Operation specialty needed for essential vehicle systems may qualify, most often Sensors and – unless there’s room for a *Communications* (p. 36) expert – Comm.

# MATCHING CHALLENGES TO NICHES

After identifying the campaign’s important challenges, it’s time to associate these with specific niches for PCs. However numerous the possible combinations, the matchmaking process can be reduced to just a few cases.

## ONE KIND OF CHALLENGE

If the campaign’s challenges fall into categories equal in number to the players (most likely by design!) and seem to divvy up play time about equally, the process is simple: associate categories with niches on a one-for-one basis. Assign the traits that go with a challenge to the related niche. Discard anything that doesn’t suit the setting (such as Electronics Operation and Urban Survival in a TL2 steppe-nomads campaign) or your view of the target character type.

## SEVERAL KINDS OF CHALLENGES

More likely, each niche will specialize in *several* categories of challenges. This case is common because it’s easy to identify dozens of things that need doing – for instance, *Matching Traits to Challenges* (pp. 35-42) lists 30 areas – while most campaigns have four to eight players. There are two basic models for this:

*Splitting Up the Space:* The straightforward approach is to distribute challenges among niches without overlap. (*Traits* may still be duplicated, because all attributes, most advantages, and many skills are valuable in several unrelated areas.) Each niche takes its fair slice of the pie. If each category of challenges is likely to account for roughly equal spotlight time, give each niche the same number of categories. If not, handle the division as objectively as possible – label challenges as “weak” and “strong,” assign them numerical ranks, or whatever, and then ensure that each niche gets the same number of strong suits, ranking points, etc.

*Sharing with Specialties:* Some campaigns call for *everybody* to be good at tackling a few challenges, and to have individual specialties on top of that. Several of the examples in *Matching Traits to Challenges* are often universal in this sense: Military (military unit or mercenary company), Nautical (ship’s crew), Performing (circus, theatre troupe, etc.), Security (police squad), Space (*spaceship’s* crew), and Streets (criminal gang). In cases like these, identify the shared realms, set them aside, allocate the remaining challenges on the list according to the advice for splitting up the space (above), and at the end add the overlapping areas to every niche. If one niche is supposed to be *especially* good at a set of common tasks (e.g., an NCO who’s the best at Military stuff in an all-Military group), count each “intensified” baseline competency as an extra specialty when balancing spotlight time.

However challenges are distributed, it’s safe to say that if a trait turns up in *several* categories assigned to a niche, it’s probably essential to that niche – don’t omit it unless it truly makes no sense!

Indeed, while “Each niche deserves equal spotlight time” is the golden rule, another rule is only slightly less important: “Each niche should make sense in the game world.” Don’t slap things together at random. Considering only the list under *Matching Traits to Challenges*, see the *Combined Challenges Table* (p. 43) for combinations widespread in adventure fiction. Other possibilities are fine *if they fit the setting* – what’s “sensible” is *necessarily* subjective and campaign-specific.

## SPLITTING UP CHALLENGES

While distributing challenges among niches, you may discover that finer distinctions could be made. That’s to be expected!

If only a subset of a category is clearly applicable to the campaign, then narrow things down to what’s suitable.

## Combined Challenges Table

Challenge	Common Combinations
Animals	Exploration, Outdoors, Plants, Science, and Transportation
Combat	Military, Mobility, Sabotage, Security, Sneaking, and Streets
Communications	Crafting, Military, Performing, Research, Social Engineering, Social Sciences, and Technical Means
Crafting	Communications, Inventing, Sabotage, Technical Means, and Transportation
Deceit	Performing, Sneaking, Social Engineering, Stealing, and Streets
Detective Work	Medicine, Research, Security, Social Engineering, Streets, and Technical Means
Esoterica	Research, Social Sciences, and whatever specific challenges exotic abilities can resolve in the setting
Establishment	Money, Social Engineering, and Social Sciences
Exploration	Animals, Mobility, Nautical, Outdoors, Plants, Social Sciences, Space, and Transportation
Inventing	Crafting, Science, Space, Technical Means, and Transportation
Medicine	Detective Work, Plants, Research, Science, and Technical Means
Military	Combat, Communications, Nautical, Sabotage, Security, Sneaking, Space, Technical Means, and Transportation
Mobility	Combat, Exploration, Outdoors, Performing, Sneaking, Stealing
Money	Establishment, Social Engineering, and Stealing
Nautical	Exploration, Military, Outdoors, and Transportation
Outdoors	Animals, Exploration, Mobility, Nautical, and Plants
Performing	Communications, Deceit, Mobility, Social Engineering, and Social Sciences
Plants	Animals, Exploration, Medicine, Outdoors, and Science
Research	Communications, Detective Work, Esoterica, Medicine, Science, and Social Sciences
Sabotage	Combat, Crafting, Military, Sneaking, Stealing, Streets, and Technical Means
Science	Animals, Inventing, Medicine, Plants, Research, Space, and Technical Means
Security	Combat, Detective Work, Military, Sneaking, and Technical Means
Sneaking	Combat, Deceit, Military, Mobility, Sabotage, Security, Stealing, and Streets
Social Engineering	Communications, Deceit, Detective Work, Establishment, Money, Performing, Stealing, and Streets
Social Sciences	Communications, Esoterica, Establishment, Exploration, Performing, and Research
Space	Exploration, Inventing, Military, Science, Technical Means, and Transportation
Stealing	Deceit, Mobility, Money, Sabotage, Sneaking, Social Engineering, Streets, and Technical Means
Streets	Combat, Deceit, Detective Work, Sabotage, Sneaking, Social Engineering, and Stealing
Technical Means	Communications, Crafting, Detective Work, Inventing, Medicine, Military, Sabotage, Science, Security, Space, and Stealing
Transportation	Animals, Crafting, Exploration, Inventing, Military, Nautical, and Space

Tailoring categories to fit the game world is a standard part of the niche-building process. This is most often done on the basis of associated traits.

*Example:* When using the categories in *Matching Traits to Challenges* (pp. 35-42) in medieval (TL3-4) fantasy, many implied technological challenges won't be appropriate. For instance, Communications covers clear speech, languages, and technical expertise, but the last area – embodied by Computer Operation, Electronics Operation, Electronics Repair, and Typing – is irrelevant. Thus, skills for the technical subcategory can simply go away.

If a category has several unusually strong subcategories, split these up *before* starting the process of allocating challenges to niches. Treat the resulting new categories just like all the others – they count as full shares in *Several Kinds of Challenges* (p. 42), and may even stand alone as niches (*One Kind of Challenge*, p. 42). Looking at *Matching Traits to Challenges*, obvious examples include:

*Animals:* *Handling* with Animal Handling, Packing, Riding, Teamster, and Veterinary vs. *hunting* with Disguise (Animals), Mimicry, and Naturalist.

*Combat:* There are as many subcategories as there are weapons and fighting arts. In fact, “general combat specialist”

is a rare niche – if a campaign has pure combat experts, they should tackle different challenges. For example, one might get ranged combat; two others, melee combat, further split into heavy and light arms and armor; and yet another, unarmed combat.

*Communications:* There's a clear split between *fronting* a group (Cultural Familiarity and Voice, plus Gesture, Heraldry, Public Speaking, and Savoir-Faire), *snooping* for information (Acute Hearing alongside Computer Operation, Cryptography, Electronics Operation, and Lip Reading), and *translating* (Language Talent and many Languages, as well as Gesture, Linguistics, Mimicry, and Writing).

*Crafting:* Each craft or set of allied trades – e.g., Armoury, Jeweler, and Smith, for metalworking – might be its own niche.

*Deceit:* *Grifting* (Honest Face and Voice, with Acting, Fast-Talk, Psychology, Savoir-Faire, and Streetwise) differs from *impersonating* (Cultural Adaptability, Social Chameleon, and perhaps Alternate Identity, with Acting, Disguise, Forgery, and Mimicry).

*Detective Work:* *Mystery-solving* calls for Empathy and Intuition, plus skill at things like Body Language, Criminology, Cryptography, Detect Lies, Forensics, Intelligence Analysis, and Interrogation. *Treasure-hunting* is more about high Per, Acute Senses, and Scrounging, Search, and Tracking.

*Esoterica:* Each distinct form of esoterica in the campaign – mundane conspiracy, shamanism, theurgy, wizardry, etc. – is likely to be its own niche.

*Establishment:* Status suggests one subcategory; each kind of Rank, another. Match further traits to this master advantage. For instance, Current Affairs (People), Heraldry, and Savoir-Faire (High Society) – plus “old money” Claim to Hospitality, Contacts, and Patrons – go with Status. By contrast, Administration, Current Affairs (Politics), Expert Skill (Political Science), and Law – with civil-service connections – suit Administrative Rank.

*Exploration:* Each area or environment suggests a niche. Someone with Architecture, Urban Survival, and urban specialties of Area Knowledge and Current Affairs occupies a different role from a person with Naturalist, Weather Sense, and knowledge of outlying areas. *Mapmaking* with Cartography and Mathematics (Surveying) can be its own thing, too.

*Inventing:* Realistic inventors who specialize in *one* of armor, biotechnology, drugs, materials, software, weapons, vehicles, etc. occupy a niche apiece.

*Medicine:* *Healing* (Empathy and Healer, plus Diagnosis, First Aid, Physician, and Surgery) is the classic, but *medical sleuthing* (Bioengineering, Biology, Epidemiology, Hazardous Materials, NBC Suit, and Poisons, backed with Resistant to Disease) could be its own thing, even in the same campaign.

*Military:* The military has a bewildering variety of specialties – one might say it takes perverse pride in finding new challenges for troops to meet.

*Mobility:* In rare cases where mobility challenges are split, typical divisions are along the lines of *speed* (DX, Basic Speed, Basic Move, and Enhanced Dodge) vs. *endurance* (HT and Fit, plus Breath Control, Hiking, and Running), or *horizontal* (mix speed and endurance traits) vs. *vertical* (Perfect Balance, with Acrobatics, Climbing, and Jumping).

*Money:* *Investing* (Mathematical Ability along with Accounting, Economics, Finance, Market Analysis, and Mathematics) is a different deal from *running a business* (Business Acumen, plus Administration, Current Affairs, Diplomacy, Finance, Merchant, and Propaganda), just for starters.

*Nautical:* Each shipboard task could be its own niche. As well, *sailors* with Boating, Climbing, Freight Handling, Knot-Tying, Navigation, Seamanship, and Weather Sense aren't much like *ocean scientists* with Biology, Diving Suit, Electronics Operation, Scuba, and Swimming. Surface vessels and submarines suggest separate niches, too.

*Outdoors:* Each terrain type – as defined by a Survival specialty – could lead to its own niche.

*Performing:* In a showbiz campaign, each kind of performance might define a niche: acting, dance, impressions, music, puppetry, sideshow feats, stand-up comedy, etc. Even if everyone is part of the same act, *performing* artists differ from *technical* artists (who know Artist, Makeup, Sewing, etc.).

*Plants:* This is such a narrow area that it's usually one niche when it matters.

*Research:* *Sages* offer insights and memorized details (Intuition and Eidetic Memory, with Current Affairs, Expert Skills, Literature, Philosophy, and Teaching); *academics* are sages with Tenure, often sustained using Public Speaking and Writing in lieu of Teaching; and *investigators* pore over records (Less Sleep and Single-Minded, plus Administration, Computer Operation, Intelligence Analysis, Research, and Speed-Reading).

*Sabotage:* Wrench-in-the-gears *sabotage* (Forced Entry and the abuse of repair skills) isn't strongly tied to *demolition* (Architecture, Engineer, Explosives, and Traps). These could be separate niches – the first for civilians, the second for troops – though both suit guerrillas and terrorists.

*Science:* If there's enough meat on the bone, a campaign could define one niche per science! This is realistic . . . it's just hard to justify when science plays a bit part.

*Security:* *Police work* (with Animal Handling, Electronics Operation, Explosives (EOD), Search, and Tactics) isn't the same as *standing watch* (which is mostly a function of high Per, some sensory advantages like Danger Sense and Night Vision, and a good Observation skill).

*Sneaking:* In campaigns where this matters, it's something that most PCs need, but there's a distinction between the person who hides *from* sight (Camouflage, Shadowing, and Stealth) and the one who hides his intentions *in* plain sight (with Honest Face, plus Acting, Holdout, and Smuggling).

*Social Engineering:* This is a vast set of challenges. It would be reasonable to split up abilities between the *alluring beauty* (Appearance and Fashion Sense, with Carousing, Connoisseur, Dancing, Erotic Art, and Sex Appeal), the *leader/spokesman* (Charisma and Voice, alongside Diplomacy, Leadership, and Public Speaking), the *player of mind games* (Smooth Operator, plus Acting, Fast-Talk, Intimidation, Psychology, etc.), and so on.

*Social Sciences:* Studying the world of the mind of past civilizations (Archaeology, Connoisseur, History, Literature, Philosophy, and Theology) is one possibility; analyzing living ones (Anthropology, Criminology, Current Affairs, Psychology, and Sociology) is another. Specialties can give experts in *particular* cultures their own niches, if relevant.

*Philosophers are people who know less and less about more and more, until they know nothing about everything. Scientists are people who know more and more about less and less, until they know everything about nothing.*

*– Konrad Lorenz*



*Space*: Each crew position is a niche. There's also a distinction between the *space hand* with Free Fall, Freight Handling, Piloting, Spacer, and Vacc Suit, and the geeky *rocket scientist* with Astronomy, Electronics Operation, Navigation, and Physics.

*Stealing*: As noted earlier, *cat burglary* (excellent DX, with Flexibility and Perfect Balance, specialized in Climbing and Escape), *security systems* (high IQ to assist Electronics Operation, Electronics Repair, Lockpicking, and Traps), and *theft* (lots of DX and High Manual Dexterity, adept at Filch, Pick-pocket, and Sleight of Hand) could be distinct. Each will need some competence in the other areas, though, even on a team.

*Streets*: The *thug* with Fearlessness, a scary demeanor, and Brawling, Forced Entry, and Intimidation is but one possibility.

The *street person* using Acting, Observation, Panhandling, Scrounging, and Urban Survival could be another niche, and the *high roller* who likes Carousing, Fast-Talk, Gambling, and Savoir-Faire (Mafia) is often his own form of scum.

*Technical Means*: In an espionage campaign, experts in tech for *assassination* (Explosives and Poisons), *deception* (Counterfeiting, Forgery, Holdout, Propaganda, and Smuggling), *electronic intelligence* (Computer Hacking, Computer Programming, Cryptography, Electronics Operation, etc.), *human intelligence* (Brainwashing and Interrogation), and so on will fill separate niches.

*Transportation*: There are as many potential niches as vehicle types. Moreover, there's often a difference between *operating* and *maintaining* vehicles.

## FROM NICHES TO TEMPLATES

After carving out niches by distributing suitable challenges among them – combining or splitting categories as needed – build templates by following the advice in Chapters 2 and 3. There are a couple of points to bear in mind when doing so.

First, don't forget to add whatever else needs to be there. The traits associated with a niche's challenges are rarely enough. Consider everyman traits (p. 17), at a minimum. Also remember that niches needn't go with occupations. If they're pinned to dramatic templates, tack on suitable elements (like Destiny or Unluckiness). If they're cultural, inject appropriate color; e.g., the niche of people from the Icy North might be meeting Combat and Nautical challenges, but if the Temperature Tolerance advantage and Skiing and Survival (Arctic) skills seem fitting, put them on the template!

Second, keep track of the traits that go with challenges assigned to niches. These can be plowed in with everything else being added to the mix, but it's prudent to ensure that each template spends about equal points on its niche-related abilities.

### *Example: Commando Team*

For a campaign about a small squad of commandos, the GM decides to build a set of templates around niches appropriate to special-ops soldiers. After a little research, he comes up with four areas commonly called out as separate specialties for such troops: *communications* (handles radios and codes; has extra training with electronics), *engineer* (sets and disarms explosives and booby traps), *medical* (patches up teammates in the field), and *weapons* (operates heavy weapons and acts as team armorer).

He also discovers that such men have access to all kinds of special courses. These are mostly things that everyone assigned to a given team would learn, but *foreign languages*, *intelligence and operations* (grabbing enemy documents, interrogating captives, taking photos, and analyzing this data in the field), *sniper*, and *vehicles* all seem individual enough, and would make good lenses for any of the eventual templates. With 16 possible template-lens combos, each offering trait choices, the players ought to be happy.

The GM opts to use the list under *Matching Traits to Challenges* (pp. 35-42). First, he discards categories that he doesn't see arising: Animals, Plants, and Performing, because

he doesn't plan to make them relevant; Esoterica, because the campaign won't be about *weird* warfare; Establishment, Money, Social Engineering, Social Sciences, and Streets, because Military covers the main society with which soldiers deal; Inventing, Research, and Science, because that stuff is for desk jockeys, not combat troops; and Nautical and Space, because these are infantrymen, not Navy SEALs or space marines.

Next, the GM identifies the areas common to *all* team members. He decides that's Combat and Military, for obvious reasons; Deceit and Sneaking, because these guys handle covert and clandestine ops; and Exploration and Mobility, because they need to travel on foot, often over rough terrain. He combines the associated traits, keeping those that suit troops and discarding those that don't, as follows:

*Attributes and Secondary Characteristics*: The GM intends to impose high minima anyway, but given that DX, IQ, HT, Basic Speed, and Basic Move are all recommended twice, he sets these a little higher than originally planned and includes the possibility of raising them among advantage options.

*Advantages*: Combat Reflexes and Fit appear more than once and seem appropriate; they become fixed traits. Ambidexterity, Charisma, Flexibility, Hard to Kill, Hard to Subdue, High Pain Threshold, Military Rank, Night Vision, Penetrating Voice, Perfect Balance, Peripheral Vision, Rapid Healing, Reputation (decorations), and Security Clearance all fit the campaign, so they become options. The GM dismisses the other suggestions as too cinematic or socially oriented for the game he has in mind.

*Disadvantages*: Serious problems don't fit serious troops! However, the GM notices Duty and makes Duty (15 or less; Extremely Hazardous) [-20] mandatory. Accepting that Chummy, Code of Honor (Soldier's), Overconfidence, and Sense of Duty are admirable in elite soldiers, he offers these as options.

*Skills*: Spotting many skills important to advanced military training, the GM requires Armoury, Camouflage, Climbing, Forward Observer, Hiking, Jumping, Leadership, Navigation, NBC Suit, Observation, Parachuting, Savoir-Faire (Military), Soldier, Stealth, Swimming, Tactics, and combat abilities (Brawling, Guns, Judo, Knife, Spear for bayonets, and Throwing for grenades). One less-obvious skill that appears more than once seems to be suggesting itself, and goes on the list: Acting.

The GM deletes any skill that feels cinematic or out-of-genre, and then offers the remainder as secondary or background options from civilian life, cross-training, etc.: Area Knowledge, Artillery, Cartography, Connoisseur (Weapons), Current Affairs, Engineer (Combat), Escape, Expert Skill (Military Science), Explosives, Fast-Talk, Hazardous Materials, Holdout, Housekeeping, Naturalist, Running, Scuba, Shadowing, Skating, Skiing, Sports, Strategy, Streetwise, Urban Survival, and Weather Sense.

Then the GM assigns the remaining tasks to the niches he identified for templates and lenses:

*Communications:* This template gets the *technical* part of Communications, the *electronic* elements of Crafting, and the *communications* side of Technical Means. Improved IQ seems indicated. Repeated Cryptography, Electronics Operation, and Electronics Repair skills send the message that those are crucial, too; the GM requires them, making the key electronics specialty Comm and offering a choice among several others. He also makes Computer Operation mandatory, and raises Savoir-Faire (Military) for knowing exactly how to call for help. Computer Programming and Scrounging become additional skill options; Acute Hearing and Artificer, extra advantage options.

*Engineer:* This template gets Sabotage and the *destructive* side of Technical Means. Explosives is obviously key; the GM makes the Demolition and EOD specialties mandatory, offering the others as options. He also requires Engineer (Combat), Forced Entry, and Traps. As for other traits, Fearlessness and High Manual Dexterity fit the bill, and become further advantage options.

*Medical:* This template gets Medicine. The essential field skills seem to be Diagnosis, First Aid, and Surgery. Others become options: Electronics Operation (Medical), Hazardous Materials (Biological), Pharmacy, Physician, and Poisons. The GM also raises IQ, adds Healer to advantage options, and tosses Selfless into the disadvantage options.

*Weapons:* This template gets the *weapons* aspect of Crafting, plus intensified Combat and Military where heavy firepower is concerned. This means sinking more points into the template's mandatory Armoury and weapon skills; the GM opts for Armoury (Heavy Weapons and Small Arms), Guns (GL, LAW, and LMG), Gunner (Machine Gun), Artillery (Cannon) for mortars, and Artillery (Guided Missile) for antitank missiles. He also adds a modest Tactics increase for knowing how to deploy this stuff. Machinist seems like a reasonable complement to Armoury, and joins the optional skills. Finally, all those heavy weapons make the ST suggested under Combat especially attractive, so that becomes an advantage option.

*Foreign Languages:* This lens gets the *language* part of Communications, which takes the form of mandatory Languages. It expands the template's existing options, too, offering the possibility of spending advantage points on Language Talent (explaining why the soldier was admitted to the course), and of putting a few background skill points into Public Speaking and Writing (to indicate exceptional competence, per p. B24), and even Linguistics (plausible, if uncommon).

*Intelligence and Operations:* This lens gets whatever elements of Detective Work, Security, and Stealing suit soldiers, plus any bits of Technical Means that fit with these. The GM notes that this gives repeated recommendations of Body Language, Cryptography, Electronics Operation (Security and Surveillance), Intelligence Analysis, Interrogation, Search, and Tracking. He also likes the look of Cartography, Detect Lies, Forced Entry, Lockpicking, Observation, Photography, and Scrounging. But that's 15 skills! He elects to require just seven – Cryptography, Intelligence Analysis, Interrogation, Lockpicking, (increased) Observation, Photography, and Search – and offer a choice among the rest. Per and Acute Senses seem like fair things for the lens to add to advantage options, and the GM also recommends improved IQ.



*Sniper:* This lens gets the aspects of Outdoors related to sneaking around in the bushes, plus the predictable intensification of Combat and Sneaking. This ends up amounting to boosts to Armoury (Small Arms), Camouflage, Guns (Rifle), Observation, and Stealth. The GM has the lens add improved Per, Acute Vision, and Outdoorsman to advantage options for the template. Figuring that a stalker might learn Mimicry (Animal Sounds or Bird Calls), Survival, or Tracking, he has the lens call these out as extra skill options.

*Vehicles:* This lens gets the *vehicles* part of Crafting – and Transportation, of course! The skills that come up as essential are various kinds of Boating and Driving useful to small groups, with associated Mechanic skills. The GM decides that boosted Navigation also fits, and puts a point in Freight Handling, too. The lens further adds Absolute Direction as an advantage option and unselected vehicle skills as skill options.

With that done, the GM uses Chapters 2 and 3 to design templates and lenses around all this. He takes care to spend equal points on each template's niche abilities, and does the same for the lenses. Recognizing that the trait lists don't cover everything, he adds other elements he deems fitting; e.g., optional Less Sleep and required First Aid. Finally, he writes notes explaining how to combine points when a trait comes up more than once.

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*Once we accept  
our limits, we go  
beyond them.*  
— Albert Einstein

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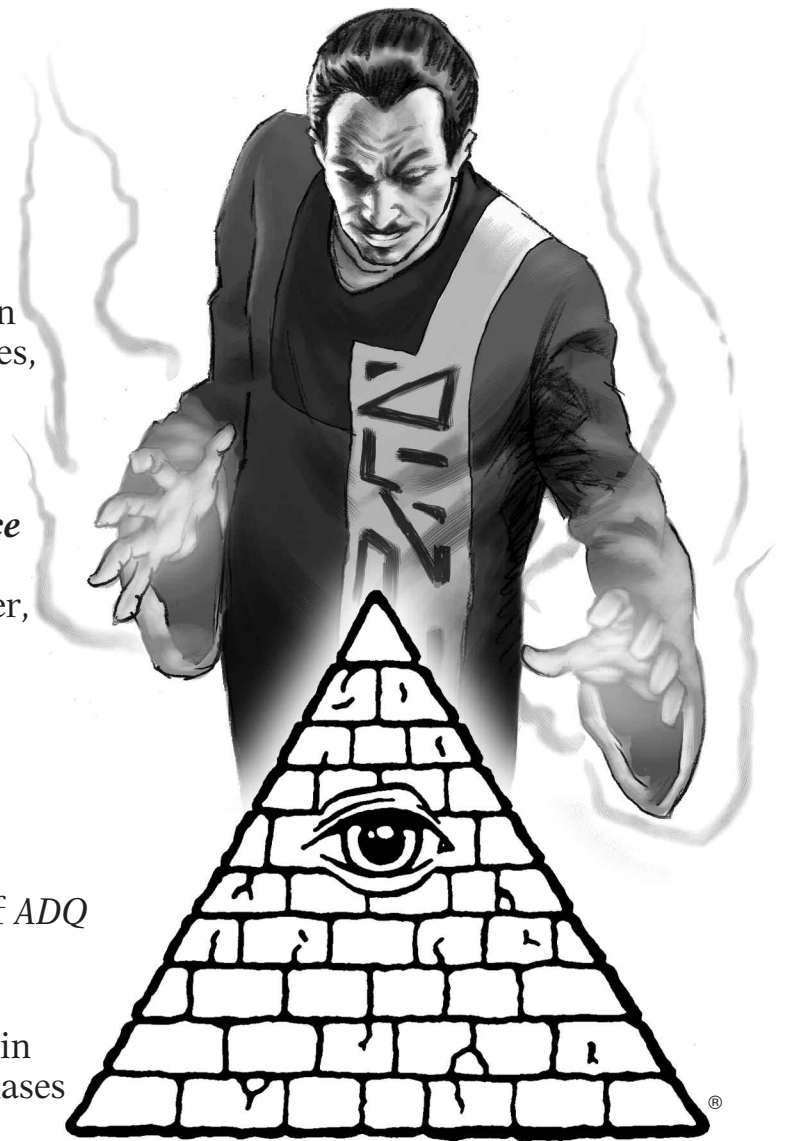


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