

CHARACTER CREATION CHEAT SHEET

Attribute/Secondary Characteristic Cost Table

ST	+/-10 points/level
DX	+/-20 points/level
IQ	+/-20 points/level
HT	+/-10 points/level
HP	+/-2 points per +/- HP
Striking ST	5 points per +1 ST
Lifting ST	3 points per +1 ST
Will	+/-5 points per +/-1 Will
Per	+/-5 points per +/-1 Per
FP	+/-3 points per +/-1 FP
Basic Speed	+/-5 points per +/-0.25 Speed
Basic Move	+/-5 points per +/-1 yard/second

Job's Wealth Level	Monthly Pay Multiplier	Typical Status Level
Poor	1/5	-2
Struggling	1/2	-1
Average	1	0
Comfortable	2	1
Wealthy	5	2
Very Wealthy	20	3
Filthy Rich	100	4
Multimillionaire 1	1,000	5
Multimillionaire 2	10,000	6
Multimillionaire 3	100,000	7
Multimillionaire 4	1,000,000	8

Wealth	Cost
Dead Broke	-25
Poor	-15
Struggling	-10
Average	0
Comfortable	10
Wealthy	15
Very Wealthy	30
Filthy Rich	50
Multimillionaire	50+25/level

Appearance	Cost
Horrific	-24
Monstrous	-20
Hideous	-16
Ugly	-8
Unattractive	-4
Average	0
Attractive	+4
Handsome/Beautiful	+12
Very Handsome/Beautiful	+16
Transcendent	+20

Technology Level:	+/-5 points per +/-TL
Cultural Familiarity:	1 or 2 points

Language	Comprehension	Cost
None		0
Broken		2
Accented		4
Native		6

Damage/Basic Lift Table

ST	Thrust	Swing	BL	ST	Thrust	Swing	BL
1	1d-6	1d-5	0.2	27	3d-1	5d+1	146
2	1d-6	1d-5	0.8	28	3d-1	5d+1	157
3	1d-5	1d-4	1.8	29	3d	5d+2	168
4	1d-5	1d-4	3.2	30	3d	5d+2	180
5	1d-4	1d-3	5	31	3d+1	6d-1	192
6	1d-4	1d-3	7.2	32	3d+1	6d-1	204
7	1d-3	1d-2	9.8	33	3d+2	6d	218
8	1d-3	1d-2	13	34	3d+2	6d	231
9	1d-2	1d-1	16	35	4d-1	6d+1	245
10	1d-2	1d	20	36	4d-1	6d+1	259
11	1d-1	1d+1	24	37	4d	6d+2	274
12	1d-1	1d+2	29	38	4d	6d+2	289
13	1d	2d-1	34	39	4d+1	7d-1	304
14	1d	2d	39	40	4d+1	7d-1	320
15	1d+1	2d+1	45	45	5d	7d+1	405
16	1d+1	2d+2	51	50	5d+2	8d-1	500
17	1d+2	3d-1	58	55	6d	8d+1	605
18	1d+2	3d	65	60	7d-1	9d	720
19	2d-1	3d+1	72	65	7d+1	9d+2	845
20	2d-1	3d+2	80	70	8d	10d	980
21	2d	4d-1	88	75	8d+2	10d+2	1125
22	2d	4d	97	80	9d	11d	1280
23	2d+1	4d+1	106	85	9d+2	11d+2	1445
24	2d+1	4d+2	115	90	10d	12d	1620
25	2d+2	5d-1	125	95	10d+2	12d+2	1805
26	2d+2	5d	135	100	11d	13d	2000

Cost of Living Table

Status	Status	Examples	Cost of Living
8	40	Emperor, god-king, overlord	\$600,000,000
7	35	King, pope, president	\$60,000,000
6	30	Royal family, governor	\$6,000,000
5	25	Great noble, multinational corporate boss	\$600,000
4	20	Lesser noble, congressional representative, Who's Who	\$60,000
3	15	Landed knight, guild master, big city mayor	\$12,000
2	10	Landless knight, mayor, business leader	\$3,000
1	5	Squire, merchant, priest, doctor, councilor	\$1,200
0	0	Freeman, apprentice, ordinary citizen	\$600
-1	-5	Bondsman, poor citizen	\$300
-2	-10	Serf, street person	\$100

How to Select Basic Attributes

The basic attributes you select will determine your abilities - your strengths and weaknesses - throughout the game. Choose wisely.

6 or less: *Crippling.* An attribute this bad severely constrains your lifestyle.

7: *Poor.* Your limitations are immediately obvious to anyone who meets you. This is the lowest score you can have and still pass for "able-bodied."

8 or 9: *Below average.* Such scores are limiting, but within the human norm. The GM may forbid attributes below 8 to active adventurers.

10: *Average.* Most humans get by just fine with a score of 10!

11 or 12: *Above average.* These scores are superior, but within the human norm.

13 or 14: *Exceptional.* Such an attribute is immediately apparent - as bulging muscles, feline grace, witty dialog, or glowing health - to those who meet you.

15 or more: *Amazing.* An attribute this high draws constant comment and probably guides your career choices.

All of the above assumes a *human*. For nonhumans, read each point above or below the human norm of 10 as a 10% deviation from the racial norm instead.

Choosing Your Skill Levels

Gauging what skill levels you need to survive is no easy task. Determining how much skill is *realistic* can be tricky as well. When creating a PC (or an NPC), bear the following guidelines in mind.

Ordinary Folks

For an "average" person, it is reasonable to assume attributes between 9 and 11, and from 20 to 40 points in "life skills" (varying with education and dedication). Most people spread these points fairly evenly over roughly a dozen skills. This will result in skill levels between 8 and 13. Skills used to earn a living tend toward the upper end of this range (12 or 13), while little-used skills and those originating from long-forgotten college courses are at the lower end (8 or 9).

Experts

Once your skill level reaches 14, additional levels of skill don't improve your odds of success much. Furthermore, it can cost a lot of points to acquire higher skill levels. If you are an adventurer, though, the investment is worthwhile, to help you overcome the penalties for difficult tasks. For instance, if you have Lockpicking-23, ordinary locks are no easier for you - you fail on a 17 or 18, no matter what. But when you run into a *hard* lock that gives -6 to skill, your effective skill is 17 and you *still* only fail on a 17 or 18!

Masters

If you are a "master" in your field, you might be tempted to increase your skill levels *ad infinitum*. However, a true master has a detailed understanding of every aspect of his calling, best represented by stopping at a masterful level (20 to 25) in the "main" skill and branching out into several "subsidiary" skills. An extreme level (anything over 25) in one skill tends to be excessive and unbelievable - and is frequently *less useful* than a lesser level combined with one or more subsidiary skills.

Masters should also consider putting some points into advantages that negate skill penalties for adverse conditions. For instance, a kung fu master might buy Trained By A Master (reducing his penalties for multiple attacks and parries) and Combat Reflexes (improving his chances of defending himself), extending his capabilities in ways that high skill alone cannot.

To encourage players to develop their characters laterally instead of sinking all their points into just one or two skills, the GM might wish to consider limiting PCs to skill levels in the 20-25 range.

Build Table

ST	Height Range	Weight Range by Build				
		Skinny (-5)	Average (0)	Overweight (-1)	Fat (-3)	Very Fat (-5)
6 or less	4'4"-5'2"	40-80 lbs.	60-120 lbs.	80-160 lbs.	90-180 lbs.	120-240 lbs.
7	4'7"-5'5"	50-90 lbs.	75-135 lbs.	100-175 lbs.	115-205 lbs.	150-270 lbs.
8	4'10"-5'8"	60-100 lbs.	90-150 lbs.	120-195 lbs.	135-225 lbs.	180-300 lbs.
9	5'1"-5'11"	70-110 lbs.	105-165 lbs.	140-215 lbs.	160-250 lbs.	210-330 lbs.
10	5'3"-6'1"	80-120 lbs.	115-175 lbs.	150-230 lbs.	175-265 lbs.	230-350 lbs.
11	5'5"-6'3"	85-130 lbs.	125-195 lbs.	165-255 lbs.	190-295 lbs.	250-390 lbs.
12	5'8"-6'6"	95-150 lbs.	140-220 lbs.	185-290 lbs.	210-330 lbs.	280-440 lbs.
13	5'11"-6'9"	105-165 lbs.	155-245 lbs.	205-320 lbs.	235-370 lbs.	310-490 lbs.
14 or more	6'2"-7'	115-180 lbs.	170-270 lbs.	225-355 lbs.	255-405 lbs.	340-540 lbs.

Skill Cost Table

Your Final Skill Level	Difficulty of Skill			
	Easy	Average	Hard	Very Hard
Attribute-3	-	-	-	1
Attribute-2	-	-	1	2
Attribute-1	-	1	2	4
Attribute+0	1	2	4	8
Attribute+1	2	4	8	12
Attribute+2	4	8	12	16
Attribute+3	8	12	16	20
Attribute+4	12	16	20	24
Attribute+5	16	20	24	28
+1	+4	+4	+4	+4

Tech Level and Starting Wealth

TL	Example	Typical Starting Wealth	Typical Monthly Pay
TL0	Stone Age (Prehistory and later)	\$250	\$625
TL1	Bronze Age (3500 B.C.+)	\$500	\$650
TL2	Iron Age (1200 B.C.+)	\$750	\$675
TL3	Medieval (600 A.D.+)	\$1,000	\$700
TL4	Age of Sail (1450+)	\$2,000	\$800
TL5	Industrial Revolution (1730+)	\$5,000	\$1,100
TL6	Mechanized Age (1880+)	\$10,000	\$1,600
TL7	Nuclear Age (1940+)	\$15,000	\$2,100
TL8	Digital Age (1980+)	\$20,000	\$2,600
TL9	Microtech Age (2025+?)	\$30,000	\$3,600
TL10	Robotic Age (2070+?)	\$50,000	\$5,600
TL11	Age of Exotic Matter	\$75,000	\$8,100
TL12+	Whatever the GM likes!	\$100,000	\$10,600

Technique Cost Table

Your Final Skill Level	Difficulty of Technique	
Average	Hard	
Default	0 points	0 points
Default+1	1 point	2 points
Default+2	2 points	3 points
Default+3	3 points	4 points
Default+4	4 points	5 points
+1	+1 point	+1 point

The 8 Steps of Character Creation

- Starting Points (p. B10)
- Character Concept (p. B11)
- Basic Attributes (p. B14) and Secondary Characteristics (p. B15)
- Build (p. B18), and Age and Beauty (p. B20)
- Social Background (p. B22), Wealth and Influence (p. B25), Friends and Foes (p. B31), and Identities (p. B31)
- Advantages (p. B32) and Perks (p. 100)
- Disadvantages (p. B119) and Quirks (p. B162)
- Skills (p. B167) and Techniques (p. B229)

Size Modifier Table

Longest Dimension	Size Modifier
0.05 yard (1.8")	-10
0.07 yard (2.5")	-9
0.1 yard (3.5")	-8
0.15 yard (5")	-7
0.2 yard (7")	-6
0.3 yard (10")	-5
0.5 yard (18")	-4
0.7 yard (2')	-3
1 yard (3')	-2
1.5 yards (4.5')	-1
2 yards (6')	0
3 yards (9')	+1
5 yards (15')	+2
7 yards (21')	+3
10 yards (30')	+4
15 yards (45')	+5
20 yards (60')	+6
30 yards (90')	+7