

AS STANDARD 4.52 NEW YEN 28.45 100% CONVE  
NEW YEN 32.41 RATE INCREASE 4.23 DOUBLE M  
OUNT DIVIDE BANK FEE 230% TO TRANSMIT RAI  
TRANSFER FEE 23.12 TO 43.73 EXCHANGE DOUBLE R  
352.23 QUEBEQUE MUST TRANSFER 32 FRANC 958  
35 BANK LONDON 32.10 GERMANY 42.10 FRANCE

It seems I can't look at a Shadowrun book without coming across something weird about the management of money in the world of 2050. All kinds of screwy stuff about exchange rates and weird forms of currency and false creds and so forth. In my opinion, as both PCs and GMs, we have better things to worry about than whether the new yen is worth 5.50 UCAS or 6.00. So, in my continuing effort to mess with the rules to the point that they are no longer distinguishable from the original, I've come up with a new set that I normally use in my game.

## Exchanging Money

90% of the time the new yen is world standard and may be used in any nation AS LONG AS THE CREDSTICK USED IS CERTIFIED. This is out of the assumption that many backwoods nations do not possess the ability to do all of the identification checking necessary to verify a SINED credstick. Very rarely in my game do we go through the steps necessary to change money to the various other exotic forms of denominations found throughout the world. If we actually do go through the exchange procedure we leave the exchange rate at a constant, if a range is given this is usually the one in the middle.

## Cost Of Living

I still use all cost of living tables.

## Bartering

Sometimes in remote villages or independent urban entities such as the Ork Underground I use bartering as opposed to cash. Although a player may barter using anything of value the most common form of materials used as payment are precious metals and gems. It is almost standard for any runner who plans on venturing into remote regions which they know to be somewhat underdeveloped to purchase an amount of gold, silver, gems, etc. before going there. Simply use the price table for Enchanting Materials (raw form) for these exchanges. I even have a few underground "moneychanger" contacts roaming around the city which not only sell the materials but even press them into coins, small statues, etc. for a fee. This visual appearance has little effect on the materials value and is simply there to make it so a runner can have a one pound block of silver valued at 4800ny pressed into one hundred 48ny coins.

## Side Note - Beggars and Money

Without the use of a cash system I've always wondered how street beggars survived. While previously a suit may have dropped a few dimes into the hat of a beggar, with the advent of the cred stick I could never really picture them whipping out their Platinum valued at 2,342,423 and clicking over 50 cents. I

have yet to solve this problem in the corporate world but in the world of the runner a certain system has developed. First of all, shadowrunners very rarely use anything but certified cred sticks. The few that do rarely use them for transactions, mainly just transferring money to them from their certified credsticks for storage. Over the years a system of managing certified cred has developed, centering on the concept of the "Clean" certified credstick and the "Dirty" certified credstick. The clean credstick holds a fairly large amount of cash and is used for transactions between fixers, the purchase of expensive objects, buying a plane ticket, etc. The dirty credstick, on the other hand, rarely holds more than a grand and is used for small bribes, purchases at the Stuffer Shack, and the simple charity of giving a squatter a few new yen here and there. Since certified credsticks are fairly easy to get a hold of I don't see why a squatter wouldn't have one, probably the same grime covered stick they've been using for years.