



CONOMICS

Wages, social classes and the breadth between rich and poor varies throughout the realms of Al'Akwannon. The below is meant to be a guideline for pay scales, hirelings and as a general judge of worth and not definitive amounts. As always, there will be few who actually hit the scale on the head, most will find themselves a bit below or a bit above depending on their current situation

LOWER LOWER CLASS

These people are generally the unemployed, the sorriest of beggars, poor luck thieves and cut purses, drug addicts and drunks, lunatics, hermits, foraging wanderers and overall a very sorry and sordid bunch. Generally they are loners, either by choice or as a result of their misfortune, generally not the most highly intelligent lot, low on skills and unable to support anyone much less themselves. At best they can scrounge up enough money to get one poor quality meal per day and must generally beg, borrow or steal anything else. At worst, they are half a step from being a corpse in the gutter

- The average LLC individual, provided they are still living, can scrape up about 1 Silver Crown a week (about 20 dollars by today's standards) which works out to approximately 52 Silvers a year (about \$1040 modern equivalent...about the same as a bad luck pan handler or 3rd world country laborer)
- **Upkeep** – 1SC/week; people must eat and drink, but generally these lowly of the low have figured out how to survive on as little as possible. They'll eat from garbage cans, finagle leftovers from bars and inns, drink collected rain water, steal a pair of pants and sleep in a barrel or lean-to made from scrounged materials. Though they can get by on little, it still costs something to live whether it be the drugs to forget about a crappy life or a few coppers to get a bowl of hot food on a winter night, DMs should generally expect that LLC individuals never have more than a couple coppers on them and can save nothing

MIDDLE LOWER CLASS

These people are the peasant farmers, nomads, woodcutters, stable cleaners, average thieves and the like. They live on the borderline of following those of the LLC into the gutter permanently, slowly dribbling down the hill toward overt poverty or, at best, barely scraping by. For the most part they are loners or have very large families (all of whom work to some degree or another to help the family survive) and though usually neither the brightest of individuals nor very skilled, if they are at least maintaining this level and not slipping, they are hard workers. These individuals can generally scrape enough together to eat one solid meal a day and save over time for items such as low quality clothes and tools and implements of their trade

- The average MLC individual can scrape together about 2 Silvers a week (about 40 dollars by today's standards) by selling their inferior goods, begging or stealing. This works out to approximately 104 Silvers a year (about \$2080 modern equivalent...about the same as a hardworking pan handler or 3rd world tradesman)
- **Upkeep** – 2SC/week; again, people must eat and drink and generally these sorts have figured out a way to supplement their income by farming their own food, stealing an apple or bun or setting up bartering for their work or goods in exchange for food. Large families can at least sit down to one solid, hot meal at the end of a day and though they wear their clothes threadbare and use their tools and implements until they break, they are usually able to replace them. However, just like LLC people, DMs should generally expect that MLC individuals never have more than a few coppers on them (though they may have a few silvers stashed away for a rainy day) and can save only for purchases they will have to make (clothes, a critical tool of their trade, food for the winter, etc)

UPPER LOWER CLASS

These people are the lowly wharf workers, apprentices to lowly tradesmen, miners in low output mines, cabbies in poor areas of town, chimney sweeps in poor areas, average farmers and generally poor common folk. Sadly this is one of the most common economic classes on Al'Akwannon and is made up of many generally good, hardworking people. Though not exceptionally smart or skilled, they have enough to be heads and tails above those in the lower classes. Usually these individuals have small families or are trying to get ahead in life by learning a trade. They can usually make enough to eat a couple of solid meals a day, save money for clothes, tools and on occasion the luxury of a good quality item

- The average ULC individual can come up with about 5 Silvers a week (about 100 dollars by today's standards) by generally working their butts off in one fashion or another. This works out to approximately 260 Silvers a year (about \$5200 modern equivalent...about the same as a working class poor 2nd world person)
- **Upkeep** – 5SC/week; as with lower classes, most of the upkeep of such people goes toward keeping they and their families in clothes that are not full of holes, putting food on the table and possibly paying some small rent. These people are not starving and don't look nearly as ratty as those of lower classes, but still most every copper they earn is spoken for in some way, shape or form. DMs should generally expect that an ULC individual rarely would have more than a silver on him and may also have a small rainy day fund. However, anything being saved is usually for a purpose of the household, such as a new wash basin, a new set of carpenter's tools, etc

LOWER MIDDLE CLASS

These people are the mediocre bartenders, average bazaar tent merchants, fairly good farmers, lesser servants, average sailors, mediocre enlisted militia and generally common folk. This is the most common economic class on Al'Akwannon overall and is made up of relatively skilled, capable and reasonably intelligent folk. These individuals usually have small to medium families and are for the most part a hard working bunch. They can generally make enough to eat a couple of good meals every day, buy necessary items when needed and what really sets them apart from any of the lower classes is that they can save up for luxury and quality items on a regular basis

- The average LMC individual can come up with about 10 Silvers a week (about 200 dollars by today's standards) by working the equivalent of a full time job of generally 10 to 16 hours a day. This works out to approximately 520 Silvers a year (about \$10,400 modern equivalent...about the same as a working class poor person in the US, Canada, Western Europe, etc)
- **Upkeep** – 8SC/week; as with all of the lower classes a bulk of such a person's earnings goes toward food, clothing and the basic tools, raw goods or other things related to making a living and rent. These people don't generally look out of sorts and are pretty much like the average blue collar folks in the modern world. DMs should expect that such individuals probably have some money stashed somewhere saving up for something special they want to buy, but rarely more than 10-20SC. They will also usually have one or two silvers worth of coin on them

MIDDLE MIDDLE CLASS

These people are the standard shop keepers, blacksmiths, carpenters, masons, merchants, competent low ranking militia and generally a good, hard working bunch contributing to society as a whole. MMC along with LMC and ULC together make up the economic class of 99.9% of the population of Al'Akwannon. These individuals generally either have some reasonable intelligence, some natural skill at something or have been incredibly lucky or worked incredibly hard to get themselves where they are. They usually have small to medium sized families and make enough to eat three good meals a day, buy necessary items when needed, go out on the town every so often, purchase luxury items on a regular basis and even save small amounts for other purposes if they are budget minded

- The average MMC individual can come up with about 40 Silvers a week (about 800 dollars by today's standards) by working the equivalent of a full time job of generally around 8 to 12 hours a day. This works out to approximately 2080 Silvers a year (about \$41,600 modern equivalent...about the same as a working class person with a good job in the US, Canada, Western Europe, etc)
- **Upkeep** – 35SC/week; the biggest change with this class of people is quality of life. At this level, still a very high percentage of income goes toward food, clothing, rent and other necessities. However, people at this class are used to a better quality of those items and thus spend more. Of course there are the exceptional people who live closer to a LMC type of life style and save much more and there are also people who live closer to a higher class and can't ever save a copper. As a rule, DMs should expect that an average individual of this class will have a couple silvers worth of coin on his person and will have a stash of perhaps 50-100SC somewhere

UPPER MIDDLE CLASS

These people are the standard weapon smiths and armorers, successful shop owners and merchants, fairly high ranking militia, talented artisans, specialized teachers and trainers and are generally a talented, competent and/or well connected bunch. These individuals are fairly well off in the eyes of most inhabitants of Al'Akwannon and generally have small families or none at all. For the most part, these people make enough to eat when they please, buy necessary items at will, go out on the town often, purchase luxury items often and still save enough to own some property or other investments

- The average UMC individual, can come up with about 100 Silvers a week (about 2000 dollars by today's standards) by working the equivalent of a full or near full time job of 6 to 10 hours a day (though there are some who work much harder to achieve this status.) This works out to approximately 5200 Silvers a year (about \$104,000 modern equivalent...about the same as a highly specialized tradesmen, small time executives, successful small business owners and the like in the US, Canada, Western Europe, etc)
- **Upkeep** – 50SC/week; again, quality of life largely comes into play here. These people are accustomed to a larger living space in a better end of town (and they usually own the place,) eating out more often where the food quality is good and buying clothes and items that are very good standard and high quality. Again there are people who live more cheaply and thus save far more and there are people who spend far beyond their means and play at being upper class yet can save nothing. As a rule DMs should expect that an average individual of this class will have at least 5-10 silvers worth of coin on his person and will have a liquid savings in the neighborhood of 1000SC. Additionally such people usually have minor investments of one kind or another, such as owning a nice home, store, etc

LOWER UPPER CLASS

These people are the successful owners of many shops or taverns, founders of quality military schools, guild masters, minor nobles and land owners, high ranking government officials and other highly influential, well connected or otherwise highly successful persons. These individuals generally have small families and own a nice estate of some kind. LUC individuals make far more than enough to eat at will, buy necessities at will, keep up with the latest fashions and trends, purchase luxury items within reason and generally spend money with little need for budgeting of any kind

- The average LUC individual can come up with about 1000 Silvers a week (about 20,000 dollars by today's standards) usually without working to terribly hard if at all (though generally this lifestyle has been established by hard work or the hard work of one's ancestors.) If the individual does work at all, it is generally by appointment only or involves the management of investments. This works out to approximately 52,000 Silvers a year (slightly over one million dollars modern equivalent...about the same as self made millionaires, lottery winners, children of successful families, powerful executives and the like in the US, Canada, Western Europe, etc. or extremely influential and/or powerful people in 2nd and 3rd world countries)
- **Upkeep** – 200SC/week; at this level everything the person eats, drinks, wears, etc. is at least high quality. These people are accustomed to the likes of a mansion in the good end of town or the two story full floor penthouse in the highest end "downtown" areas and often own multiple places. Whether they eat in or out the food is most often prepared for them and in general these people are used to being catered to either by personal servants or by people in the service industries around them. Even with these expensive tastes many of these people can't find ways to expend all their income on basic needs and often find themselves investing, loaning to others, buying ridiculous items that are over priced just for status, etc. Again there are people who live more cheaply and save far more, but the further up the scale you get, the rarer these individuals are. As a rule DMs should expect that an average individual of this class will easily have 20-30 silvers worth of spending coin on his person plus a couple gold coins for emergency purposes and will have a liquid savings in the neighborhood of 50,000SC (one million modern in cash.) These people can easily employ a handful of people, like a butler, maid, bodyguard, driver, etc. These individuals are also likely to have a great deal of worth tied up in land and property, jewels and artwork and other investments of various kinds and will generally sit around a net worth of 250,000 – 500,000 SC (5 to 10 million modern equivalent)

MIDDLE UPPER CLASS

These people are the barons and baronesses, earls and countesses, marquis and marchionesses, powerful lords and ladies and generally the upper echelon of influence and power short of actual rulers. They usually have medium sized families, all of which live among the upper crust of society. These individuals generate enough income or have inherited enough wealth to buy luxury items at will, go out on the town in extravagant fashion at will, support a fair sized battery of servants, animals, men at arms and other extracurricular things with little or no budgeting concern. Generally they own several estates of varying sizes, stables, kennels, servant quarters, businesses, etc

- The average MUC individual, can generally access upwards of 7500 Silver a week (about 150,000 dollars by today's standards) without working (and generally this lifestyle has been established by family heritage and station.) If the individual does any semblance of work at all (since often others are paid to maintain anything necessary,) it is generally management of their estates on a high level or occasionally certain 'life loves' one individual might have. This works out to approximately 390,000 Silver a year (about 7.8 million dollars modern equivalent...about the same as multi-millionaires, exceptional professional athletes, owners of multi-conglomerate companies, children of well known and powerful families, etc. in the US, Canada, Western Europe, etc. or sovereign rulers of relatively significant 2nd and 3rd world countries)
- **Upkeep** – 1000SC/week; at this level a large portion of all things the person eats, drinks, wears, etc. are ultra high quality items. These people are accustomed to mansions, summer estates, a battery of servants and attendants and pretty much anything they desire. Whether they eat in or out the food is most often prepared for them and in general these people are used to being catered to either by personal servants or by people in the service industries around them. A major difference at this level is that usually such an individual will not carry coin on his person and will more often have a servant handling his money for him. As a rule DMs should expect that an average individual of this class will have a "man" with easily 200 silvers worth of spending coin available plus a fair number of top end gold coins for spur of the moment purchases. Such people will easily have liquid assets in the neighborhood of 500,000SC (\$10 million modern) and like LUC individuals will have a great deal of worth tied up in land and property, jewels and artwork and other investments of various kinds, just to a much larger and broader extent. Such people can also easily employ a larger retinue of servants and DMs should plan for an average of 25-50 employees with a top comfortable end of say 300. Expect a net worth in the neighborhood of 1.5 million to 5 million SC (30 to 100 million modern equivalent)

UPPER UPPER CLASS

These people are the dukes and duchesses, rulers of small countries, members of legendary families of power and influence and are almost always are the rule of the land in some fashion or another. These people's realms of influence stretch over great regions and theirs is often the final word. These individuals usually have medium sized families, but sometimes have quite large ones (as supporting many heirs is not difficult for these people by any means.) These individuals have access to inherited wealth and/or generate enough income from various other means to literally horde luxury items, never wear the same clothing twice, support a huge battery of servants, slaves, armies and generally do as they please with no concern for financial repercussion. Generally they own at least one huge, palatial estate as well, as other estates, retreats and a variety of other massive properties often with governor types selected by the individual

- The average UUC individual, can generally access about 50,000 Silver a week (about one million dollars by today's standards) without working (and almost exclusively, this lifestyle has been established by family heritage and station.) If the individual does any semblance of work at all (since most affairs are handled by others paid to maintain the many facets of such a personal empire,) it is generally management of their lands on an extremely high level or occasionally certain 'life loves' one individual might have. This works out to approximately 2,600,000 Silvers a year (about 52 million modern equivalent)
- **Upkeep** – 25,000SC/week; at this level a large portion of expenses has to do with supporting a cadre of servants, militia, bodyguards and more. Some of this may come from taxes and other non-direct revenue while others are subsidized directly. In general, these people are accustomed to everything MUC people are only more and better. As a rule DMs should expect that an average individual of this class will have a retinue of easily a thousand people in their personal service. Generally such people do not need to carry coin, but will often have one or more of their men handling small amounts to tip people, give out to beggars, etc. Such people will easily have liquid assets in the neighborhood of 2,500,000SC (\$50 million modern) and like MUC individuals will have a great deal of worth tied up in land and property, jewels and artwork and other investments of various kinds, just to a much larger and broader extent. While income is vastly superior to those of MUC persons, the net worth is often not as large a multiple as one would expect due to expenses, but keep in mind UUC individuals have a LOT to show for their money. Expect net worth in the range of 10 to 20 million SC (\$200 – \$400 million modern equivalent)

ROYAL CLASS

These people are the kings and queens, emperors and empresses and generally the highest of all nobility in large countries and powerful lands. These individuals often have large families to insure the continuance of the line and have extreme power and influence that stretches across many borders and seas. This class has access to a combination of inherited wealth and monies generated by various other means (such as taxes, military campaigns, etc.) to literally horde luxury items, treasures and one of a kind items, support an army of servants and slaves, command a large army and militia and a plethora of other paid advisors, exceptional craftsmen, etc. Generally they have multiple palaces, various massive estates in multiple regions and an expansive variety of other massive properties often with governor types selected by the individual. In general there are no more than a thousand of these individuals in the world at any one time

- The average RC individual, can generally access about 400,000 Silver a week (about 8 million dollars by today's standards) without working (and almost exclusively, this lifestyle has been established by family heritage and station.) If the individual does any semblance of work at all (since nearly all affairs are handled by others paid to maintain the wide breadth of facets which comprise such a personal empire,) it is generally management of their government on an extremely high level or occasionally certain 'life loves' an individual might have. This works out to a little over 20 million Silvers a year (about 400 million modern equivalent...quite simply the richest and most powerful people on the face of the planet)
- **Upkeep** – 200,000SC/week; at this level a large portion of expenses has to do with supporting a large cadre of servants, militia, bodyguards and more. As with UUC, some of this may come from taxes and other non-direct revenue while others are subsidized directly. In general, these people are accustomed to everything UUC people are only much more. As a rule DMs should expect that an average individual of this class will have a retinue of easily several thousand people in their personal service. Such people will easily have liquid assets in the neighborhood of 10,000,000SC (\$200 million modern) and like UUC individuals will have a great deal of worth tied up in land and property, jewels and artwork and other major investments of various kinds, just to a much larger and broader extent. While income is vastly superior to those of UUC persons, the net worth is often not as large a multiple as one would expect due to expenses, but keep in mind RC individuals are known everywhere and have a LOT to show for their money. Expect net worth in the range of 25 million SC and beyond (\$500+ million modern equivalent)

TOP TEN RICHEST PEOPLE IN OCCIDENTAL AL'AKWANNON

Ioldraak-Suul – The Arch Meta-Mage of the Guild of Emerald Sky – 3.1 billion SC (\$62 billion modern equivalent and growing)
Personal Fortune. Beyond mortal, THE Meta Mage has been alive for roughly 2000 years, has seen the destruction of Isengard, the Holocaust and the waxing and waning of his personal fortune over the millennia. You could never imagine the number of things the grandfather of Emerald Sky has his strings on. He is a powerful mage in charge of the most prolific mage guild in the history of the world and the ultimate business man

King Benidar Abarxis – Ruler of Hippocrane, Line of Abarxis – 3 billion SC (\$60 billion equivalent and diminishing)
Family Fortune. The family line of Abarxis has not been broken once in the past 350 years. The wealth generated by forging the Golden Triangle and the shipping trade in the Rune Sea catapulted the family into fame and fortune. His father King Maerik Abarxis was previously #1 on the list. Only now with the current King's endeavors to work with Tynderius and fight against the undead plague in his magnificent city are the family fortunes on a slow downturn as he invests heavily in defeating the evil

Kal-Zuraak – Guildmaster of Emerald Sky Cirdan – 2.9 billion SC (\$58 billion equivalent and growing)
Personal Fortune. Close personal friend of Ioldraak-Suul and almost as old and bad ass as his friend, Kal-Zuraak has seen the world change many times as well. He shares many investments with his good friend and has many of his own. The Guild itself is by far the richest organization in the world and has made many rich men

Pharaoh Bastir'Ahm – Ruler of Chiopt, Line of Pharaohs – 2.25 billion SC (\$45 billion equivalent and steady)
Dynastic Fortune. In Chiopt, the riches of the line of Pharaohs passes from one divinely selected being to another creating a dynasty not born necessarily of family bloodlines. Over 300 years ago, the Pharaoh Rabih'Chaiban embarked upon an agreement with King Abarxis that would transform the Gold Coast of Torosia and bring untold wealth to the region. This has been passed from line to line and is currently in the hands of the current Pharaoh who is managing the assets fairly well

Sultan Auranzeh Jahan – Ruler of the Savage Lands, Line of Jahan – 2.15 billion SC (\$42 billion equivalent and diminishing)
Dynastic Fortune. The House of Jahan has been in power since the mid-second century of the New Kingdoms age. The family developed a powerful navy and shipping along the straights and to the eastern portion of Torosia and its huge deposits of gold. Overland trade was heightened with the Hordelands and all other kingdoms on its periphery extending even to silk road type trade with Isengrim and Cirdan. The past few sultans have not possessed the natural mercantile mastery of their predecessors and the fortune has been diminishing for decades now

Lord Vilar Acquitane – Major Noble in Hippocrane – 1.55 billion SC (\$31 billion equivalent and steady)
Family Fortune. The Acquitane family has been rich for centuries, but Vilar himself catapulted the family into the highest end of richness in the latter decades of the New Kingdoms era. Like the king, Lord Acquitane made a great deal of money through shipping in both moving of goods and shipbuilding as well. His ship works in the Sail Port District remains the most highly regarded ship building facility in Hippocrane and is renowned throughout the Sunken Sea region. The incursion of the undead has halted any further growth of his fortunes

King Ramsi Libuz III – Ruler of the Kingdom of Syth – 1.5 billion SC (\$30 billion equivalent and diminishing)

Dynastic Fortune. Another beneficiary of the riches of the Golden Triangle trade, the royalty of Syth have long imposed taxation and government involvement in the shipping and mercantile trades. As a gateway to the mysterious peninsula and many unique goods harvested from the jungles, the kings of Syth have maintained a high level of wealth for the better part of the New Kingdoms era. Disruption of the demand for such goods has slowed the economy of Syth and in the recent decade the current king has found himself spending more than his income would support

Volestar Murkhand – Guildmaster of Emerald Sky Hippocrane – 1.3 billion SC (\$26 billion equivalent and growing)

Personal Fortune. Not nearly as old as the guildmasters of Cirdan and Isengrim, Volestar appeared on the scene near the end of the Holocaust and during the dawn of the New Kingdoms age. He has had his hand in a variety of business ventures along with the various investitures of Emerald Sky and they have paid of handsomely from the major upswing of overall wealth in Hippocrane over the past couple centuries. Even now with the attacking of the undead, the business opportunities have changed in nature, but Volestar has taken advantage at every opportunity

Lillandira Fairaighn – Guildmaster of Indigo Moon Hippocrane – .9 billion SC (\$18 billion equivalent and diminishing)

Personal Fortune. The incredibly beautiful arch-magess and guildmistress of Indigo Moon has made a major fortune in Hippocrane also mostly riding the coat tails of massive amounts of wealth in the area in general for the past couple centuries. Lillandira has a great care for people however which is reaching beyond her love of money at the moment and causing her to invest her personal fortune alongside the king to fight off the undead hold in the city

Cassandra Azar – Major Noble in Morgana – .5 billion SC (\$10 billion equivalent and steady)

Family Fortune. The Lady of Thornwood is also the wife of Meliazar the Magnificent and she is in sole possession and control of both of their personal fortunes. Also an accomplished sorceress in her own right she is also an amazingly shrewd business woman. However, both she and Meliazar have called Morgana their home since it was not far beyond being an outpost and they do not intend to let evil run rampant there. Thus the growth of their fortune is balanced by expenditures to keep their beloved city safe through various means

UPKEEP FOR PCs

Just like everyone else, player characters have a certain amount of upkeep. They need to buy food, replace damaged clothing, worn boots, pay for room and board at inns occasionally, etc. As with normal life, day to day costs vary, but to avoid having to do unnecessary levels of accounting for characters, PCs should simply use the above class system to say what they're accustomed to and the DM should simply allow non-special items to be taken care of out of an upkeep fee that a character will incur. If a PC falls below a level of income to support this, then his economic level falls as well. A PC should not be allowed to select below Upper Lower Class as a base expense level without special approval and consultation from the DM. Generally PCs will fall in the Lower Middle or Middle Middle Classes and should usually have an upkeep of about 30-150SC per month

When arranging for standard pay as a merc, soldier, etc. DMs should keep in mind perks of such jobs and adjust pay accordingly. For instance, if a soldier gets free meals all the time, they probably won't be making as much as someone who has to pay for his own meals. In the end, the pay should come out in a wash. Thus while a self sufficient character may earn 40SC a month and have to pay for his own food in his 30SC of upkeep, a soldier who gets free room and board will probably make 25SC a month and have 15SC of upkeep. Both end up with 10SC a month in their pockets. The DM should adjust this according to roles in an outfit up or down. It is recommended that this accounting be done at the beginning of the game so that people not need fuss about basics

Selecting the right upkeep for a PC – to make your life easier as a DM, it is recommended that you factor in all common expenses for a character so you don't have to worry about it in game. Is the character an archer? If so keep in mind he will have to replace arrows from time to time. Factor in an appropriate amount so that you can assume under normal situations the character replenishes his stock of arrows whenever necessary. A warrior will need certain items to keep up his equipment, oils, a whetstone perhaps. Does someone smoke? Is the character from a noble background and used to expensive stuff? Etc. Etc. Once you have arrived on a fair representation of the character, figure out and settle on a fair upkeep amount

What does upkeep mean to a PC? – by setting an upkeep amount you are in turn agreeing to not bother worrying about a character eating breakfast at an inn, having a couple drinks, buying some smokes or a new standard quality belt (or even a high quality one if the character is paying a noble level of upkeep.) It should also assume basic replacements for damaged equipment that isn't special (i.e. – while upkeep would replace a lost or broken hunting knife, bowstrings, crossbow bolts, etc. it would not replace a high quality long sword that was destroyed.) This approach reduces a large amount of minor accounting that really shouldn't need to be tracked

Special high end upkeep – if a DM has given a character a high upkeep level (and generally means the character has been approved to be reasonably well to do; this likely starts in the area of 500SC per month and would replicate a UMC individual trying to live at near LUC levels. Keep in mind this can also be a disadvantage and if played well should earn extra role playing XP) then more things should be considered automatic. Individuals paying this kind of upkeep should be allowed to buy a round of drinks for the bar, bring home attractive ladies of the evening, replace high quality clothing and non-exotic equipment, etc.) As with everything, this is meant to be a guideline for the DM to help minimize the nickel and dime approach but not to be abused

MERCENARIES

Sell swords, men at arms and even the occasional mage acolyte can be hired by PCs from time to time to accomplish certain missions that require more than their handful of men. The below should be used to calculate what a PC should pay such men. Keep in mind that PCs with negotiation skills can pay people less and also PCs looking for work as mercs may or may not be paid accordingly. DMs should use the below as merely a guide

For a rule of thumb, for pay scales mercs generally fall into the standard main economic classes, ULC, LMC or MMC. While pay and such does not necessarily equate to skill as a rule keeping to stereotypes when not critical makes things easy. Generally consider ULC mercs being the scruffiest bunch and would qualify for your average hired gang of thugs; LMC would be your fantasy equivalent of rent a cops (generally a mixed bag but at least have solid training) while MMC mercs would make up people who are former soldiers, militia and the like and would mostly equate to higher end bodyguards, secret service types and similar sorts

So that said, the standard going rate for a zero level ULC merc is an average 5 silvers for a week's work (about \$100 a week.) Keep in mind these lot are not much different that regular old gang members and often are hired by the shadier side of things. These kind of mercs will rarely have any sort of loyalty to anything more than the coin they're being paid. An average rate for a zero level LMC merc is about 10 silvers a week (about \$200 a week) twice as much as the scrubs. Often, however, these types are offered room and board in service to a business man, minor noble or another organization of some sort and this will lower their personal upkeep and keep more of this in their pocket. Finally the average rate for a zero level MMC merc is about 40 silvers a week (about \$800 a week) but these guys even at zero level will have a decent set of appropriate skills, like detect noise, observation, alertness, etc. They are worth the extra money

The perception of levels doesn't apply in game, but the levels modifier should be based on how good the person is perceived and just like stereotypes, levels can be used as a meta-game tool to show better skill and success. This should be adjusted depending on how the potential hiring party views the hired. DMs should use the below chart for reference to make +/- silver piece determinations on the various base rates. Keep in mind to adjust up and down depending on whether or not room and board are provided

ULC Mercs

- Zero Level – 5 SC/wk (generally street thugs, burly but not smart types, etc.) (\$400 a month)
- 1st Level – 6-8 SC/wk (generally lead types among the above) (\$480 to \$640 a month)
- 2nd plus – Generally at this point you're hiring someone of LMC capability even without appropriate skills

LMC Mercs

- Zero Level – 10 SC/wk (these guys have had some minor guard training) (\$800 a month)
- 1st Level – 15-20 SC/wk (generally supervisor/shift lead types) (\$1200 to \$1600 a month)
- 2nd-4th – 30-40 SC/wk (generally minor security chief of some kind) (\$2400 to \$3200 a month)
- 5th plus – Generally at this point you're hiring MMC quality even if they started with the limited skill set

MMC Mercs

- Zero Level – 25-35 SC/wk (usually ex-military or special training) (\$2k to \$2800 a month)
- 1st Level – 40-50 SC/wk (generally supervisor/shift lead types) (\$3200 to \$4000 a month)
- 2nd-4th – 80-100 SC/wk (security chief) (\$6400 to \$8000 a month, just about UMC with this pay)
- 5th-6th – 150-200 SC/wk (elite noble bodyguard, head of large security operation) (\$12k to \$16k a month)
- 7th plus – Negotiated rate and difficult to hire without special skills

Keep in mind that the above is meant to control what rich characters can hire and provide some game balance. While DMs should feel free to use this to help manage what characters might earn, keep in mind that levels don't mean anything to the economy of the game and thus PCs should not necessarily expect to make the kind of money expressed in the upper levels. Also keep in mind that most 5th level individuals and above should be considered more like NPCs rather than simply background noise. More than levels, the appropriate mercenary, guard, enforcer, etc. skill set is what truly designates whether someone falls into the ULC, LMC or MMC levels