RANDOM WORLDBUILDING:
COINS & CURRENCY

by Justin Alexander – August 20th, 2020

There are, broadly speaking, three ways to handle PC wealth in an RPG:

- Don't track it or worry about it in any way
- Use an abstract wealth system
- Manage it in character (most typically by counting every coin)

All of these can work well, depending on what the game is focusing on and what effect you're looking for. For example, when I'm running *Feng Shui 2* the individual wealth of each PC is, at best, window-dressing to the pulse-pounding action.

A properly designed abstract wealth system, on the other hand, can be a valuable channel for communicating setting information. In *Infinity*, for example, I designed a system in which a character's Earnings (an abstract value indicating how much income they have) can be used to provide a similarly abstract Lifestyle, with the Lifestyle you live determining your Social Status (which feeds back in the Psywar system for resolving social conflicts).

The cool bit is that instead of just one Lifestyle, there are four: Clothing & Fashion, Entertainment, Food & Drink, and Housing & Property. I could then provide short descriptions for each Lifestyle at each rating. For example:

> Entertainment for the **Elite** and richer includes custom-designed experiences, niche happenings, and expensive participatory events: AR experiences mapped onto orbital insertions; pop-up nightclubs inside hollowed-out asteroids; recreation masques using morphing flesh-masks of historical figures; and other similarly unique opportunities.

This very light layer of structure let me really dig into what the panoply of day-to-day life was really like in this strange, almost alien setting existing on the transhuman cusp in a way that could still be easily accessed by the GM (what is this hyper-elite NPC wearing? where is the demogrant NPC living?) and also provide simple hooks for players looking to come to grip with their characters without needing to absorb the totality of every social class and circumstance.

On the other hand, consider *Trail of Cthulhu*: Here the emphasis of the game is on solving Mythos mysteries in the 1930's. The game uses a single Credit Rating score which (a) has a very brief description to orient the reader to the historical epoch and (b) can be mechanically used to glean clues. Because that's what the game is about.

COUNTING COINS

Which brings us to counting coins.

This is, of course, how D&D handles wealth. Which means that, like a lot of things D&D does, it has become an often unexamined default. Recently I've seen a number of designers and GMs decide that they don't like tracking every copper piece, and their solution has been to count only a single, universal currency (i.e., only Gold or Credits or Cash).

Here's my two bits (pun intended): If you're tracking currency at all, then it's worth tracking at least 3-4 types to give roleplaying flavor and logistical variation. If you're NOT interested in currency-based flavor or logistics, then you shouldn't be counting coins at all (and should instead use one of the other two methods I talked about above).

Flavor is ineffable, but there's a difference between silver pocket change and coffers filled with gold; between the dive bar where people are sliding copper pieces across scarred bars and the high-class joint where people pay in gold. The noble who recompenses you with a small stack of platinum in a black velvet bag just feels different from the drug lord who pays you off with a coffer full of silver.

> *Note from My Player: I still remember that payment. My character kept that bag.*
> *Its good stuff.*

Logistics can include the encumbrance difficulties of lugging 10,000 cp out of a dungeon vs. 100 gp (prompting tough choices and ingenuity in problem solving). But it's also stuff like currency conversions.

Such conversions can be nation-to-nation stuff that makes long distance travel visceral in its details, but it can also be the barmaid who bites the gold coin you tossed her, looks at your suspiciously, and says, "I can't make change for this."

Speaking of currency conversions: Many world-builders are drawn to the idea of having different currencies for different nations, but often these aspirational goals are abandoned due to the metagame logistics of tracking all that extra data: The players need to track all the different types of coins they receive, while the GM needs to both (a) stock the dungeon hordes with them and (b) figure out what each local market/merchant's relationship with each type of currency is.

If this is an idea that appeals to you, however, you might try achieving the same effect WITHOUT increasing the number of coinage types being tracked by having each nation use a different metal standard of coinage.

For example, the Trade Federation uses silver coins; the Young Kingdoms prefer gold; and the Old Empire uses electrum. Copper is the common coin, used interchangeably by everybody. Platinum coins are mostly a currency of account (they don't physically exist), but the ancient Draconic Empire used them and the richest cities/neighborhoods of the Old Empire use them occasionally.

HOW MANY COINS?

So why track three or four currencies instead of two or ten or forty?

In my experience, that's generally the sweet spot where you get the benefits of flavor and logistics before hitting diminishing returns.

What you're generally looking for is:

- A poor currency
- One or two currencies in the range of what the PCs typically use
- A rich currency denoting unusual wealth or power

With those relative values, you've gained the bulk of the semantic/narrative meaning to be milked from currency.

In D&D that's copper, silver, gold, and platinum.

In a campaign where the PCs are drug dealers, it's the scale from garbage bags full of dirty $1 bills that need to be laundered to flashing Benjamins at the club.

In *Firefly* it's bulky trade goods that need to be fenced, credits, and immunization ration bars.

Of course, if you've got player buy-in and you think it'll be useful to break *Firefly* credits into platinum, ivoprovalyn, propoxin, and hydrozapam… great! Go for it! Complicated exchange rates between credits and Browncoat scrip used on the black market? Hard coin exchange rates based on the planet? Sure! I can see cool scenarios coming out of that!

But if it's just one scenario, you can probably go one level up in the abstraction. If the players are just tracking silver pieces, you can still dip in at any time and say that *these* specific silver pieces – the ones they found on the would-be assassin – are Turcan chits, and that's *really weird* because you're in the Lasartian Dominion where they typically use Stantian roundels. I mean, you might occasionally see a Garsian slat, but a chit? No way.

That's significant in the moment, but you don't have to start tracking chits and slats and roundels forever after just because it was important to this specific situation.

The point, of course, is that even when you're counting specific coins, you're usually still looking at those coins through a layer of abstraction. The abstraction to choose (as well as when and how you choose to break that abstraction) is as much a channel for information about the game world as the Lifestyles from *Infinity*. So think about *what* information you're choosing to communicate and to what effect.