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Type	Additive module · official
Built for	Frontiers 1.0, any Ruleset

Frontiers has no economy. Nothing in the core rules prices anything, no character sheet has a place to write what they are carrying in coin, and the Equipment rules list a handful of coins among the negligible items that cost 0 Slots and are never tracked at all. That is a choice rather than a gap: most of what a system needs from money it can do in the fiction, and a game that counts pennies has usually decided to be about counting pennies.

This module is for the systems that want the layer anyway.

It is a toolkit, not an answer. It offers three models and recommends none of them, because the right one depends entirely on what a game wants money to mean, and that is not a question an engine can settle. What it is firm about is the three decisions every one of those models has to make, and what each answer costs. Decide those, and the model mostly picks itself.

- **What it adds:** An acquisition axis. Rules for whether a character can obtain a thing, plus Cost Ratings to price things against.
- **What it assumes:** The Resolution System, and Equipment's Slots. Nothing else. A system that has cut ϟ Demand and Capacity loses one of the three questions below and can still use everything else.
- **What it touches:** Equipment, and only Equipment. It changes no core rule, adds no resolution layer, and never touches ✚ HP, the tracks, or advancement.

The Third Axis

Every item in Frontiers already answers two questions, and they are kept apart.

Axis	Question	Answered by
Use	Can you run this without strain?	ϟ Demand against your Capacity
Carry	Can you get it down the road?	Slots
Acquire	Can you get hold of it at all?	nothing

The third row is what this module fills. Everything that follows is an answer to that row, and the reason the module spends its first section here rather than on coins is that most currency systems go wrong by answering a row that is already taken.

Demand is not expensive. It is **heavy**: it measures how hard a thing is to run, not how hard it is to get. Those are different properties and a system that fuses them is making a real choice.

> **Frontiers is unusually safe for a money economy**
>
> In most systems, letting characters buy power is how a campaign comes apart: wealth turns into a second advancement track, it outruns the first, and the game becomes about shopping.
>
> Frontiers is protected against that, and the protection is already in the engine. Advancement runs on Marks and Levels, which come from **Pursuits** and cannot be bought at any price. And ϟ Demand means a character who buys far above themselves does not get to use what they bought: a Demand 5 item in the hands of a Capacity 1 character locks 4 ϟ Energy away for as long as it is Equipped, which for a starting character is more than they have.
>
> So wealth buys **access** and Capacity buys **use**, and the two stay separate without anyone writing a wealth cap. A rich Level 1 character ends up owning a great deal of equipment they cannot bring online, which is a much better problem than the one most systems get.
>
> The corollary is the warning. If you collapse price into Demand (Question One), you dissolve that protection in the same move, because a thing's price now is its weight. A system can only afford that if there is little or no money to buy power with.

Three Questions

Answer these before reading the models. They are ordered by how far the answer reaches: the first changes every item card in your system, the last changes only a paragraph.

One — Does price collapse into ϟ Demand?

A thing's Demand is how hard it is to run. Its price is how hard it is to get. Most of the time those correlate, which is why it is tempting to use one number for both.

Collapsed: One number, on every card, doing both jobs. It gives the cleanest sheet a system can have: no second stat line anywhere, and a character's gear is a direct read of what they have been able to reach. What it costs is a whole class of object. You can no longer write a cheap thing nobody can run — a salvaged military frame, a cursed blade, an unlicensed rig — or an expensive thing anyone can, which is most luxuries. Those are two of the more interesting shapes an item can have, and collapsing gives both up.

Separate: Two numbers on every card. You keep those shapes, and you keep the protection in the box above. It costs a line of text on every item and a table that has to read both.

Removed: A system can also cut Demand altogether, leaving price as the only number. Then this question does not arise, and the protection in the box above has to come from somewhere else.

If you are unsure, separate them. Collapsing is easy to do later and hard to undo, because undoing it means re-pricing everything you have written.

Two — Does money occupy Slots?

Core says no: coins are negligible, 0 Slots, untracked.

Keep it negligible and wealth is frictionless. It moves with you, it cannot be stolen by weight, and a character's purchasing power is the same everywhere. This suits games where the economy is a background fact.

Give it Slots and money becomes cargo. Hauling a fortune is now a logistics problem, banking and credit become worth inventing, and robbery becomes a real threat rather than a narrative one. This suits games about hauling, frontiers, and places where institutions are thin. It costs bookkeeping, and it only works with the counted-money model — an abstract Wealth rating has no physical form to weigh.

A middle answer that works well: money is negligible up to a threshold and costs Slots above it. Pocket money is free; a strongbox is 4 Slots.

Three — Can money buy advancement?

The engine's answer is no. Marks come from Individual Pursuits, Levels from the Party Pursuit, and nothing in the Mark menu has a price.

Hold that line and money buys equipment, access, services, and information, which is plenty. This is the recommended shape, and it is what keeps the sheet a record of the story rather than of income.

Break it — letting coin buy a Mark, or training that grants one — and you have built a second advancement track running in parallel with Pursuits. It is not automatically wrong; some games want wealth to be progression. But be aware that Frontiers deliberately ties growth to whose stories are getting table time, and a purchasable Mark unties it. If you do this, price a Mark high enough that buying one is a campaign event, not a shopping trip.

Cost Ratings

All three models need something to price against. A **Cost Rating** is a single number expressing how hard a thing is to obtain, and it works the same way a Threshold or a Defense does: the number your means must clear.

The bands below are generic on purpose. They describe scale, not goods, because what sits in each band is a setting question and nothing an engine should answer.

CR (roll-over)	CR (d100)	Band	What sits here
—	—	**Negligible**	Not priced. Assume it, as core does.

CR (roll-over)	CR (d100)	Band	What sits here
6	5	**Everyday**	A meal, a bed, a day's passage, a small favour
8	10	**Ordinary**	A week's supplies, a common tool, ordinary clothing
10	15	**Considerable**	A serviceable weapon, a working animal, a month's rent
12	20	**Substantial**	Good armour, long passage, a specialist's services
14	25	**Luxury**	A fine instrument, a trained mount, a bribe that works
16	30	**Exceptional**	A vehicle, a building, a person's silence
18+	35+	**Beyond price**	Not bought. Acquired, owed, or taken.

> **The two columns are not the same scale, and must not be mixed**
>
> The roll-over column sits on the twenty-point scale the d18 and d20 share, where a Cost Rating is a bar to clear. The d100 column is a **subtraction from your Wealth Target before you roll**, exactly as a Defense is, so the numbers are much smaller and mean something structurally different.
>
> This is the same trap the Basic Combat module flags for armour. A CR of 14 is a luxury on the d18; a CR of 14 on the d100 is barely Considerable. Use the column for your Ruleset and never convert between them by arithmetic.

Anything below the Everyday band should not be priced at all. Core already assumes rations, cord, a torch, and a handful of coins. A currency module that starts counting those has undone the thing the Equipment rules got right.

Model A — Abstract Wealth

A character has a **Wealth** value, read two ways exactly as an Attribute is: a **Score** used without a roll, and a **Rank** equal to the Score minus 10 on the d18 and d20. It sits on the sheet next to the four Attributes and is not derived from any of them.

To obtain something, on the d18 and d20:

- **At or below your Wealth Score, you simply have it.** No roll. Take the Score, as the engine's passive resolution already allows.
- **Above your Score, roll** the Resolution Dice and add your Wealth Rank against the Cost Rating. Success means you can afford it.
- **Disfavor forces a roll**, by core rule. A hostile market, a bad reputation, or buying something nobody wants to sell means you cannot fall back on your Score.

On the d100, Wealth works as a d100 Attribute does: a Score on the hundred-point scale, defaulting to 50, with its three Targets written on the sheet. There is no passive value. A purchase well within means is called **Trivial**, an ordinary one **Routine**, a stretch **Challenging**, and the Cost Rating from the d100 column comes off the Target before the roll.

That first bullet is the whole reason to use this model on the roll-over Rulesets. It answers can I just afford this? without a die, and it puts an underused piece of the engine to work. A wealthy character stops rolling for ordinary purchases entirely. On the d100, the Trivial tier does the same job with a roll that almost always succeeds.

What it costs

Wealth becomes a standing property of a character rather than a thing they spend, so it is poor at modelling a windfall, a debt, or a slow drain. It also has no physical form, so Question Two is closed: abstract money cannot occupy Slots.

Does it deplete?

Three answers, each a different game:

Standing: Wealth never falls from spending. It moves only when the fiction moves it: a patron, a ruin, a burned warehouse. Frictionless, no bookkeeping at all, and it makes Wealth a fact about a character rather than a resource. Best for games where money is background.

Ratchet: A purchase at or above your Wealth Score drops the Score by 1. Purchases below it are free. This is the one most likely to feel right at the table: small buying never registers, and reaching high enough to matter costs you something you have to earn back. It is also the only one of the three that makes a shopping decision a real decision. On the d100, drop the Score by 5 instead.

Reset: Wealth falls by 1 on any purchase and returns to its baseline after an Endeavor spent earning. Turns money into a per-adventure budget, which suits episodic play and sits oddly in a long campaign.

Model B — Counted Money

Money is a number that goes up and down. A character has some quantity of whatever the setting calls it, items have prices in the same denomination, and buying subtracts.

This is the familiar shape, and its virtue is that it needs no explanation to anybody. It is also the only model that can answer Question Two in the affirmative, because counted money is the only kind that has physical form.

To build it, pick a **base denomination** and anchor it to the Cost Rating ladder. One workable anchor: an Everyday purchase is **10** of the base, and each band above it is roughly **triple** the one below.

Band	CR	Price
Everyday	6	10
Ordinary	8	30
Considerable	10	100

Band	CR	Price
Substantial	12	300
Luxury	14	1,000
Exceptional	16	3,000

Tripling is not arbitrary. It keeps each band clearly distinct without the numbers running away, and it means a character can always see roughly how many band-steps their purse is worth. Doubling makes bands blur into each other; an order of magnitude makes the top of the ladder unreachable.

What it costs

Bookkeeping, and the specific failure mode where a table optimises its purchasing. Counted money invites price comparison in a way abstract Wealth does not, and some tables enjoy that and some find it eats the session.

Naming it

The engine does not name your currency and should not. A few things worth knowing before you do.

A currency name is free worldbuilding. Most names come from one of four places, and each one says something different about who is in charge:

Named for	Implies	Examples of the shape
What it is made of	Value is in the substance; no authority needed	silver, brass, salt, jade
What it weighs	An older, measured economy	a weight, a measure, a grain
Who issues it	An institution exists and is trusted	scrip, notes, a sovereign's name
What it replaced	The institution fell and the name outlived it	old money, pre-war paper

A setting where money is named for its metal works differently from one where it is named for a bank. The second can collapse; the first cannot. Picking the name is picking which of those is true.

> **Naming around the engine's terms**
>
> You probably shouldn't name your currency after a term the Rulesets already use, such as Marks or Units, because it will be misheard at the table. If you want that name anyway, rename the engine's term in your own system instead, so each word still means one thing.
>
> This module writes prices as bare numbers for that reason. Where it needs to name the thing, it says base denomination, which is a description rather than a name and is meant to be replaced.

Two smaller points. **Check the plural out loud** before committing — a name you have to say forty times a session should not be awkward in the mouth. And **do not name a currency after its value** (a fiver, a tenner), because the moment you retune your ladder the name is a lie.

Tiers, if you want them

A single denomination is enough for most games, and a system that adds tiers without needing them has bought conversion arithmetic at the table for nothing.

Tiers earn their place when a game has transactions at different scales — when buying a meal and buying a ship are both things that happen, and writing both in the same number means one of them has four zeroes on it.

The test: a tier is worth having only if people actually pay in it. If the top denomination only ever appears as a total, it is a measure of account, not a currency, and you can drop it.

The ratio: 10:1 is the only one that does not cost the table anything, because the arithmetic is moving a decimal point. Historical ratios — 12:1, 20:1, the infamous 240:1 — are wonderful flavour and a genuine tax on every transaction; use them only if you want the friction. 100:1 works when the lower tier is nearly worthless and exists mostly to be scorned.

The happy accident: If you use the tripling ladder above with **10:1** tiers, every price in your game lands on 1, 3, 10, or 30 of something:

Band	In base	Tier 2 (×10)	Tier 3 (×100)
Everyday	10	**1**	—
Ordinary	30	**3**	—
Considerable	100	**10**	**1**
Substantial	300	**30**	**3**
Luxury	1,000	100	**10**
Exceptional	3,000	300	**30**

Read down the bolded column and the whole economy is four numbers. The base denomination becomes pocket change, Tier 2 does the work from a meal to a specialist's fee, and Tier 3 handles everything a party saves up for. Nobody ever converts anything, because each band is already written in whichever tier a person would actually hand over.

Two tiers is usually the answer, three is the ceiling. Past three, the top denomination stops being money and becomes treasure, which is a fine thing to have in a game and should be an item with its own Cost Rating rather than a line in a purse.

If money occupies Slots

A workable scale: **1 Slot per 100 of the base denomination**, negligible below that. A character with 10 Slots can carry a Luxury purchase in cash only by carrying nothing else, which is the pressure that makes banking, credit, letters of value, and hired guards worth inventing.

Model C — Standing & Barter

There is no money. Things are exchanged for other things, and what you can get depends on who you are to the person holding it.

The structure suits any setting where currency is thin, untrusted, or beside the point: a guild economy, a prison, a court running on obligation, a ship's crew, a siege.

To build it:

- **Every item carries a value** on the Cost Rating ladder, or on a smaller scale of the system's own.
- **An offer must meet the price** in the combined value of what is offered.
- **Standing with whoever holds the thing moves the price.** A short ladder works: on good terms, a step cheaper; known, the true price; strangers, a step dearer; distrusted, two steps dearer; refused, not through you, so the answer is to send someone else.

Two things make it work, and a system adopting the model needs both.

Standing has to be tracked per faction

Not globally. A single reputation number collapses the model into a discount, which is not interesting. Separate standings mean a party's equipment becomes a direct read of who they have been getting along with, and a group on bad terms with everyone who makes weapons finds out the hard way.

There must be something everyone wants

Barter seizes up without a near-universal good to bridge unequal offers: food, water, fuel, or whatever the setting cannot do without. Price it badly on purpose, several units of it to one step of value, so that it is always accepted and never efficient. Nobody should eat their way to an arsenal.

What it costs

It is the most work to run, because every transaction is a conversation rather than a subtraction, and it needs a GM who is comfortable improvising what a faction will and will not part with. It also makes the party's social position load-bearing, which is a feature until a table wants a game about something else.

Reading the Rulesets

Models B and C behave identically across all three Rulesets, because neither rolls for anything: one subtracts, the other negotiates.

Model A does not. A Wealth roll is a Resolution roll, so it inherits the shape of whichever Ruleset it is running on — and the three produce different economies from the same rule.

Under Model A there is no roll at or below your Wealth Score, so the only Cost Ratings you ever roll against are the ones above it:

CR vs. your Wealth Score	d18	d20
+2	~38%	45%
+4	~21%	35%
+6 (far beyond you)	~8%	25%

A Cost Rating at or below your Score is rolled only when **Disfavor** forces it: a hostile market, a bad reputation, something nobody wants to sell you. Disfavor goes on the `1d12` on the d18, and on the Resolution Die on the d20.

Under Disfavor	d18	d20
+0 (exactly at your means)	~31%	~30%
−2	~52%	~42%
−4 (well within means)	~76%	~56%

Read as an economy:

	d18	d20
Poor, ordinary purchase	~46%	50%
Poor, luxury purchase	**~4%**	**20%**
Rich, anything up to luxury	No roll	No roll
Rich, ordinary purchase, hostile market	~92%	~72%

Poor is a Wealth Score of 7 and rich a Score of 14, against an Ordinary CR of 8 and a Luxury CR of 14.

The same rule produces two different societies

On the **d18**, wealth is stratified. The curve concentrates results in the middle, so a poor character almost never lands a luxury: about one time in twenty-five, against one in five on the d20. Class is close to destiny, and the way up is to raise your Wealth Score rather than to get lucky.

On the **d20**, wealth is a lottery. The flat die gives that same character five times the chance at a luxury, and when a rich one is forced to roll for ordinary goods it turns them away more than a quarter of the time, against about one time in thirteen on the d18. Fortunes swing, and the economy feels closer to a frontier than a hierarchy.

Neither is wrong, and this is the single biggest lever on how an abstract economy feels. Pick knowingly, and if you are on the d18 and want mobility, either narrow your CR bands or hand out Favor for effort rather than widening the ladder.

On the **d100**, the Cost Rating comes off your Wealth Target before you roll, so the spread sits between the two and is the easiest of the three to tune finely. A CR worth having sits in the 5–35 range given in the table above.

Where Money Comes From

A currency system that only subtracts will empty and stay empty. Every model needs an inflow, and the choice of inflow says more about a game than the choice of model.

Source	What it makes the game about
Recovered in play	Exploration, salvage, and going where things are
Paid for work	Contracts, patrons, and obligation
Standing income	Holdings, title, and what you are responsible for
Sold from the pack	What you chose to carry, and Slots as an economy

The last is worth a note, because it is nearly free to implement and does more than it looks. If loot must be carried out in Slots before it can be sold, then Slots stop being a nuisance and become the actual constraint on wealth — and every decision about what to leave behind becomes a decision about money.

This module supplies one ✽ Activity, because converting goods into means is the one piece of an economy that needs an action and that no system can assume:

—LiquidateActivity · granted by this module
—LiquidateExploration or Endeavor · Voice (opt.)
Spend an hour finding a buyer for goods you are carrying. You realise their value at **one band below** what it would cost to buy them.

If you have a Voice Skill covering trade or negotiation, or standing with the buyer, you realise full value instead.

The one-band spread is the whole rule. Selling at a loss stops a party from treating the world as an inventory to be cashed in, and it makes a Skill or a relationship the thing that closes the gap — which puts the value back on the character rather than on the haul.

Add-Ons

None of these is part of the module. Each is a lever on how money feels, not how it works, and each is listed with what it costs.

Credit and debt

A character may obtain something one band above their means by taking on a debt. The debt is a fact in the fiction, held by somebody, and it does not expire.

Gives a table a way to say yes to a purchase that should be out of reach, and converts money pressure into relationship pressure, which most GMs find easier to play. It costs you a ledger, and it works only if the holder of the debt is willing to come and collect — a debt nobody enforces is a gift.

Scarcity by place

A Cost Rating shifts by a band depending on where you are buying. Weapons are cheap where they are made and dear where they are banned.

Makes geography matter and gives trade routes a reason to exist. The cost is that every price becomes a two-part question, and a table will start shopping around, which is either the game you wanted or a detour through six markets.

Wealth as a fifth Attribute

Only with Model A. Treat Wealth as a full Attribute: it takes Marks, it can be raised at creation, and it sits in the array with the other four.

Makes money a build choice, which suits games about position and influence. The cost is real and worth weighing: the engine has exactly four Attributes because each one has a job every character needs, and a fifth that only some characters want is a dump stat by construction. Consider capping it instead, or letting it rise only through play.

Upkeep

Characters pay a recurring Cost Rating per Endeavor to maintain their standard of living, holdings, or crew.

Turns money from a store into a flow, and gives downtime teeth. It suits games with a base, a ship, or dependents. It costs a regular accounting beat that some tables find grounding and others find a chore, and it punishes the party for resting — check that against how your recovery rules already pace things.

Prices that remember

A purchase moves that seller's price for the same class of goods by a point, in either direction, and stays moved.

Small to write, and it makes a market feel like a place rather than a menu. The cost is a note per merchant, and it only pays off in campaigns that return to the same towns.

Using This Module

1. **Answer the three questions.** Price and Demand, money and Slots, money and advancement. The model will mostly pick itself.
2. **Pick a model, or none.** A game can run on the fiction alone; that is what core does, and it is a legitimate answer.
3. **Set your Cost Rating bands** using the column for your Ruleset. Do not price anything below Everyday.
4. **Choose an inflow.** Decide it before the first session, because it determines what players will spend their time doing.
5. **If you chose Model A, check the Ruleset table.** Stratified or lottery is a tone decision, and it is easier to make now than to unpick later.
6. **Pick your add-ons,** one at a time.
7. **Play it.** An economy's feel comes from the gap between what a party has and what they want, and no amount of tuning on paper will tell you where that gap sits at your table.

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