

BACKGROUND: GAMBLER

You are an experienced gambler with a history of winning - and losing - big. You have spent a lot of time among other gamblers and the criminal underworld. You're far closer than most people to the world of book-making, theft, severed fingers, and broken knees that pervades the underbelly of civilization, and you have survived up to this point by knowing when to fold and whose bluffs not to call.

Bluff Style: Choose either *Deception* or *Persuasion*

Play Style: Choose either *Sleight of Hand*, *Perception*, or *Insight*

Tool Proficiencies: Any two gaming sets

Equipment: a gaming set, a lucky coin, a set of common clothes with a hood or a set of fine clothes, a pouch containing 20 gp

FEATURE: LET FATE DECIDE

Chance can smile upon you or laugh in your face. Flip a coin before you make an ability roll to *Let Fate Decide*. You can *Let Fate Decide* again after a short rest.

Heads: The roll is made with advantage.

Tails: The roll is made with disadvantage.

Winning Streak: In a single day, 3 heads in a row will give you advantage on your fourth flip.

Losing Streak: In a single day, 3 tails in a row will give you disadvantage on your fourth flip.

Notes: You cannot *Let Fate Decide* more than 4 times per day.

VARIANT GAMBLER: HIGH ROLLER

Your high wins - and equally high losses - have made you a desired guest at most casinos, gambling dens, and establishments housing underground games of skill and chance.

You have a chance to earn and lose some coin while staying in any establishment with games of chance and have a chance to win - or lose - big if you stay at the same location for at least 3 consecutive days.

VARIANT FEATURE: HIGH ROLLER STATUS

You and up to 5 of your companions always find free lodging anywhere there are games of chance and rooms. Each night you use your *High Roller Status* to stay for free, you must flip a coin.

Heads: You earn 1 gp

Tails: You lose 1 gp.

Winning Streak: On consecutive days, 3 heads in a row will earn you an extra 50 gp. You have disadvantage on your next *High Roller Status* toss at this location.

Losing Streak: 3 tails in a row will lose you an extra 50gp. You have advantage on your next *High Roller Status* toss at this location.

SUGGESTED CHARACTERISTICS

Gamblers might seem like lost souls or boisterous scoundrels on the surface, and many of them are lost in the depths of an addiction. But some have an abundance of endearing, if not redeeming, characteristics: boldness, cunning, insight, courage.

Many gamblers are superstitious and believe their personal rituals have the ability to influence chance.

d8 Personality Trait

- 1 I always know when to stay and when to fold.
- 2 I can bluff my way out of any situation.
- 3 I've been known to deal from the bottom of the deck.
- 4 I like to make friendly wagers during arguments
- 5 I don't trust anyone who doesn't believe in luck.
- 6 I don't pay attention to the risks in a situation. Luck is on my side.
- 7 The best way to get me to do something is to tell me the odds are against me.
- 8 I fall into a depression when my luck runs out.

d6 Ideal

- 1 Honor. I don't cheat. (Lawful)
- 2 Freedom. Let the chips fall where they may. (Chaotic)
- 3 Charity. If I cheat it's only so that I can help people in need. (Good)
- 4 Greed. I will do whatever it takes to win. (Evil)
- 5 People. My wagers are only ever friendly ones. (Neutral)
- 6 Redemption. Chance smiles upon us for changing our ways. (Good)

d6 Bond

- 1 I'm trying to pay off an old debt I owe to a dangerous bookie.
- 2 My winnings are all that supports my family.
- 3 I bet something important to me and lost to a cheat; I must get it back.
- 4 I've wagered my life and lost; now I'm on the run.
- 5 I'm welcome as a high-roller in most gambling dens.
- 6 I lost my friends and family after gambling away my savings.

d6 Flaw

- 1 I must perform specific rituals to keep up my luck.
- 2 When faced with a choice between doing the right thing and earning some coin, I usually choose the coin.
- 3 I can't turn down a wager.
- 4 I have a "tell" that reveals when I'm bluffing.
- 5 I fold at the first sign of trouble.
- 6 My lying and cheating has lost other people their hands and, in some cases, their heads. I'm okay with that.

NOTES

This background's feature requires a coin with two unique faces that can be designated as *heads* and *tails*. Advantage on a coin toss means to flip two coins and take a *heads* if at least one coin is *heads*. Disadvantage on a coin toss means to flip two coins and take a *tails* if at least one coin is *tails*.