Introduction

Magical currencies allow the exchange of divine goods and services with greater powers from the celestial realms. They are forged by the gods or the primordials that came before them, and cannot be destroyed or used in any way they were not intended for. They are "spent" by intention, granting a bestowal equal to the value of the currency.

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Overview of Magical Currencies

Note: See full descriptions for rules and limitations.

Currency	Quick Synopsis
Ambrosia	An open-ended currency for purchasing goods and services from the gods.
Chronar	User perceives and react to the passage of time at significantly elevated speeds until the coin lands.
Crowns (Many)	Purchase protective blessings from gods. Provide single-use defenses or resistance mechanisms.
Construction Embers	Conjures or modifies buildings and structures of the user's intention.
Sacred Embers	Augments an area designated by the user to possess more sacred energy.
Supply Embers	Conjures furnishings, decorations, and supplies of the user's intention.
Terrain Embers	Conjures or modifies terrain, landscapes, and environments of the user's intention.
Karmic Threads (Many)	Uses butterfly effects to manifest opportunities and outcomes as blessings from the gods and spirits.
Remnants	Retains a simulated memory, allowing the user to experience the past as it was originally experienced.
Divining Shards	Purchases divination requests. Provides details about secretive or undiscovered information.
Reality Shards	User experiences multiple simulations of the future, choosing the best one.
Shatter Shards	Shatters objects, furnishing, buildings, or other tangible things into pieces.
Syncing Shards	Participants purchase a shared telepathic mind web until the currency expires.
Guiding Sol	Summons allies to assist with a challenge that requires intellectual finesse.
Warrior Sol	Summons allies to briefly assist with a battle, assassination, or similar conflict.
Spark	Purchase will manifest a professionally organized social event.
Fey Umbrel	Spirit crosses into the terrestrial realm with a host creature that becomes user's familiar.
Passage Umbrel	Purchases instantaneous passage through the astral, granting single-use teleportation.
Vault Umbrel	Purchase a storage vault in the astral realm, allowing one insertion and removal of contents.
Whisper	A ghostly messenger will deliver a message of user's design to an intended recipient.

Ambrosia

Ambrosia are transparent, glass-like coins that look like wafts of colored energy being loosely held together in a coin shape. They represent the "open-ended" currency of the divine realm. It can be used as currency for any transaction, good, or service that could be made with divinity.

Ambrosia can be merged directly with the user's aura by intent, or returned back to coin form at will. Those who can see auras will see its presence. It appears like a barely visible swath of energy that moves through the aura and seamlessly fades in and out. The user can also convert Ambrosia from their aura back to its coin form by willing it.

Since Ambrosia can recreate any other magical currency, it follows a general exchange rate as follows:

Ambrosia	Tier
1	2
4	3
15	4
60	5
250	6
1000	7

Chronar

Chronar are shiny platinum coins that gently vibrate without the loss of energy.

Chronar allow the user to slow their perception of time. To use this power, the user holds the coin and flicks it into the air with the intention of spending it. The moment the coin is airborne the user's perception of time is altered, allowing them to perceive and react significantly faster than anyone else.

The effect can last anywhere from a few seconds to a minute depending on the coin's capacity. Flicking the coin or disrupting its path has no influence on the power's duration. However, the coin attempts to move through its expected trajectory in such a way that its timing expires the moment it lands. The coin moves at an unnaturally fast or slow rate to accommodate this effect, but it can't account for any unforeseen disruptions.

Name	Description	Tier
Chronar I	Slows time by a factor of two. Lasts for ten seconds.	3
Chronar II	Slows time by a factor of four. Lasts for twenty seconds.	4
Chronar III	Slows time by a factor of six. Lasts for a minute.	5
Chronar IV	Slows time by a factor of eight. Lasts for a short scene.	6

Crowns

Crowns are golden coins with ribbed edges that can be spent to purchase protective blessings from spirits and gods. Protective blessings will trigger automatically in the moment when they are needed, and are designed to protect the user from a specific form of harm or to help recover.

Higher tiered Crowns are more powerful and effective, but are otherwise identical to their lesser variants. Some effects may last for a given duration, but each blessing will only activate once. Once a blessing activates, the transaction is considered fulfilled.

By default, blessings purchased with Crowns will not activate if their benefit would be trivial, or if the user is facing a challenge they believe to be trivial. Users can designate the level of danger they should experience before their blessings will activate, which prevents wasting Crowns on training or conflicts that don't pose a serious threat.

Name	Description	Tiers
Safe Landing	Absorbs the impact of landing or falling, reducing or eliminating any damage caused.	1, 2
Resist Fire	Absorbs and protects against fire, burns, and heat effects.	1, 2, 3
Resist Frost	Absorbs and protects against frost, ice, or cold effects.	1, 2, 3

Resist Electric	Absorbs and protects against electric and shock effects.	1, 2, 3
Resist Poison	Absorbs and protects against poison and toxin effects.	1, 2, 3
Resist Knockback	Absorbs knockback effects, reducing or eliminating the impact to the user.	1, 2, 3
Stabilize	Rapidly stabilizes and reawakens the user after a knockout or falling unconscious.	2, 3
Repel Projectile	Repels or deflects an incoming projectile.	2, 3, 4
Resist Crush	Absorbs crushing effects, reducing or eliminating the damage to the user.	2, 3, 4
Resist Pierce	Absorbs piercing and slashing damage, reducing or eliminating it for the user.	2, 3, 4
Resist Blunt	Absorbs blunt damage, reducing or eliminating it for the user.	2, 3, 4
Resist Magic	Resists, repels, or deflects incoming spells and magical effects.	2, 3, 4, 5
Heal	Rapidly heals the body after taking damage or taking severe wounds.	2, 3, 4, 5
Survival	Mitigates a catastrophic event by evasion, resistance, or deflection.	4, 5, 6

Embers

Embers are beautiful coins that look like the embodiment of fire essence forged with the forces of creation. They feel warm to the touch and have the texture of moving liquid despite being solid. They are semi-transparent with a shimmering layer of swirling fire. The exact color and denomination markings correspond to the type of Ember.

When an Ember is spent by willful intention, it suddenly dissipates into flames and activates its power after releasing a wave of heat. The power weaves a new conjuration into existence based on its nature and the user's intention. The creative forces within the Ember will always integrate safely within the world.

The conjured results will take a long scene to fully emerge, and will slowly modify each part of the affected scene over this time frame. It will never harm or significantly disrupt anyone present, but minor disruptions are expected of anyone in the area. The scene may experience a wide range of emerging materials, reforming and slow moving ground, etc.

When an Ember is held, the holder can intuitively understand what it can do, how it functions, and what the results will be with a given intention.

Construction Embers

Construction Embers will permanently create or modify buildings and other structures: palaces, fortifications, watch towers, walls, stone statues, temples, etc. A sufficiently powerful variant could build an entire village. Lesser variants may be used to add additional rooms to a building, build a door or gate into a wall, etc.

Construction Embers are intended to add or modify constructions in meaningful ways. Any alterations that appear to be solely for destructive or diminishing purposes will likely not come to fruition.

A Construction Ember's power is approximated by equivalent time investment by professional workers. Construction Embers can optionally allot up to 10% of its capacity for a proportional percent of a Terrain Ember of the same tier. Another 10% can apply in the same way for Supply Embers. This allows the Ember to influence the structure's landscaping or furnish rooms as needed if those aspects are desired.

Name	Description	Tier
Construction I	100 construction hours: install a gate or door, repair a faulty wall, stone statue, etc.	1
Construction II	5000 construction hours (6 months, 5 workers): log cabin, small house, room additions, etc.	2
Construction III	100,000 construction hours (2 years, 25 workers): large estate, large church, etc.	3

Construction IV	1 million construction hours (10 years, 50 workers): large palace, city wall, etc.	4
Construction V	5 million construction hours (25 years, 100 workers): large village, masterwork cathedral, etc.	5

Sacred Ember

Sacred Embers will align an area's energies to become more "sacred." These areas more holy, positive, and light-aligned. Sacred areas attract good spirits, peaceful wildlife and inhabitants, encourage improved moods, tends to reduce conflict and repel darker influences, etc. The area won't actually improve anyone's luck, but it will often feel as though it does.

Most areas are not influenced by light or darkness. A Sacred Ember used on an area with a dark presence or dark energies will shift the area closer to the light, but may not shift the influence out of darkness.

The amount of light or dark energy in an area is measured in PPM (parts per million), with a saturation limit of around 100 PPM for either dark or holy energies. 0 PPM represents an area with no light or dark influence. Light and dark energies generally do not coexist well and will purge equal proportions of each other upon interaction relatively quickly.

The contents of a Sacred Ember are represented by 100 PPM solutions for a given area of influence.

Name	Description	Tier
Sacred I	10m diameter of influence; a large room, a gathering spot, a family garden, etc.	1
Sacred II	100m diameter of influence; a large estate property, a city block, etc.	2
Sacred III	1km diameter of influence; a small village, a local woods, etc.	3
Sacred IV	5km diameter of influence; a city, a small forest, etc.	4
Sacred V	25km diameter of influence; a sprawling city, a large forest, etc.	5
Sacred VI	100km diameter of influence; a local region, etc.	6

Supply Ember

Supply Embers will conjure a supply of materials, items, furniture, decorations, and other supplies within a given area. Powerful variants can supply an army with equipment or outfit a castle with royal furniture, decorations, and fortified defenses. Lesser variants can re-design a room, install a trap, or fill an empty gallery with statues and artwork.

A Supply Ember's power is approximated by equivalent time investment to create the supplies from common and affordable materials by professional artisans and specialists. Superior materials can be used, but this cuts the listed crafting hours by half. Luxury materials can be used, but this cuts the listed hours by five.

Name	Description	Tier
Supply I	1000 craft hours: supply a set of furniture, outfit a soldier with excellent equipment, etc.	1
Supply II	10,000 craft hours (1 year, 5 workers): fill a gallery with beautiful art and statues, etc.	2
Supply III	100,000 craft hours (2 years, 25 workers): a full estate with luxury furnishings, etc.	3
Supply IV	1 million craft hours (10 years, 50 workers): a giant palace with luxury furnishings, etc.	4
Supply V	5 million craft hours (25 years, 100 workers): furnish and decorate an entire city, etc.	5

Terrain Ember

Terrain Embers will permanently create or modify an environment's terrain, landscaping, vegetation, farmland, etc.

A sufficiently powerful variant could excavate a large quarry, create a jungle, or place a large lake in the middle of a desert. Lesser variants may be used to plant gardens, dig tunnels and foundations, or create trails through a jungle.

A Terrain Ember's power is approximated by equivalent time investment by professional landscapers. For vegetation that is difficult to move, such as trees, they are treated as young and easy to plant. The final result, however, will be the mature forms of any vegetation planted unless the user specifically requests otherwise.

Name	Description	Tier
Terrain I	100 work hours: cut a trail through a jungle, dig a large hole, plant a small garden, etc.	1
Terrain II	5000 work hours (6 months, 5 workers): prepare farmland and crops, dig a long tunnel, etc.	2
Terrain III	100,000 work hours (2 years, 25 workers): excavate a quarry or mine, etc.	3
Terrain IV	1 million work hours (10 years, 50 workers): build a long canal, etc.	4
Terrain V	5 million work hours (25 years, 100 workers): plant an entire jungle, etc.	5

Karmic Threads

Karmic Threads are a physical manifestation of blessings provided by deities and gods. It grants a single favor, blessing, or manifesting of destiny to the user that it was bestowed to. Karmic Threads cannot be stolen or used by anyone other than their intended recipient, nor can it be unwillingly separated from them as it will just reappear by the owner.

Karmic Threads appear as thick, unbreakable threads made of raw essence. To activate its blessing, the user holds the thread and makes their intention known. The holder always understands intuitively how the Karmic Thread works, and can adjust their intention accordingly. Upon use, the thread dissipates and begins weaving its energies into the universe.

It can take days, weeks, or even months for a Karmic Thread to take effect. In order to function correctly there will be many discrete butterfly effects initiated through the world to coordinate the appropriate changes without affecting free will. The result will typically be in the form of an opportunity, although some may just take effect without notice; such as instances of survival. The user can intuitively sense when the effects have triggered and act on them accordingly.

Higher tiers of Karmic Thread will offer greater opportunities and improved metrics that apply to the opportunity, but are otherwise identical to their lower tiers.

Name	Description	Tiers
Career	Manifests career opportunities, training or specialization opportunities, etc.	1, 2, 3
Wealth	Manifests opportunities for financial stability, new assets, etc.	1, 2, 3, 4
Convenience	Helps mitigate a set of burdens or complications that would have otherwise occurred.	1, 2, 3, 4
Reputation	Manifests opportunities for recognition, fame, discovery, etc.	1, 2, 3, 4, 5
Contacts	Manifests opportunities for useful contacts, friendships, connections, allies, etc.	1, 2, 3, 4, 5
Romance	Manifests romantic relationships, opportunities for family or children, etc.	2, 3
Business	Manifests business opportunities, partnerships, infrastructure improvements, growth, etc.	2, 3, 4, 5
Purpose	Manifests opportunity to feel fulfilled, inspired, find purpose in life, etc.	2, 3, 4, 5
Mission	Manifests and optimizes circumstances to favor a positive mission outcome.	3, 4, 5

Remnants

Remnant is a well-polished, reflective silvery metallic coin. It feels like liquid to the touch, and will very gently warp and distort like water when disturbed.

Each Remnant coin holds a very specific memory or experience within it. When the user holds the coin and intends to spend it, they will experience a set of memories as though they are living through the experience themselves. For the duration of the memory they will forget about their outside life; they will be so encased in the simulation that they will experience every thought as it had originally been experienced.

When the simulation ends, the user will recover from the event and be able to recall all of the events with exceptional precision. That memory is now a part of them.

Remnant coins always hold significant meaning or purpose. They are not random, and acquiring the information they hold should be meaningful. They hold secrets of the past, clues to important events or locations, may lead someone down a new path, acquire useful knowledge or insight, identify new adventures or quests, etc. Each Remnant coin is different, but they are all significant in their own way.

Name	Description	Tier
Secret Remnant	Reveals valuable or secretive information about the past, gain lost knowledge, etc.	1
Adventure Remnant	Provides the user with insight for a highly rewarded adventure, quest, etc.	2
Experience Remnant	Provides user with special advanced training and experience, dangerous knowledge, etc.	2
{Other} Remnant	Grants some other form of advantage.	?

Shards

Shards are fractured coins, generally split into three to eight parts, whose fractured pieces remain supernaturally locked in position with each other to maintain a single coin. The more fragments the coin is split into the more powerful it is. Each type of shard is different in color to distinguish them, but they share a consistent theme.

Divining Shards

Divining Shards call upon the powers of divination gods and spirits to grant insight into missing information that has been concealed, lost, or undiscovered. When a Divining Shard is held, it can be activated by providing an intention of a particular subject to divine. Upon being activated, a god or spirit from another realm will prepare insight into the topic in expectation of divining requests.

Each fragment of the coin indicates the number of "missing pieces" or significant areas of knowledge that will be retrieved about the topic that isn't already known by the user. The power is therefore more effective if the user already knows a lot about the subject before using the coin.

A "missing piece" of knowledge generally provides enough content to write a full essay on, meaning the insights gained can be very valuable. However, the user can only request information in the form of "yes or no" questions, limiting its effectiveness. Each time a question is asked, one of the fragments disappears, and the user will receive an answer. This process continues until all of the fragments have been used.

Users will not be mislead to incorrect conclusions. If the answer itself is misleading due to rare or trivial exceptions that would otherwise change the answer, the user will intuitively sense that such special caveats exist that informed that answer. If the desired information could not be divined, the question will not be answered and no fragment will be lost.

If desired, the user can will the Shard to research a brand new subject, overwriting the last research. However, this will cost one of the remaining fragments, since the divining spirits had already performed the research.

Name	Description	Tier
Divining I	Coin possesses two fragments. Two pieces, two questions.	2
Divining II	Coin possesses four fragments. Four pieces, four questions.	3
Divining III	Coin possesses eight fragments. Eight pieces, eight questions.	4

Reality Shards

Reality Shards are mirror-like fragmented Shards, with each fragment reflecting a different image than the one peering into it. It possess the ability to call upon the powers of a divining primordial to choose a path of reality based on interpretations and decisions.

It may be widely believed that Reality Shards split, dilate, and realign reality. However, the truth involves the exploitation of divination magic. The user experiences multiple simulations of the future by living through them, but it is purely a mental experience. Once the simulations are finished, the user instinctively chooses the most favorable outcome and reality is calibrated to return the user to that state.

During each simulation, the user retains their previous experience, allowing them to discover potential exploits over the course of multiple simulations. This often means the last simulation can be the most useful, although it doesn't guarantee it.

Name	Description	Tier
Reality Shard I	User experiences two simulations, each lasting up to a minute.	4
Reality Shard II	User experiences up to four simulations, each lasting for a short scene.	5
Reality Shard III	User experiences up to eight simulations, each lasting for a full scene.	6

Shatter Shards

Unlike most magical currencies, Shatter Shards are forged by the gods and primordials that deal in destruction, making them much more rare. They possess the power to shatter items, buildings, and other tangible things by willing it.

When a user holds the coin in their hand, they can intend for a designated physical object or structure within the coin's limits to be destroyed. The object will shatter, crumbling into unusable pieces; or at least as much as the power can manage.

This power cannot work on objects that are forged with magic, is resisted by magical warding, and is resisted by auras. When an object is held or worn by someone that possesses an aura, its power is diminished based on the strength of the user's aura. A typical human with just a trivial aura will still resist half of the power's effect, while those with powerful auras tend to resist all of it.

Enchantments on buildings and other structures limit the power in the same way that an aura does. Each enchantment acts as a partial magical ward that help resist the effect.

Name	Description	Tier
Shatter I	Shatter a common item, tool, object, or piece of furniture.	1
Shatter II	Shatter a thin wall, a light door, or up to a half dozen items or furnishings.	2

Shatter III	Shatter a section of stone wall, an iron gate, a small room, etc.	3
Shatter IV	Shatter a mansion, the contents of a royal treasury, etc.	4
Shatter V	Shatter a palace, a city wall, a large temple, etc.	5

Syncing Shards

Syncing Shards have soft translucent tendrils of energy that connect the different fragments of the Shard together, like they've been loosely bound together by threads. The energy tendrils are not tangible, however.

The power of a Syncing Shard is to create a shared mental web between multiple participants; a maximum number of which are equal to the fragments available on the shard. Anyone connected to the mental web can voluntarily exchange their thoughts across the web, and receive thoughts from others. More powerful variants can allow the participants to share perceptions or fast-paced instincts, which can assist with battle coordination.

A user can activate the power by holding the shard and willing the effect while present with the intended participants. Any participant can reject the connection if they choose to. The power generally lasts for a long scene or longer, although some variants that focus on instinctive advantages for battle coordination may only last for a short scene.

Name	Description	Tier
Dream Sync	Eight participants, lasts a day. Participants share a simulated dream environment while asleep.	1
Thought Sync	Four participants, lasts a long scene. Only shares thoughts.	2
Perception Sync	Eight participants, lasts a long scene. Can share thoughts and perceptions.	3
Battle Sync	Four participants, lasts a short scene. Shares battle instincts.	4
Mind Sync	Eight participants, lasts a day. Shares battle instincts, thoughts, and perceptions.	5

Sol

Sol is a polished golden coin that feels warm to the touch and hums when being activated. There is always an etched symbol based on the Sol's archetype: a shield emblem for Warrior Sol, and a ghost-like emblem for Guiding Sol.

When Sol services are called upon, chosen representatives will be sent to assist with the task. These representatives may be vessels living on the land, genies or spirits, or summoned phantoms. In any case, the power will retain the same effect.

Sol is easy and intuitive to spend, and only requires that the user makes the intent. The user can't control precisely what they will receive, but it will relevant to their specific needs. Those responsible for fulfilling the request will honor the fairness of the payment and deliver suitable accommodations.

Warrior Sol

Warrior Sol calls upon the warrior deities to provide powerful allies to assist in war, assassination, combat, or similar conflicts. If the warring representatives have sufficient time to assemble before summoning, the Sol's payment will achieve it's maximum effect. If the user requests an emergency activation, warrior representatives will be summoned immediately; however, their power will be halved.

The assistance provided may come in many forms. For war, a payment may result in legendary soldiers or small armies. For assassinations, a payment may provide well-equipped spies. For spontaneous combat, monsters or

powerful beast allies may be temporarily summoned. Their presence is ephemeral and death is of no concern to them.

The duration of the effect will last throughout the primary challenge that was desired, but typically no longer than a normal scene (20 – 40 minutes).

Name	Description	Tier
Warrior I	Conjures minor ally: soldier, attack dog, etc.	2
Warrior II	Summons useful ally: heroic soldier, secret agent, small beast, etc.	3
Warrior III	Summons powerful allies: squad of ten veteran soldiers, large predator beast, etc.	4
Warrior IV	Summons extreme ally: a small army (250 soldiers), a pack of beasts, etc.	5
Warrior V	Summons overwhelming ally: a large army (2000 soldiers), a giant pack of beasts, etc.	6

Guiding Sol

Guiding Sol requests assistance from the elder deities that value knowledge and experience to assist with any objective that requires intellectual finesse. This may include studying, investigation, forensics, scouting, and so forth.

Representatives sent to assist may vary depending on the type of help requested. They may come in the form of talking animals or trees, a team of researchers, an ancient spirit that possesses eons of knowledge, etc.

The duration of the guidance has very little to do with the value of the Sol itself. Some assistance may be as brief as a few minutes, or as long as several weeks. What matters is that the user receives an appropriate level of guidance or assistance equal to the value of the Sol.

Name	Description	Tier
Guidance I	Assist w/minimal challenge: scout all enemy forces, find uncommon materials, etc.	2
Guidance II	Assist w/moderate challenge: detecting all weak points in an enemy's forces, etc.	3
Guidance III	Assist w/notable challenge: tracking down a secret base, solving a murder case, etc.	4
Guidance IV	Assist w/extreme challenge: collect comprehensive data across all metrics in a city, etc.	5

Spark

Spark is a coin made out of polished quartz with veins of electric energy crackling inside it. It has a perpetual vibration that is barely noticeable, and generates a minuscule amount of current without diminishing its supply.

Spark shares similarities with Karmic Threads and Sol. It manifests social events through well-placed butterfly effects, assisted coordination of projects, slight motivation and mood magic that encourages general interest and assistance, etc. If the event cannot be conjured with subtle magic influence alone, Spark will summon representatives to act as professional organizers. The representatives will begin the process, help oversee the project, and keep timelines on track.

The creation of events cannot directly affect free will; it can only make suggestions. Spark will never force anyone to come to an event, nor will it manifest an event like someone's funeral (thus forcing someone to die) or a peace treaty between warring nations (forcing them to a decision they didn't agree to). However, if those events are destined to happen due to circumstances that have already occurred, Spark can be used to affect how those events play out or how well-organized the event is.

To activate Spark, the user holds the coin in their hand and imagines an event that they would like to have coordinated. The events are typically social in nature (parties, parades, local festivals, etc), since they are the easiest to coordinate without affecting free will, but can include practical matters or business events if free will is not affected in coordinating them.

Users can also imagine their preferred role in the event such as a casual participant, the master of ceremony, etc. The power will attempt to accommodate these desires if the user's role makes sense for the situation. If the Spark is more powerful than the nature of the event created, the user has much more refined control over the event.

Name	Description	Tier
Spark I	Small events such as professional-grade party among friends.	1
Spark II	Important events such as professional-grade wedding, school dance, etc.	2
Spark III	Large local events such as a city festival, local carnival, etc.	3
Spark IV	Regional events such as a regional festival, state-wide sports tournament, etc.	4
Spark V	International events such as the Olympics.	5

Umbrel

Umbrel are two-sided coins with a bizarre half-spin that makes them flip three times before returning to their original state. Two "sides" face the real world (known collectively as the "terrestrial side"), and one "side" faces the astral realm. The astral side of the coin always appears as a wispy white and yellow color with a hardened, smooth texture.

Fey Umbrel

Fey Umbrel's terrestrial side is made of smoothed petrified wood, with beautiful etchings of powerful symbols that glow gently with an amber hue.

Purchases with Fey Umbrel are made by intent, and the coin will dissipate once spent. Within a short scene, a spirit from the astral realm will accept the payment and cross into the terrestrial realm with the host body of a creature they are capable of inhabiting. The user can request a particular type of creature, within certain limitations, to narrow the types of spirit that will accept the payment. This may increase the duration that the payment takes, potentially up to a long scene.

Once a spirit has crossed over with a host creature, it loses its previous memories and the payment it received. It will only recover those memories after its departure from the terrestrial realm. It is instead filled with the feeling of a strong bond, loyalty, and connection to the user that performed the payment.

The creature then becomes a familiar of the user, capable of significantly higher intelligence than their nature equivalent. More powerful spirits may possess magical traits when they transition into the terrestrial realm such as the telepathic communication, enhanced perceptions, physical augmentations, magical resistances, etc.

Name	Description	Tier
Familiar I	Small or non-threatening wildlife creatures: rabbit, squirrel, bird, etc. No magical abilities.	3
Familiar II	Large or dangerous predators: wolf, bear, etc. Or Familiar I with subtle magic advantages.	4
Familiar III	Dangerous predators or beasts with notable magical advantages.	5
Familiar IV	Powerful magical beasts capable of extraordinary feats.	6

Passage Umbrel

Passage Umbrel's terrestrial side is made of light-green jade with etchings of symbols that glow white. It can be spent to purchase passage through the astral realm, allowing nearly instantaneous teleportation across the terrestrial realm.

When the coin is held, the user can intend a location that they wish to travel to. The location will be identified correctly, even if the user has never seen the destination before, as long as the intention is clear enough to be identified and is allowed by the purchase. Some coins are limited by distance or restricted to locations the user has visited before. Others can grant loosely defined destinations, such as "the nearest ship owned by one of my allies" or "to the house of the oldest man alive."

Once a valid intention is made, the coin will blink out of the terrestrial realm and the user will receive a clairvoyant viewing of the location. The user will observe the location in real time as though they are standing there, and can feel an invisible "passage" gently pulling them. The user step can through the passage at any time, and will instantly emerge on the other side where they stepped through. If the user does not step into the location within a short scene, the passage will close.

Name	Description	Tier
Passage I	Travel up to 100 kilometers. User must have been to the destination before.	3
Passage II	Travel anywhere. User must have a known, specific, identifiable destination in mind.	4
Passage III	Travel anywhere. User can provide loosely defined destinations.	5

Vault Umbrel

Vault Umbrel's terrestrial side is made of smooth black marble, with an ornate symbol that glows in a soft white. It can be spent on purchasing a vault in the astral realm, which will allow one insertion and one removal of contents.

When the power is initially purchased, an astral pocket appears. The mouth of the astral pocket is a small rift between dimensions that allows contents to be added or removed, and which can only be accessed by the user. Once contents have been added into the vault, the white glow on the coin's symbol change to a deep blue glow to indicates contents are stored.

When the user activates a coin with a glowing deep blue symbol, they can retrieve the contents they originally added. This fulfills the payment with the coin, causing it to dissipate.

The vault is generally considered to contain "one" item, although that item could be an entire chest filled with belongings. However, retrieval of the vault constitutes all of its contents being removed, so individual items cannot be removed since a single removal would constitute a fulfilled payment.

Name	Description	Tier
Vault I	Vault can contain a small item: dagger, book, tool, glasses, etc.	1
Vault II	Vault can contain a large item: large chest, small vehicle, etc.	2

Whisper

Whisper is a highly transparent ghostly coin with the weight of a large feather. It is difficult to notice or feel, and can bend slightly when pressed. Its most defining characteristic are the wisps of gentle white tendrils that flow through the coin.

When the user holds the coin, they will instinctively know they can call upon a ghostly messenger. Upon doing so, a ghostly figure will appear and accept the coin as payment. It will then agree to deliver a message on your behalf. Upon describing the intended recipient and message to delivery, the ghostly messenger will immediately deliver the message on your behalf.

The ghostly messenger can traverse the astral instantly to arrive at the intended recipient's destination, and it will be able to identify the intended recipient as long as the user knows who they meant to deliver it to. The message will be delivered the moment the recipient is capable and ready to receive the message, and done so in a way that only the recipient will receive it.

More powerful variants of Whisper will attract spirits that can provide a full mental simulation of the experience the user wants to provide. This can include perceptions, imaginations, or whatever other experiences the user can imagine providing.

Name	Description	Tier
Whisper I	Message up to a paragraph long will be delivered to a desired recipient instantly.	1
Whisper II	A complex experience and simulated understanding will be delivered instantly.	2