

WEALTH

Draw Steel isn't about accumulating and counting every piece of copper you acquire. Instead of tracking a bank account, the amount of stuff your hero can purchase is based on their Wealth score. As you accomplish more deeds, you acquire more treasure and rewards from grateful NPCs that allow you to be an even more effective hero.

The Hero Wealth table shows the types of items, gear, services, property, and more that you can purchase in the game. For a hero to make a purchase, the item must be available to them. Being able to afford a suit of armor or a stay at an inn doesn't do much good in the middle of a trackless forest, an empty desert, or a remote dungeon ruin. As well, the Director can also decide that a hero can afford only a limited number of purchases. For example, a hero with Wealth 3 can easily buy a small house, but that Wealth doesn't mean they can buy up every available small house in the local area to become a landlord.

The table isn't meant to be an exhaustive list, but you and the Director can use it to judge what your character can and can't purchase. For instance, the relative value of an ox isn't on the table, but you can reasonably assume that if you can buy a horse, you can probably afford an ox as well. (Don't @ us, farm nerds.) And if you can't afford something you want, fear not! You might still be able to acquire a specific good or service through negotiation, or by trading your heroic services instead of spending cash.

Treasures such as magic swords, psionic crowns, and even healing potions are rare to the point where they don't appear on the Hero Wealth table. Such items typically can't be purchased, and are instead found on adventures, traded for other treasures, given as rewards by NPCs, or crafted by the heroes.



Earning Wealth

Each hero starts with a Wealth score of 1 that can be improved by their choice of career during character creation (see [Chapter 4: Background](#)). Your hero earns Wealth whenever you find and keep a massive amount of monetary treasure, such as a hoard of coins and gems from a dragon's lair, or several unique and valuable paintings gifted by a monarch as a reward for a job well done.

In general, a hero earns 1 wealth every second level of play. The Director can increase this rate if they wish.

Losing Wealth

As an optional rule, the Director can allow a hero to make a purchase that is one above their Wealth score. If this occurs, the hero's Wealth is reduced by 1 (to a minimum of 0) after making the purchase.

Heroes Don't Do It for Gold

In *Draw Steel*, being a hero isn't a transactional job—it's a calling. As such, using the promise of treasure to motivate the players to accept quests comes up much less often than in many other games. Sure, the heroes need money to live, and some might even enjoy getting rich from their adventures. But money isn't the reason they put their lives on the line. Each time you create a hero, think about why your character answers the call to adventure—and make it about something more than gold.

Hero Wealth

Score	Affordable
1	Mundane clothing, gear, armor, implements, and weapons; meals or drinks at a common tavern; a stay at a common inn; passage on a boat
2	Horse and cart; dinner at a fine tavern; a stay at a fine inn
3	Catapult; small house
4	Library; tavern; manor home; sailing boat
5	Church; keep; wizard tower
6	Castle; shipyard