The tables below show the costs of weapons, armor, and equipment. Starting characters are peasants and serfs who have never held a gold piece in their own hands. Their limited wealth is rarely maintained in coinage; usually it takes the form of hides, grains, implements, garments, meat, or other trade goods associated with their profession.

Starting gold: All 0-level characters start with 5d12 copper pieces (cp), a weapon from their 0-level occupations, and some form of trade goods. The plate mail and sword of a noble knight cost more gold than a 0-level character earns in a lifetime – the only hope of wealth is a life of adventure. Thus, a character's spending is likely to be light until he advances in level.

If you start a campaign at a level higher than 0, use the following dice rolls to determine a character's starting gold based on his class:

Class	Level 1	Level 2	Level 3
Warrior	5d12	5d12 +500	5d12 +1,500
Wizard	3d10	3d10 +(2d4x100)	3d10 +(5d4x100)
Cleric	4d20	4d20 +400	4d20 +1,300
Thief	3d10	3d10 +(1d6x100)	3d10 +(3d6x100)
Elf	2d12	3d12 +500	3d12 +2,000
Halfling	3d20	3d20 +250	3d20 +1,500
Dwarf	5d12	5d12 +700	5d12 +2,000

Coinage: The value of copper, silver, gold, electrum, and platinum is as follows:

|				
10 cp =	1 sp			
100 cp =	10 sp =	1 gp		
1,000 cp =	100 sp =	10 gp =	1 ep	
10,000 cp =	1,000 sp =	100 gp =	10 ep =	1 pp
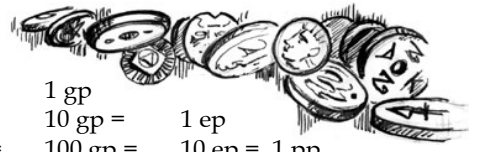
Check penalty: Plate mail is bulky, ill-fitting, and inflexible. Warriors who wear plate mail find the weight inhibits their ability to jump chasms, as do thieves when they try to scale walls. The check penalty applies to checks to climb, jump, balance, swim, move silently, and other such physical activities.

Wizards who wear plate mail find it hard to trace runes correctly, and the high iron content interferes with their spellcasting. The check penalty *also* applies to wizard and elf spell checks made while using this kind of armor. Cleric spell checks are not affected by armor check penalties in this manner.

Note that armor manufactured from mithril, adamantine, or other materials not containing iron may reduce the spell check penalty.

Encumbrance: A character who carries too much weight is slowed down. Use common sense. Players must explain how they are carrying their equipment: which hand holds which weapon, which sack or backpack contains which objects, and so on. A character carrying a substantial ratio of his body weight is slowed to half speed. A character cannot carry more equipment than half his body weight.

Fumble die: Heavy armor is clumsy and awkward. When a fumble occurs, characters wearing heavy armor tend to be affected more significantly. Armor determines the die used for fumbles, as noted on the table below (refer to the Combat chapter for more information on fumbles).
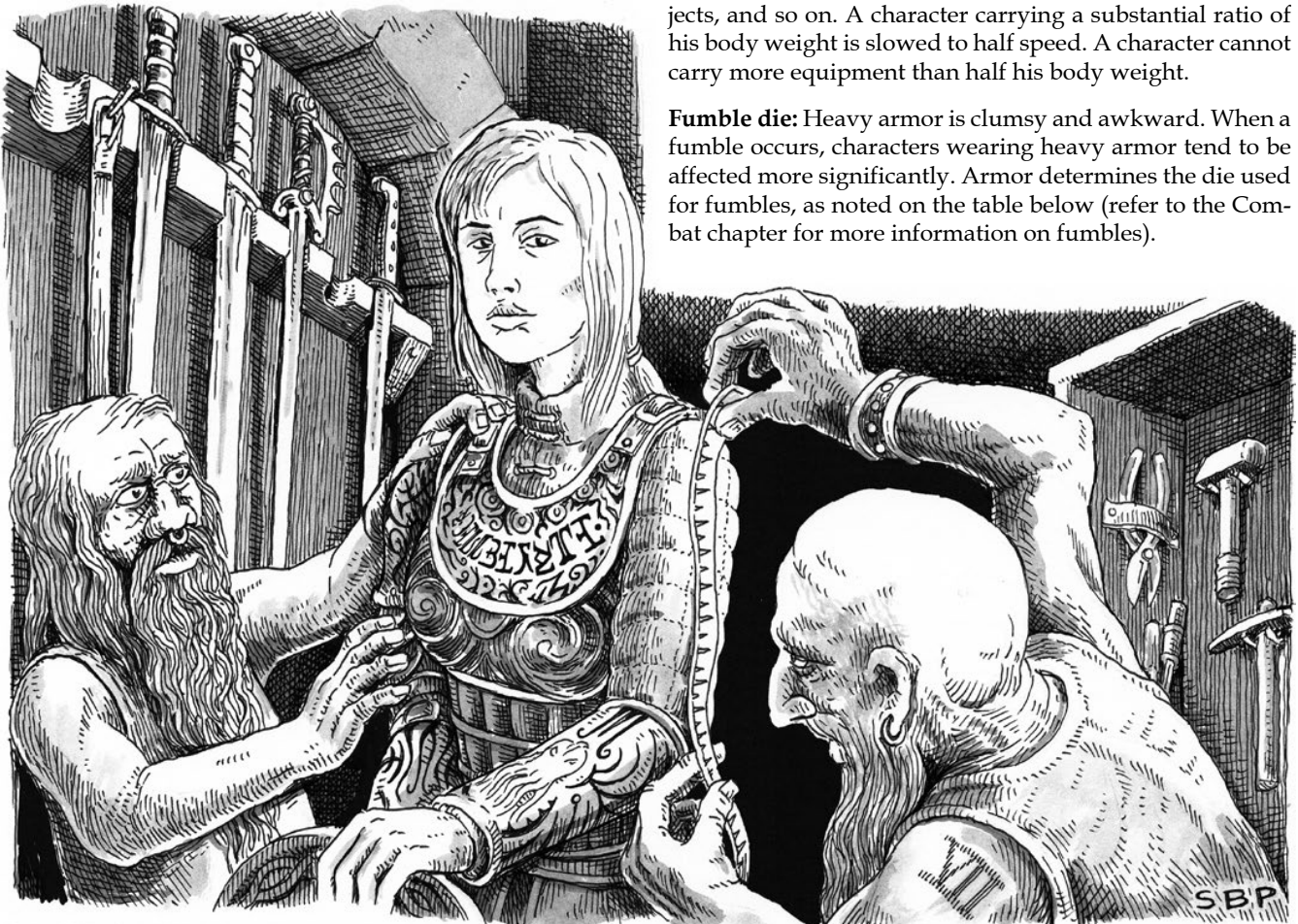
TABLE 3-1: WEAPONS

Weapon	Damage	Range	Cost in gp
Battleaxe*	1d10	–	7
Blackjack†	1d3/2d6***	–	3
Blowgun†	1d3/1d5	20/40/60	6
Club	1d4	–	3
Crossbow*	1d6	80/160/240	30
Dagger†‡	1d4/1d10	10/20/30**	3
Dart	1d4	20/40/60**	5 sp
Flail	1d6	–	6
Garrote†	1/3d4	–	2
Handaxe	1d6	10/20/30**	4
Javelin	1d6	30/60/90**	1
Lance#	1d12	–	25
Longbow*	1d6	70/140/210	40
Longsword	1d8	–	10
Mace	1d6	–	5
Polearm*	1d10	–	7
Shortbow*	1d6	50/100/150	25
Short sword	1d6	–	7
Sling	1d4	40/80/160**	2
Spear#	1d8	–	3
Staff	1d4	–	5 sp
Two-handed sword*	1d10	–	15
Warhammer	1d8	–	5

"How come your plate mail gives the same Armor Bonus as mine?"

* Two-handed weapon. Characters using two-handed weapons use a d16 on initiative checks.

** Strength modifier applies to damage with this weapon at close range only.

*** Damage dealt is always subdual damage.

† These weapons are particularly effective when used with the element of surprise. A thief who succeeds in a backstab attempt with one of these weapons uses the second damage value listed. All other classes and all other thief attacks use the first value.

‡ Characters generally purchase normal straight-edged daggers, but cultists, cave-dwellers, evil priests, alien worshipers, and other menacing villains carry curvy or ceremonial daggers known as athame, kris, or tumi.

These weapons inflict double damage on a mounted charge. A lance can only be used when mounted.

TABLE 3-2: AMMUNITION

Ammunition	Quantity	Cost in gp
Arrows	20	5
Arrow, silver-tipped	1	5
Quarrels	30	10
Sling stones	30	1

TABLE 3-3: ARMOR

Armor	AC Bonus	Check Penalty	Speed**	Fumble die	Cost in gp
(Unarmored)	+0	–	–	d4	Free
Padded	+1	–	–	d8	5
Leather	+2	-1	–	d8	20
Studded leather	+3	-2	–	d8	45
Hide	+3	-3	–	d12	30
Scale mail	+4	-4	-5′	d12	80
Chainmail	+5	-5	-5′	d12	150
Banded mail	+6	-6	-5′	d16	250
Half-plate	+7	-7	-10′	d16	550
Full plate	+8	-8	-10′	d16	1,200
Shield*	+1	-1	–	d8	10

Shields cannot be used with two-handed weapons.

** *Human and elf base speed is 30′. Dwarf and halfling base speed is 20′.*

TABLE 3-4: EQUIPMENT

Roll*	Item	Cost
1	Backpack	2 gp
2	Candle	1 cp
3	Chain, 10'	30 gp
4	Chalk, 1 piece	1 cp
5	Chest, empty	2 gp
6	Crowbar	2 gp
7	Flask, empty	3 cp
8	Flint & steel	15 cp
9	Grappling hook	1 gp
10	Hammer, small	5 sp
11	Holy symbol	25 gp
12	Holy water, 1 vial**	25 gp
13	Iron spikes, each	1 sp
14	Lantern	10 gp
15	Mirror, hand-sized	10 gp
16	Oil, 1 flask***	2 sp
17	Pole, 10-foot	15 cp
18	Rations, per day	5 cp
19	Rope, 50'	25 cp
20	Sack, large	12 cp
21	Sack, small	8 cp
22	Thieves' tools	25 gp
23	Torch, each	1 cp
24	Waterskin	5 sp

Roll 1d24 to randomly determine equipment for 0-level characters. Characters who purchase their equipment at a later level ignore this column.

** *A half-pint vial of holy water inflicts 1d4 damage to any un-dead creature, as well as to some demons and devils.*

*** *When ignited and thrown, oil causes 1d6 damage plus fire (DC 10 save vs. Reflex to put out or suffer additional 1d6 damage each round). One flask of oil burns for 6 hours in a lantern.*

TABLE 3-5: MOUNTS AND RELATED GEAR

Item	Cost
Barding	x4*
Bridle and bit	2 gp
Donkey or mule	8 gp
Feed (per day)	5 cp
Horse, regular	75 gp
Horse, warhorse	200 gp
Pony	30 gp
Saddle, pack	15 gp
Saddle, riding	30 gp
Saddlebags	2 gp
Stabling (per day)	5 sp

Relative to normal man-sized armor of this type.

"Encumbrance? We always ignored that rule."