Over the past few months, I have seen many, many, many people post both here as well as on my clan forums with comments about having lack of Silver. Many people seem to have troubles with silver management. I would like to share my own personal thoughts and strategies on the subject, in hopes that my personal strategies will benefit someone. In this thread, I will be discussing both the incredibly obvious and well as some of the not so obvious ways in which people (previously myself included!) burn through Silver without noticing and then wonder why they are always broke. Additionally, I will briefly provide information and my personal tips for ways to increase silver production.

I am NOT an English major, so there may be some spelling errors or perhaps a few long winded sentences, as well as a liberal injection of my own personal brand of witticisms and humor. I realize some of my humor may not be appreciated by some, but I ask that you stick with me and try to pick up nuggets of wisdom attempting to be imparted. If there are those who wish to comment or provide some helpful criticism that would assist in readability, please feel free to comment and your thoughts will be considered. And with that, I shall begin...

# Silver Production, The Mechanics

## Joining a battle

Yes, you get a small amount of silver just by the act of entering a battle. This is a small flat bonus which scales by tank Tier and should really be seen as icing on the cake. ie, if this is your only action, you will be very broke for a long time.

#### Spotting a tank for the First time

Yep... you get a bit of Silver just for being the first to see an enemy tank. Double the amount if it's an artillery piece. However, this amount is very small, so again it cannot be counted on as your primary income source.

#### Base Capture

This method of earning silver provides a very small flat bonus to EACH person within the base when it is captured.

## Damaging the Enemy

This is your NUMBER #1 means of earning silver and should be one of your primary goals in the game.

#### **Victory**

The Joining a battle bonus is multiple by 1.85. This is quite small bonus, so really is nothing that will drastically increase you Silver production. Again, it's just icing on the cake.

## Tank Coefficient

Each tank in the game has a hidden number which affects its Silver production income (ie, the tank YOU are playing). So two different tier V tanks that both did 100 damage to the exact same enemy tank and no other actions have the potential to earn difference Silver payments. Premium tanks almost always have a vastly higher Coefficient compared to "normal" tanks.

#### Earning Silver, the Details

# Do damage, as much as you can

If you want silver, you should continue to seek out enemy tanks you can shoot as long as you remain alive, with the exception of the goal of capping to win when you feel you must to secure a victory. Sitting in a corner somewhere will not earn you extra silver (I promise). Doing damage is the single thing that you can do within the game that will drastically increase your Silver earnings. The fact is that the more damage you do, the more Silver you will earn (however, as we will discuss later, there is overhead that will reduce your NET Silver "take home pay".)

With that said, here is where it gets a bit complicated, because not all damage is the equal. The current game mechanics provide different Silver (and XP for that matter) amounts depending upon WHAT you damage. So, for example, if you are in a Tier V tank and you do 100 damage to a Tier III tank, you will earn less Silver than if you had done the exact same 100 damage to a Tier VII tank.

There are those who prefer capturing the enemy base as a means of winning the game, however due to both the Silver and XP potential, I will rarely capture an enemy base unless that is the only means of victory within the battle. In cases where I finish an engagement, I use the back button and plot the shortest route to the next engagement in an attempt to deal more damage and thus get more Silver(and XP), EVEN if it appears at first glance that I would not make it before the enemy is destroyed or someone might be capturing the base in the meantime. Again, the only caveat is if I have a firm belief that capturing the enemy base is the only means of winning the game.

Likewise, in the case of hopeless situations such as your team was slaughtered on the other side of the map and it's not a 7 on 1 against you, I will not suicide my tank and will continue looking for something to shoot and to which I can attempt to deal damage. It really does not matter what tank or what tier it is, the fight is not over until the enemy kills me themselves. On a side note, not giving up can be rewarded with a bit of luck and skill with a nice shiny Koblanov's Medal, and I tell you with all honestly, there is little in this game that will give you more pride than being able to say you singlehandedly defeated 5 enemy tanks to secure a win(yes... you can get a Koblanov's by cap will vs 5 or more tanks.. but personally, I would consider this a cheap way to earn the medal and would feel no pride in the medal earned that way... of course...that's not to say I would not consider capping if I really felt that I had no chance! Both of my Koblanov's medals were in situations where I had no chance to even get to the enemy base, much less the 1+ minute to complete the cap!)

#### Purchase a Premium Tank

Remember above when I talked about the Tank Coefficient? Coefficient is a fancy word for multiplier (you can think of it like that.. it's can be a bit more complicated in the actual formula, but this is the easiest word for most people to understand to get the general concept). And the fact is that Premium tanks have a larger multiplier (though they are not all the SAME multiplier!) Premium tanks can earn you a GREAT deal of Silver income in a short amount of time.

As an example, I have an IS-6 which is a Tier VIII premium Russian tank. I typically get an average games where I earn 75K Silver per match. I have had matches where I NET as much as 175k with Premium time (which we will talk about in a bit). Though it is POSSIBLE, I rarely lose money in my IS-6(yep, I have crap games sometimes... and occasionally I even get a streak of them). You have to try really, really hard to lose money in an IS-6 when played even close to correctly. With that said, the IS-6 is NOT A MONEY PRESS, it is still contingent upon you actually going out and doing damage! Out of my almost 400 games in the IS-6(392 games and .078% of all games played), I have been in the red approximately 10 times WITH premium and approximately 20 times without premium.

I won't discuss which specific Premium to buy as I really don't know. I will caution you though, to not purchase a high tier premium tank when your skills don't support play in it's tier. Not only are you not realizing the full benefit of the tank, but you are also being an active drain upon your fellow teammates.

I realize that there are people who can't or won't spend real world money on a free game though, so please read on as there are plenty of other strategies that will help both you and well as those who do financially support WGA.

#### Purchase Premium Time

This really depends greatly upon the amount of time spent playing WoT. If you play quite infrequently, then purchasing premium time is likely not worth it for your. However, I would hazard a guess that most people who read the forums have at least some dedication to the game and play as much as they are able. One word of note here, Premium Time is a Subscription service, you pay for a block of real world time and it will never be paid for by time used. Be warned! This is critical for someone who buys one day, and then uses only 1 hour. If you play to purchase premium time in small blocks, ensure that you do so when you can get the most possible benefit time. If you purchase some tank specials, they come with Premium time.

For example, consider a tank special where you get a premium tank and 3 days of Premium time. It would be exceptionally silly to purchase the tank 30 minutes before you are to leave for a week-long vacation as the premium time will run out and be used. Your best value in this situation would be where you will have a substantial amount of time available to play the game and put the purchased premium time to its best possible use.

Note that Premium time purchases are similar to many other economies of scale in today's world: The larger the block of time you purchase at a single time, the less you pay per time unit. If you have the means to purchase the largest possible unit (right around 1 year), it will provide you with the cheapest "per hour" charge so to speak. Again, as mentioned above, there are plenty of people who can't or won't spend money, so please continue to read on. I provide the paid options near the top because quite frankly, they ARE the best possible methods.

Take advantage of Special Events

WGA frequently have special events that can increase Silver production. These typically take the form of something like

- •+50% Silver earned increase on German and Russian tank Tier II-V, +30% Silver Earned increase on German and Russian tank Tier VI-VII
- •+25% Silver Earned for upon earning the following Medals: XXX

Check each day the News to see if there is a special event which can earn you extra silver. For example, if there is an event that increases Silver gain for all Tier V vehicles on a weekend, forgo playing your Tier VIII and play more of your Tier V during the event time period. This can really help you generate more silver.

Likewise, many times events had DISCOUNTS on certain Tier thank. If you were going to purchase a specific tank anyway, take advantage of that special. HOWEVER, please make sure to carefully read below. Remember, just because something is on sale, that does not mean you need to buy it!

On the FLIP SIDE, it's very important that you do NOT SELL any tanks that are part of the special events! When a Tank is offered for purchase for a discounted price, then the sell price is reduced by the exact same amount! Add to that fact that all tanks only net you 50% of the original purchase price, and selling a particular tank that is discounted during the event is a want to lose MASSIVE amounts of silver, especially at the higher tier! If you are following my guide, principles, you can wait a few additional days as you already have enough to purchase the new tank you just unlocked and still hold onto the "old" tank for a few additional days until it's not longer on sell and maximize your Silver losses.

# Spending Silver

# Buying tanks/Upgrading packages

This is why most people play the game. Some want to get to specific tanks and work toward that goal. Others want to have all tanks unlocked at some point(that's me). Regardless, most people will at some point buy some different tanks from the one they start with. I will detail what I see as both positive and negative approaches.

Many people I have encountered who have issues with Silver have lots of tanks in their garage and they are actively playing every single one. In my humble opinion, this is a mistaken approach if you are already having issues with Silver reserves. This is made even worse by those who have purchased additional garage slots, either individually or via a parking pass block. Personally, I recommend having 2-3 tanks on which you can grind hard. I also suggest staggering these tanks by at least one tier and perhaps 2 for a less adept player. The issue is that upgrading tanks and packages costs an extraordinary amount of Silver and having to outlay money on a daily basis quickly drains your reserves faster than you can typically replenish them. The reason I suggest a SPREAD of tiers is that each successive tier tank costs progressively more than the current one to purchase and upgrade packages.

Another thing I see people do is purchase child tank as soon as they have completed the research on it and it's been made available. Again, this is a poor strategy for someone who is already running on low Silver reserves. My personal approach is to complete research on a tank and then continue to play the tank for multiple days or in a few cases weeks. I tend to play a tank for approximately 3-50 games more than required to get the tank to Elite. There are a few exceptions to this rule though as there are some tanks that are just so incredibly bad that there really is not much point.

Following this approach has multiple benefits.

For one, it allows you to continue to hone your skills before you advance to higher Tier play.

Secondly, and more germain, it allows you to build your Silver reserves to the point that you have more than enough Silver to purchase the new tank, fully equip it, and purchase a crew, WITHOUT being forced to sell the child tank to do so. My personal rule of thumb here is that I must have a minimum of THREE times the purchase price of the tank and all equipment and consumables before I consider the purchase.

Another benefit that I enjoy is the challenge of trying to obtain the 99% Mastery badge in "most" of my tanks. Some, I can get within the normal play, while others I got after the tank was Elite and a few (that I tried hard for), I was just not able to easily obtain.... always coming up around 100-200 XP short. Still.. it's a goal I strive for because I am anal.

My point being: Slow down... the tanks are not going anywhere and will be there. Personally, I have roughly 18 garage slots with 4 of those free. Out of that, I have perhaps 3 tanks that I am grinding on and the rest are Elite, between tier's 2-8.

Special Note: One of the worst offenders in this category is the WG Tech Tree Specials(to be superseded by "Path to X" event). Stop... just don't. Unless you are ready to give up a line for a good long while to start a new one, don't even bother with the Tech Tree specials... They will eat through your Silver reserves. This is ESPECIALLY true if your garage is small and you have to sell a tank to make room because sold tanks only net you HALF of the original cost. I used to chase them for the first 2 months.... I stopped and have not regretted the decision. If you happen to really want a specific line and it becomes available AND you plan to play the line for a long time, then by all means take advantage of the specials, but don't buy something you don't want/need just because it's on sale(good advice for the real world also!) As mentioned above, though, make 100% sure you do not see the "old" tank if it also is part of the special as you will lose massive amounts of Silver. Just purchase the "new" tank, keep the old tank, and sell the "old" tank after the event ends.

#### Equipment

There are two types of equipment that can be put onto a tank, Simple and Complex. Simple equipment generally costs much less and more importantly can be removed and will gain your full silver price paid back. Complex equipment on the other hand, typically is quite expensive (price scales depending upon tier, but consider ~500K in the VIII's) and cannot, be sold without spending Gold, to dismount first. Spending Gold will allow you to recoup the entire purchase price of the equipment.

It is critical to note, you should dequip all equipment PRIOR to selling a tank!

IMHO, if you have limited money supplies, keeping a bit of Gold around solely for this purpose will save you an inordinate amount of Silver as you progress through that tank Tiers. Some people drastically underestimate the impact having the right equipment on the right tank can have, but I highly recommend each of you to always put appropriate equipment on every tank you plan to grid as it really does assist in keeping you in the fight longer and thus able to generate more Silver in the long run. Each tank has different equipment that is optimal for use on it and in some cases it also depends upon how the tanker plans to play the tank. For example, if you are a scout but plan to play as an active scout, there is little reason to get a camo net.

As a general rule, I would suggest most people not purchase equipment for tiers III or lower unless it's a tank you plan to keep and/or play often.

#### Consumables

This includes things such the critical ones such as Repair Kit, First Aid, Fire Extinguisher, etc., as well as Premium Ammo and Premium Consumables. In general, I equip AT LEAST Repair Kit, First Aid, and Fire Extinguisher on most tanks I own. However, with that said, some such as the Fire Extinguisher are FAR more important on certain tanks than others. For example, many German tanks have a much increased chance of catching fire and thus you need to do your research as there are many tanks I would never even dream of leaving the garage without a Fire Extinguisher equipped. There are also Premium versions which appear to cost Gold, but can be purchased with Silver instead. The Premium versions cost 20k each, but in addition to the one time use, as long as they are NOT used, they provide a potential static boost. For example, a Large Repair Kit provides a permanent increase in the time to repair modules as long as you don't use the primary benefit (immediate repair). A premium Fire Extinguisher decreases the chance of fire in the first place as well as speeds firefighting when a fire does occur.

Alternately, some tanks (generally by nation) have other consumables which are also equipable. Things such as Chocolate, Case of Cola, etc. These also cost either Gold OR 20k Silver. These items typically provide a boost to all crew skills for the duration of the battle and USED immediately when the battle starts. In most cases, I would typically suggest avoiding these items except on specific occasions, for example, if you have an Elite vehicle and are trying to get an elusive 99% Mastery badge and want a bit extra umph. However, I would never suggest using these items unless you have and extreme surplus of Silver to burn.

Finally, there is Premium (or "gold") Ammo, for most tanks this is either APCR or in some cases HEAT or HESH. Many people shy away from premium ammo on the theory that a) it costs to much and/or b) that it makes you less of a tanker. IMHO, neither of those are true statements. Many people STILL don't know that "gold" ammo can be purchased with Silver, but on average, it is 4 times more expensive than AP ammo that comes standard. The key is in knowing WHEN to use premium ammo! For example, if

APCR costs 4 times the amount of your AP ammo, but you bounce 5 shots, which is would have benefitted you more to use? A big part of this is knowing the tank you are in and the tanks you are facing. Each premium ammo has different characteristics which you must study to understand their strengths and limitations. For example, APCR has higher penetration compared to standard AP ammo, however it drops penetration over distances so you typically do NOT want to shoot APCR at someone 500 meters away.

I typically carry a load out of 3-4 HE(High Explosives), and then 20-30% APCR(or HEAT or HESH as the case may be) and the remainder in standard AP ammo. In general, knowing the target you are facing, your gun's penetration and the target's armor will help you decide when to switch to premium ammo or not. As a general rule though, you would typically never shoot premium ammo at a lower tier tank and would consider it when facing a higher tier tank. Also, in most cases, armor is weaker on sides or rear and premium is generally less needed compared to trying to penetrate an opponent from the front.

A situation where I will switch to APCR in a hurry is when I am facing multiple opponents by myself and they have better armor than my gun will penetrate easily. This situation becomes even more desperate and needed when you're the last guy left vs 3 tanks, all on low health and you want to maximize your chance of winning the game. One bounced shot could easily make the difference between living and dying.

When you do NOT want to try using premium ammo is when you have a very large aiming reticle and only a small part of it on a part of a target tank. Make sure if you're using premium ammo, you have the most possible chance of hitting (though premium ammo CAN BOUNCE and not penetrate). For example, if they are behind a rock and their track is out but only fills around 20% of your reticle, don't fire premium or you're very likely to be throwing away money.

Premium ammo will earn you money every time you hit AND penetrate so it's really important to use it wisely.

### Battle

Taking damage and ammo repair costs eat into Silver. It's a delicate balance of doing damage while not wasting ammo as well as being where the action is so that you can actually do damage but without taking too much in return.

You also have to factor in a balance of "should I shoot something that is almost dead or do lots of damage to this health guy right next to him. In general, you want knock an opponent out of the fight AS SOON AS POSSIBLE, because dead tanks don't shoot back. Likewise, if with a group, use this tactic to coordinate fire upon the same vehicle and get each opponent gun out of the battle as quick as possible to help mitigate damage taken and ensure long term survivability.

# Silver Challenges in Higher Tiers

Most people have challenges in higher Tier matches due to the much higher repair and ammo costs. For this reason, many people elect to keep a few mid tier tanks. The sweet spot seems to be in the area of Tier V -VIII for ensuring fairly high average Silver production. Personally, I don't tend to have so many issues in my high Tier games, but I just got my first Tier X tank, so perhaps it's a bit too early to tell.

I will note that as I was first getting into the mid tiers, I instantly fell in love with the with the Silver earning abilities of the T1 Heavy. After the pure suck that was the M3 Lee(constant money loses), I was fairly giddy once I began playing the T1 Heavy. I remember playing nothing BUT that for several days to finance other tanks and earning well over 1 million within a few hours of playing(the most Silver I had been able to achieve at the time!) My lack of Silver was due to running too many tanks that had to constantly being upgraded, chasing Tech Tree specials, etc(all the things I mention above to not do!)

While the T1 Heavy was my first "money maker" tank, there are plenty of them out there. Find one you BOTH enjoy playing as well as makes you good average Silver earnings for you and play that tank... a lot. Remember, WoT is a marathon, not a sprint. It's a long game strategy to manage Silver reserves. As a side benefit, if you find a tank that is both enjoyable to play as well as one you do well in consistently, this increases your free XP earned. "Better to have 500 matches making 1000 XP in a Tier V tank than 1000 matches making 200 XP in a Tier X tank."

I hope the information presented provides people with some assistance in gaining and keeping enough Silver and never feeling like you're broke. The main thing is, you don't HAVE to buy something new just because it's available and it's often advisable to NOT make that purchase... Only do so when you feel comfortable with the Silver you will have left after the sale is completed.

Thank you for your time.