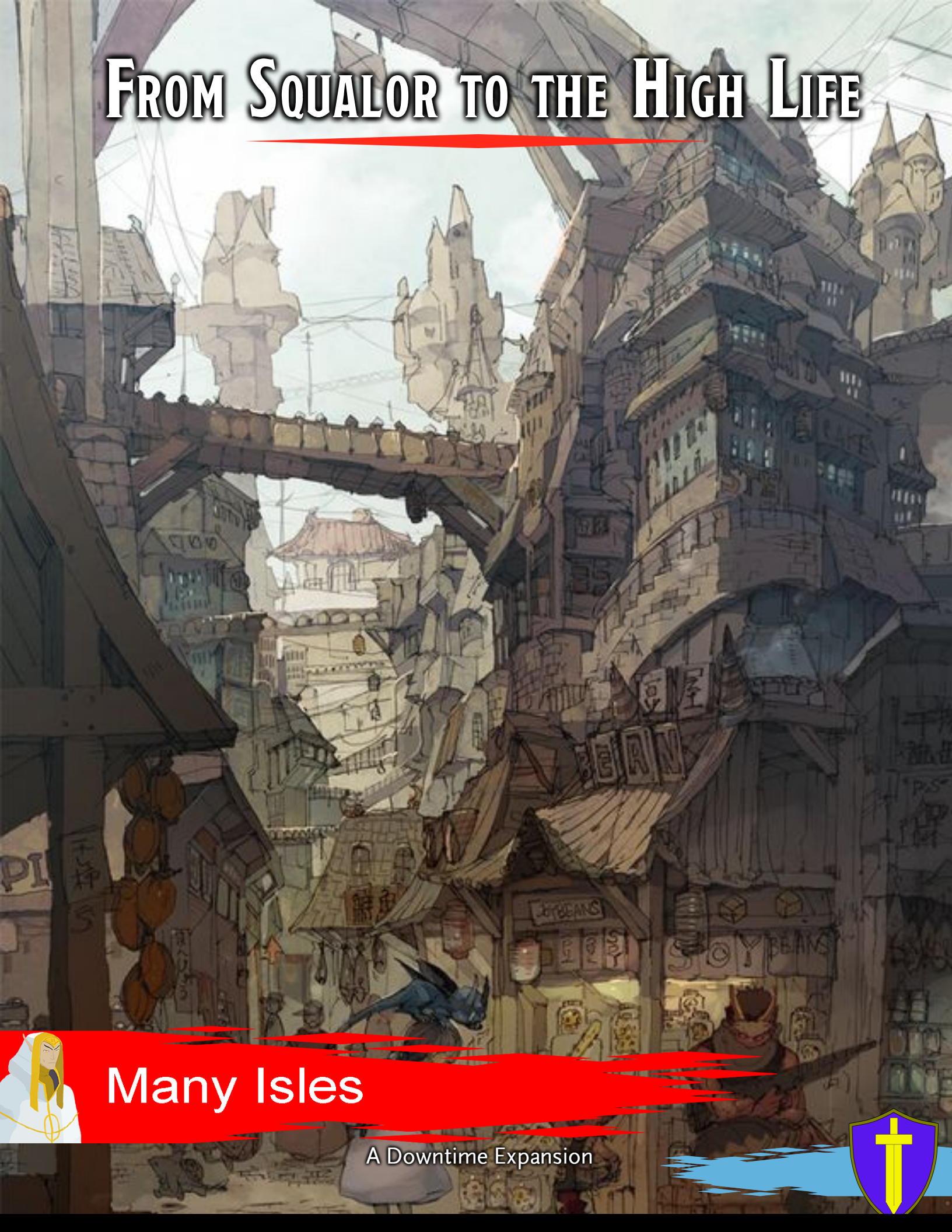
From Squalor to the High Life



Many Isles

A Downtime Expansion

Authors Notes

Why do this?

My love for being a Dungeon Master knows no bounds, and most of all I want my players to have fun. In my most recent campaign, I have added Downtime as a reprieve between adventures, but my players asked for more. I created this expansion as a way to make their characters Lifestyle matter, rather than simply choosing the cheapest option. Time matters, whether it is between adventures, or resting between events. In expanding on Lifestyles, I created charts of events that could occur. When running these events, feel free to add more nuance. Rivals, allied contacts, or hostile contacts may come into play in your character's lives, aiding them or setting up the obstacles that caused the rolled result. D&D's strength is in building characters and relationships that players care about.

Calendar, Prices, and Honor

AKA Why my prices will look weird. My campaign's calendar uses a 10 Day Week, with 6 weeks per month, and 6 months per year, with a total of 12 Festival Days. Why? Because I hate myself. Festivals are days of celebration food, and tax breaks, waiving of the cost of living for the majority.
In the world of Zhen, Honor and your public and royal appearance matter. If you do not have enough Honor, you cannot purchase the titles and deeds needed to live Wealthy or Aristocratic Lifestyles. For every 100gp a month an Aristocrat expends, he/she may another +1 to his roll on the Fine Opportunities table, to a max of 13. (See Tables Below)

Downtime Complications

Many of the Downtime activities presented in the DMG/Xanathar's Guid have a 10% chance to cause a complication. However, the poorer you are, the more life seems to conspire against you, and the richer you are, the more rivals or competitors may try to interfere with you. For this reason, depending on your lifestyle you have different Complication Chances.

Contacts

Introduced in Carousing (XGE pg127), contacts are NPCs who now share a bond with the character. Each one either owes the character a favor or has some reason to bear a grudge. A hostile contact works against the character, placing obstacles but stopping short of committing a crime or a violent act. Allied contacts are friends who will render aid to the character, but not at the risk of their lives.

Lower-class contacts include criminals, laborers, mercenaries, the town guard, and any other folk who normally frequent the cheapest taverns in town.

Middle-class contacts include guild members, spellcasters, town officials, and other folk who frequent well-kept establishments.

Upper-class contacts are nobles and their personal servants. Carousing with such folk covers formal banquets, state dinners, and the like.

Once a contact has helped or hindered a character, they stop meddling until the player character performs a favor or adversely upsets them. The contact remains friendly or hostile, which can influence roleplaying and how the characters interact with them, but doesn't come with a guarantee of help or harm.

When using contacts with this chart, a hostile contact could be used to add a +1 to a Squalor roll, or a -1 to a High Life roll. Adversely, an allied contact could provide a -1 to a Squalor roll, or a +1 to a High Life Roll.

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Consult the Lifestyles Table and pay your expenses for time spent. After any downtime complications, roll for a Squalor or Fine Opportunities event every X weeks (depending on the DM.) Consult the tables below.
Optional – If a player wants to improve Lifestyles between Downtime weeks, they must spend an additional Week of expenses for the Lifestyle that is changed into.

Lifestyles	*Expenses per Day / Week / Month*	*Downtime Complications*	*Events / X Weeks*
Wretched	.01 gp / 0.1 gp / 0.6 gp	50%	Squalor D10+3
Squalid	0.1 gp / 1 gp / 6 gp	40%	Squalor D10+2
Poor	0.2 gp / 2 gp / 12 gp	30%	Squalor D10
Modest	1 gp / 10 gp / 60 gp	20%	—
Comfortable	2 gp / 20 gp / 120 gp	10%	Fine Opportunities D10
Wealthy (12+ Honor)	4 gp / 40 gp / 240 gp	20%	Fine Opportunities D10+2
Aristocratic (14+ Honor)	10 gp / 100 gp / 600 gp	30%	Fine Opportunities D10+3

Squalor

13	Brutish thugs and thieves ambush you in your sleep. They seize your possessions (up to 200gp) and leave you with a Lingering Injury.
12	Your equipment has been incredibly mistreated. All weapons and armors takes a -1 penalty. It costs 25% of the base price to restore. Rations spoil. Glass items have broken.
11	You might have eaten spoiled food or drank from a filthy well. Roll for a random disease and make the save at Disadvantage. For the next week you have the Poisoned condition.
10	Thugs beat you senseless as thieves steal your possessions (up to 100gp) and leave you with a Lingering Injury (On a 1-3 roll again).
9	Debt collectors arrive to take their payment. They make it clear what will happen if you don't cough up your monthly expenses.
8	Your equipment is falling into disrepair. One of your weapons or a set of armor gains a -1 penalty. It costs 25% of the base price to restore.
7	You gain a Low-Class Hostile Contact. They may place an obstacle in your way, such as a rival.
6	A pickpocket has decided to take interest. They may roll Sleight of Hand, stealing up to 50gp.
5	You gain a Low-Class Allied Contact. You can call upon them for aid when you need it.
4	Times were difficult this week, for one reason or another. Pay twice the weekly expenses.
3	Nothing of interest happens. Life goes on.
2	Ooh, lucky gold piece! It looks so lonely, just laying on the ground.
1	The kindness of those around you is heartwarming. They've created a pool, paying your monthly expenses and granting you an additional weeks worth extra.

Fine

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Credits

Cover Page

Credit goes to Demizu Posuka. Check out his instagram here! https://www.instagram.com/demizuposuka/?hl=en

The Many Isles thank you!

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