

## Z1. Profit System

The Profit System uses two dice – [Black and Red](#) – to determine a wide range of effects. Players use the dice to determine the success or failure of their characters' actions. Similarly, the Market uses the same dice to generate much of the game world randomly, simulating the capricious and unpredictable forces at work in the setting.

When there's a chance a character might fail an important task, the player makes a dice check to determine what happens next. The Profit System follows the same rule as all business; success means being "in the Black." If the Black die is higher than the Red, either naturally or after being modified by skills or spent charges, the check succeeds. If Red is higher or equals Black, the combination of uncontrollable, moment-to-moment variables, and the character's inexperience leads to failure.

## Z2. Materials Needed

What do you need to play? It's pretty simple. Every player needs the following:

- One black and one red ten-sided dice (they don't have to be [black](#) and [red](#) so long as the two can be told apart)
- Pencil and Eraser
- Character Sheet (included)

As a group, you need...

- A table or surface to play on
- Crew Sheet (included)
- A copy of the *Red Markets* rules

## Z2. The Dice: Black and Red

To play *Red Markets*, each player needs a set of two, ten-sided dice. It's preferable to have one [Black](#) and one [Red](#) because that is how the dice are named in the rules, but any pair of d10s will do, so long as the player can keep them separate with either size, font, or color.

The [Black](#) represents the best attempt of the player to succeed at that moment. This number is modified by a combination of skills and charges. The number the Black lands on is abbreviated as B# in the text. A [result](#) of 10 on the Black die would be written B10. Since the Black can be modified by choices the player makes, it can go above ten. For instance, [that](#) B10 would actually be B10+2 if the player had a skill of +2 that applied to that check.

[The Red](#) represents the obstacles threatening success. It accounts for all the variables affecting the check at any given moment – windage, lighting, fatigue, mood, etc. – and can vary wildly. The number a Red die lands on is abbreviated as R# in the text. For instance, a roll of 5 on the Red die would be written R5.

## Z2. Boom and Bust

The terms [Boom and Bust](#) are used to describe branching choice points in the rules. Sometimes, there is more than one way to perform some mechanic in *Red Markets*. These choices fall to two extremes on a spectrum.

**Boom** rules are variants that make the game easier and more action-packed. Characters are tougher, more capable, and generally bigger badasses than might be seen in bleaker horror stories.

Laura 6/6/2016 12:13 PM

Deleted: -- ... Red and Black...lack an ... [1]

Laura 6/18/2016 7:24 AM

Deleted: Put simply, t

Laura 6/6/2016 12:16 PM

Comment [1]: A die check is in the Black if the Black die is Higher than the Red, either naturally or after adding skills or charges spent.

Laura 6/8/2016 11:32 AM

Formatted: Z2 Section, Tabs:Not at 0.39" + 0.78" + 1.17" + 1.56" + 1.94" + 2.33" + 2.72" + 3.11" + 3.5" + 3.89" + 4.28" + 4.67"

Laura 6/8/2016 11:32 AM

Deleted: ATERIALS ...EEDD ... [2]

Laura 6/6/2016 12:17 PM

Comment [2]: Cut or make the first clause of a semi-colon joined sentence with the following on.

Laura 6/24/2016 11:29 AM

Deleted: red ...lack and black ... [3]

Laura 6/8/2016 11:32 AM

Formatted: Z2 Section, Tabs:Not at 0.39" + 0.78" + 1.17" + 1.56" + 1.94" + 2.33" + 2.72" + 3.11" + 3.5" + 3.89" + 4.28" + 4.67"

Laura 6/8/2016 11:32 AM

Deleted: HE...DICE...ice: RED AN ... [4]

Laura 6/6/2016 12:32 PM

Deleted: Red ...lack and one Black ... [5]

Laura 6/6/2016 12:32 PM

Deleted: The Red represents the obstacles threatening success. It accounts for all the variables affecting the check at any given moment – windage, lighting, fatigue, mood, etc. – and can vary wildly. The number a Red die lands on is abbreviated as R# in the text. For instance, a roll of 5 on the Red die would be written R5. - ... [6]

Laura 6/8/2016 11:33 AM

Formatted: Z2 Section, Tabs:Not at 0.39" + 0.78" + 1.17" + 1.56" + 1.94" + 2.33" + 2.72" + 3.11" + 3.5" + 3.89" + 4.28" + 4.67"

Laura 6/8/2016 11:32 AM

Deleted: OOM AND ...and BUST ... [7]

Laura 6/18/2016 7:47 AM

Deleted: Throughout the book, readers will notice two words thrown around a lot: Boom and Bust. - ... [8]

But as it makes planning a character and keeping him/her alive more difficult, +1 or It Can't Be Done is a **Bust** rule.

### Z3. Boom: Default Checks

Groups that really want a default method can allow checks of untrained skills, but the Market always has veto power if the request is deemed ridiculous. For instance, if players insist their characters can bioengineer a curative retrovirus based off nothing but can-do attitude, the person running the game always has the right to **say**, "+1 or it can't be done."

Default rolls work off the nonexistent skill's associated Potential. The Red isn't rolled in a default check. In order to succeed, the Black result must be equal or under the Potential.

Let's say Malleus really wants to punch an attacker to death **but** Malleus's player hasn't put anything in his Unarmed skill. The player asks to default. The Market allows it so long as Malleus spends at least one charge on rations to **buy** a roll. Spending more does nothing to improve the chance of success.

Malleus's has 5 STR (he works out... a lot). That means Malleus has a 50% chance of success: Black 5,4,3,2, or 1 sees him succeed. While this is high probability for someone completely unskilled, Malleus only started as a 2 STR character. The player spent a lot of bounty (30, to be exact) to grow a character strong enough to pull this off. That much lost capital undoubtedly was to the detriment of the character's other abilities, retirement plan, and family. Had the investment been put in some other Potential, the character would have a paltry 20% chance of success **=** much lower than rolling the base Black and Red with a +1.

What Malleus may not do is spend extra rations for a bonus chance of success. Correctly applying such force would require discipline beyond the wild haymaker he's going to throw. No extra charges can be spent on a default: once the **check** is purchased, the Black must **be** equal or **less** than the Potential to be a success.

As defaulting gives Takers more (suboptimal) options for dealing with situations, it is a **Boom** rule.

### Z3. Precision

The Profit System is designed with a materialist focus. Objects are very powerful and can often assure success by spending charges before a **check**. However, sometimes no amount of spray-n-pray or excessive spending can fix a situation. Sometimes, a trained professional is the only option. If the Market calls for a precision roll, **charged** tools that could normally increase the chance of success can't spend extra charges. A sniper making a head shot a kilometer away can't spray more rounds downrange for a greater chance for success; one shot has to strike true or none will. The charge is spent for the Shoot check, but no more spends are allowed.

### Z3. Difficult

Another name for this **check** might be "ill-advised." Save this difficulty modifier for tasks so risky that to attempt them is lunacy, even for trained professionals. In order attempt a **difficult** roll, a character must succeed a precision skill check with a critical success. Will can be spent to upgrade regular successes to criticals, but the precision requirement remains the same.

**For** instance, if Sticky the freerunner wants to jump off the roof, through the hovering military helicopter's gun-doors, drop the explosives, crash through the window of the office building on the other side of the street, and roll to safety as the aircraft explodes, that's going to be difficult. Sticky is one of the most Athletic people in the Loss (+4 Athletics), so success is feasible, if unlikely.

- Laura 6/18/2016 10:47 AM  
**Deleted:** b
- Laura 6/8/2016 11:36 AM  
**Formatted:** Z3 Subsection, Tabs:Not at 0.39" + 0.78" + 1.17" + 1.56" + 1.94" + 2.33" + 2.72" + 3.11" + 3.5" + 3.89" + 4.28" + 4.67"
- Laura 6/18/2016 10:47 AM  
**Deleted:** (Boom)
- Laura 6/18/2016 10:47 AM  
**Deleted:** say
- Laura 6/18/2016 10:48 AM  
**Deleted:** rather than doing something sane like using a weapon. B
- Laura 6/25/2016 8:08 AM  
**Deleted:** the
- Laura 6/7/2016 12:35 PM  
**Deleted:** --
- Laura 6/18/2016 10:49 AM  
**Deleted:** d
- Laura 6/24/2016 9:20 PM  
**Deleted:** roll
- Laura 6/18/2016 10:50 AM  
**Deleted:** go under
- Laura 6/7/2016 12:48 PM  
**Deleted:** for there
- Laura 6/18/2016 10:50 AM  
**Deleted:** b
- Laura 6/8/2016 11:36 AM  
**Formatted:** Z3 Subsection, Tabs:Not at 0.39" + 0.78" + 1.17" + 1.56" + 1.94" + 2.33" + 2.72" + 3.11" + 3.5" + 3.89" + 4.28" + 4.67"
- Laura 6/25/2016 8:09 AM  
**Deleted:** roll.
- Laura 6/25/2016 8:21 AM  
**Formatted:** Font:Italic
- Laura 6/8/2016 11:36 AM  
**Formatted:** ... [9]
- Laura 6/24/2016 9:20 PM  
**Deleted:** roll
- Laura 6/25/2016 8:10 AM  
**Deleted:** D
- Laura 6/7/2016 12:50 PM  
**Deleted:** So, f
- Laura 6/18/2016 10:51 AM  
**Deleted:** ...
- Laura 6/18/2016 10:52 AM  
**Deleted:** The Market tells Sticky's pla... [10]

## Z2. Opposed Checks

When two or more players at the table are competing in a fight, race, or other contest, they might wish to resort to the dice to see who wins. This rare instance is called an opposed [check](#). Players and the Market determine the skills being used. Both parties [make a skill check](#) normally and add their modifiers. If both players fail (higher Red), a stalemate ensues. If one succeeds and the other fails, the successful character wins the contest. If both players are successful, the player with the higher modified Black gains an advantage, though the other's player action still has some effect.

Players are never competing against the Market. It's the Market's task to narrate the story, provide interesting choices, and simulate the uncaring, relentless economic forces affecting the characters' lives. It is not the Market's job to "fight" the players. It generates elements of the setting and characters overcome or fall to those elements according to their fitness.

## Z2. Market Forces

In fact, the Market *cannot* be opposed. Non-player characters and events determined by the person running the game are called "Market forces." *Market forces always succeed if the players let them.*

What does that mean? If making a [skill](#) check to see if a character is struck by an attack, the Market does not roll any dice. The player under attack [makes an Athletics check](#) to dodge. On a success, the attack misses. If the dodge fails, the attack, by definition, hits [and the](#) numbers on the failed Athletics check [determine the damage](#) (see Combat p. XX). If the character doesn't have the speed to even try to get out of the way, the Market rolls to determine the damage done, but there's no chance of the attack missing.

In the Profit System, the outcomes of character actions are determined entirely by their players. Every check is [player facing](#). The Market only rolls to randomly generate large-scale events beyond the characters' control, such as the number of zombies at a certain location or the supply/demand equilibrium of a certain good. If the Market declares an action for one of its forces, it always succeeds unless the character makes a check to stop it. There [are](#) no opposed [checks](#) against the Market in the Profit System. The players either hold it at bay for that turn, or they don't.

## Z2. Will

Will is explained in more depth on p.XX. In general, Will is the meta-game mechanic in the Profit System. The Will rating is the number of Will points that refresh once per game session. Players spend Will to make the story go a character's way and negate the capriciousness of the dice. The uses of Will are as follows:

- Switch Red and Black numbers (B4/R9 becomes B9/R4)
- Upgrade a success to a Critical Success
- Buy another narrative benefit to add onto an existing Critical Success
- Negate an opponent's Critical Success
- Turn a critical failure into a regular failure
- Shift the damage from the last round of combat to a piece of gear or hit location
- Jump to the front of initiative order (see p.XX)

Will points gain be gained and refreshed in the following ways:

- Buy a point of Will in character advancement
- Follow a weak spot into trouble
- Fulfill a personal obligation to a soft spot

Laura 6/8/2016 11:37 AM

Deleted: PPOSED ROLLS

Laura 6/8/2016 11:37 AM

Formatted: Z2 Section, Tabs:Not at 0.39" + 0.78" + 1.17" + 1.56" + 1.94" + 2.33" + 2.72" + 3.11" + 3.5" + 3.89" + 4.28" + 4.67"

Laura 6/24/2016 9:21 PM

Deleted: roll

Laura 6/24/2016 9:21 PM

Deleted: roll

Laura 6/18/2016 10:54 AM

Deleted: Many RPGs have players not only roll against each other, but against NPCs controlled by the gamemaster as well. While the Profit System does support player-on-player conflict, it's different from some RPGs in that the p

Laura 6/7/2016 12:52 PM

Deleted: ,

Laura 6/8/2016 11:37 AM

Deleted: ARKET FORCES

Laura 6/8/2016 11:37 AM

Formatted: Z2 Section, Tabs:Not at 0.39" + 0.78" + 1.17" + 1.56" + 1.94" + 2.33" + 2.72" + 3.11" + 3.5" + 3.89" + 4.28" + 4.67"

Laura 6/7/2016 12:53 PM

Comment [5]: Maybe rephrase as 'u... [11]

Laura 6/25/2016 4:56 PM

Deleted: Skill

Laura 6/24/2016 9:21 PM

Deleted: rolls

Laura 6/18/2016 11:23 AM

Deleted: . Damage is determined by the

Laura 6/18/2016 11:23 AM

Deleted: a player-facing

Laura 6/18/2016 11:23 AM

Deleted: roll

Laura 6/18/2016 11:27 AM

Deleted: is

Laura 6/18/2016 11:27 AM

Deleted: rolling

Laura 6/18/2016 11:27 AM

Deleted: "

Laura 6/18/2016 11:27 AM

Deleted: "

Laura 6/8/2016 11:38 AM

Formatted ... [12]

Laura 6/8/2016 11:37 AM

Deleted: ILL

Those that find a way to live in the Loss must find a way to die there. The government's *homo sacer* policy declares anyone caught or assumed left behind is legally dead. Millions of names crowd the DHQS rolls, each one denied the right the vote, the right to fair trial, the right to own property, etc. The sin of survival can never be forgiven least the government admit what it had to do to establish the Recession. Five years after the Crash, most Lost have already cashed-in their own bounty out of desperation, or those that haven't usually find the job done for them by some distant relative of the citizen. For original Takers, there's no escaping to the old world. They either have to make some corner of hell safe enough to retire, or they have to bribe their way into a whole new identity. In the case of the latter, that requires one more retirement milestone than any member of the crew not declared Lost.

**Z4. Bait**

Bait is the name for someone lucky enough to escape but dumb enough to come back. For most Takers, that's all such ungrateful bastards are good for: as Bait.

But the nickname stems solely from resentment. In reality, risking a return to the Blight is an act of total desperation. Life in the Recession can sometimes be even worse than the risk posed by the undead. Free Parking ghettos burning tires for heat and stacking humanity in scrapyard favelas. Disease and rats swarming around open latrines gouged into the parking lots of former big-box retailers. Ration riots and DHQS suppression squads beating the desperate masses into submission. StopLoss immune hunters and latent chain gangs disappearing people in the middle of the night. Valets pimping out the desperate and dealing poison to the mad.

Life on the wrong side of the Recession's class system is as deadly as any zombie. A few desperate souls see the self-reliance of the Loss as an improvement. Still fewer see Taker work as an opportunity to gamble their lives on an escape from poverty.

+Citizen: One less milestone is required for the Taker to retire.

Though the wealth gap in the Recession is far more extreme than the Loss, the remainders of civilization still offer more upwards mobility. Clean clothes, an address, a shower — that's all it takes to get someone into a job interview and limping towards middle class (or what's left of it). Bait find this process easier for having registered in the post-Crash census. Bait can still use their given names and old records. This means that, for most fence-jumpers, the infusion of bounty needed to lift them out of Taker work is smaller than usual.

-Migrant: Dependents cost upkeep x2 and communication must be electronic

Only family motivates inviting the risk promised by jumping quarantine. Bait have loved ones in need of support like everyone else, but the family remains in the Recession. Getting bounty to them requires converting it into crypt currency and back into the ration dollars accepted in the car camps. All these middlemen and fees double the cost of upkeep for Dependents. To make matters worse, the psychological benefits of keeping a family healthy are reduced by distance. Humanity heals require an Ubiq call to even have a chance, which further eats into resources.

Bait can assign other Taker's as Dependents, but not at character creation.

**Z4. Latent**

Latents occur when people are infected by the undead strain of the Blight without ever suffering from its living state. This process typically occurs as the result of injecting Suppressin K-7864 shortly after infection, but it's been known to occur naturally, owing either to some fault in the Blight's genetic code or the victim's partial immunity. Whatever the cause, the victim's brain remains

Laura 6/8/2016 11:40 AM  
Formatted: Z4 Subheading, Tabs:Not at 0.39" + 0.78" + 1.17" + 1.56" + 1.94" + 2.33" + 2.72" + 3.11" + 3.5" + 3.89" + 4.28" + 4.67"

Laura 6/18/2016 12:22 PM  
Deleted: i

Laura 6/18/2016 12:22 PM  
Deleted: l

Laura 6/7/2016 12:35 PM  
Deleted: --

Laura 6/18/2016 12:24 PM  
Deleted: middle-men

Laura 6/8/2016 11:40 AM  
Formatted: Z4 Subheading, Tabs:Not at 0.39" + 0.78" + 1.17" + 1.56" + 1.94" + 2.33" + 2.72" + 3.11" + 3.5" + 3.89" + 4.28" + 4.67"

successful Foresight [check](#) can guess which tunnel they would likely congregate in. Want to know what the weather is going to do? Well, unless the character has Profession: [Meteorologist](#), that's going to be a Foresight check to see if the character remembers to check the forecast. There are no specializations in this skill.

### Research

Research is essential for getting the scoop on lucrative contracts and arriving to negotiations prepared. It's also useful for scanning networks for any intel that could save lives out in the Loss. Research is only rolled when learning a bit of information might help characters succeed or profit. Clues essential for moving the job forward are just given to the players without a skill check. Players that want to know some unrelated bit of knowledge can simply narrate that bit of the setting. Research is unique as a mental action in that it will likely require some electronic gear (or at the very least a library). There are no specializations in this skill.

### Mechanics

You find a device that runs on electricity: can you fix it, hack it, build it, and power it? [Make](#) a [Mechanics check](#) to find out. This also includes a general understanding of physics and construction techniques required to make, repair, and repurpose items with moving parts or construct tools capable of withstanding repeated stress. A high score in this skill means you can carve a war club, take apart an engine, or build a chair with enough materials and time. Mechanics is a measure of general handiness, so there are no specializations in this skill. Any devices sufficiently advanced to need a specialization should be covered by a Profession skill instead (p. XX).

### First Aid

First Aid refers exclusively to battlefield medicine. If you want to nurse someone back to health over a period of months or stop the enclave's dysentery epidemic, take Profession: Doctor. If you want to keep your gutshot friend from bleeding out, invest in First Aid. First aid doesn't require any charges to roll, but it is one-and-done for each injury. Charges from a first aid kit or scavenged supplies don't actually heal hit boxes. Spending more charges merely increases the chance of success. The amount healed depends on the Black, and it spends at a 2-to-1 ratio: it takes 1 Black to turn a box from Kill to Stun [damage](#), and another to erase Stun damage. This means that a success in First Aid can only stop a character from bleeding out and heal *some* damage. There are no specializations in this skill.

### Profession: X

Profession skills are essentially free specializations. Every Profession skill must have some sort of recognized occupation attached to it, and the skill rating refers to anything the player can reasonably argue is part of that job's skill set. For instance, a character with the skill "Profession: Doctor 3" would have a +3 to treating a flu, stitching wound, prescribing medication, researching the Blight, reading a medical chart, and much more.

Though they are more versatile than other specializations, the function of Profession skills is similar in that it allows a chance for success where there was none before. Let's say a player wants to use Criminality to break into a vault, but the door is guarded by a biometric security lock. An average street thug wouldn't know where to begin bypassing such advanced hardware, but someone with Profession: Security Consultant or Profession: Computer Science could take a shot. Likewise, the best car mechanic in the world is screwed if trying to shut down an overheating nuclear reactor, but the lady with Profession: Nuclear Physicist has a chance.

Laura 6/25/2016 7:20 AM

Deleted: roll

Laura 6/9/2016 11:33 AM

**Comment [12]:** Metrology: study of measurement  
Meteorology: study of the weather

Laura 6/9/2016 11:34 AM

Deleted: useful

Laura 6/25/2016 7:20 AM

Deleted: Roll

The only wrong way to use Professions is to abuse the system by taking some silly occupation like "Profession: Renaissance Man" and applying it to every situation. To prevent this, remember that Profession skills describe what a Taker did *before* the Crash. Anything that helped them survive in the wasteland should become a tough spot (p. XX). So no one should be taking "Profession: Zombie-killer" or anything else sufficiently game breaking. Jobs too silly for a good character backstory don't deserve representation on the character sheet.

Furthermore, in an economics-focused game like *Red Markets*, the real-world difficulty of specializing in multiple skill sets is emulated by the mechanics. The first Profession skill can be bought regularly, but the price for a second Profession jumps to 2 skill points per +1 bonus. A third Profession skill would only reach +1 after 3 skill points were dumped into it. In short, loading up on Profession skills shows diminishing returns.

#### Z4. CHA Skills

Skills under this Potential are unique because they have two distinct uses. In the majority of gameplay, they are one-and-done checks made as players interact with NPCs and other Market forces. A success means the PCs get what they want. Failure means the Taker must try a different social tactic, suffer the consequences, or tap a Reference to help (if applicable). However, the negotiation rules complicate CHA skills and provide each one a unique role in securing prices and contracts (p.XX). These special cases are explained in depth in Negotiation (see p. XX)

CHA skills do not require any charges be spent to buy a roll ~~unless~~ a piece of *charged* gear is being used to facilitate communication (such as battery life on a communication device). There are no specializations in CHA skills.

##### Networking

Roll Networking to find the person with the goods you need. Networking can be used to get leads for jobs, source gear for purchase, or contact References. If a Reference is paid off, a Networking check can replace a listed reference with an NPC more useful to the current situation. Most negotiations start with a Networking check that gives the crew a lead on the job.

##### Persuasion

Checks for Persuasion are limited to situations in which the PCs are trying to convince an NPC of something that is true; misinformation or coercion call for different skills. As with all CHA skills, players should roleplay their rhetorical appeal to the NPC rather than merely "roll Persuasion." In negotiation, Persuasion is the primary means of gaining Sway (p.XX).

##### Sensitivity

Sensitivity is a combination of empathy, psychology, and sociology. This skill check picks up on aspects of characters' personalities that they would prefer stay hidden. Sensitivity in negotiations is vital for figuring out a client's spots in the moment.

##### Deception

Tell a lie and be believed. Deception in negotiation moves Sway by utilizing false promises, or it can be used to maintain a poker face when a client exploits a PC's spot. In either instance, failing a Deception test always has negative consequences.

##### Intimidation

Laura 6/9/2016 11:39 AM

**Formatted:** Z4 Subheading, Tabs:Not at 0.39" + 0.78" + 1.17" + 1.56" + 1.94" + 2.33" + 2.72" + 3.11" + 3.5" + 3.89" + 4.28" + 4.67"

Laura 6/19/2016 8:45 AM

**Comment [13]:** You're already providing a reference to another page for this information in the next sentence. Recommend cutting this.

Laura 6/25/2016 7:20 AM

**Deleted:**

Laura 6/25/2016 7:20 AM

**Deleted:**

Laura 6/25/2016 8:21 AM

**Formatted:** Font:Bold, Not Italic

Laura 6/25/2016 8:21 AM

**Formatted:** Font:Italic

Laura 6/25/2016 7:24 AM

**Deleted:** Roll

Laura 6/25/2016 7:24 AM

**Deleted:** this to

from the bank can also be saved in any of three upkeep accounts (sustenance, maintenance, and incidentals) and kept in reserve for those expenses.

There's nothing stopping a player from taking directly from the bank pool, maintaining gear and healing damage directly. The bank on the character sheet visualizes where the bounty is being spent for players that need the graphic organizer.

**END SIDEBAR**

## Z2. Bust Rule: No Budget, No Buy

In *Red Markets*, wealth is a source of constant anxiety. Having it, not having it — doesn't matter. When living on the razor's edge, it's more comforting to have something go reliably wrong than encounter an unexpected blessing.

The No Budget; No Buy (NBNB) rule only applies in extended play, and, considering the level of difficulty it adds to the game, it might not be appropriate for all groups. Essentially, the rule demands that players need budget all their bounty before they leave for the job. Here's how the "No Budget; No Buy" rule works.

When playing NBNB, eliminate the bounty bank from the character sheet. Now, Takers can only possess bounty in two ways: in a budget, or in a retirement plans.

So, anything that needs to be spent on sustenance, maintenance, or incidentals must be budgeted before the characters leave for the job. Budget 4 bounty for Healthcare but come through the job unscathed? Well, like a lot of people trapped in poverty, the Taker treats that windfall as "free money" and blows it. It goes away. The player can narrate the character frittering away the funds however they wish, but the bounty is lost. It's not spent on skills or gear; it's blown. Any Humanity regained by the splurge is balanced by the guilt that follows.

Budget nothing for Healthcare and get torn up? The Taker can pull that bounty from the retirement plan and nowhere else (the bank doesn't exist anymore, remember). As is always the case, withdrawing from a retirement plan causes a Self-control check against Stress. Every incidental cost and unplanned expense is a tangible reminder of how far the character is from escape.

Basically, in NBNB games, Takers either lose bounty by not budgeting enough towards savings (just like most people's real-life finances), or they lose sleep over everything taking away from their savings (just as real-life finances damages Humanity). The only way to protect the character against lost profit *and* psychological damage is to perfectly predict the next job's expenses and earn enough to cover it.

No Budget, No Buy makes *Red Markets* substantially harder in the long-term, so it may not be for groups that aren't running a Bust mode campaign (see "Boom vs. Bust" p.XX). It also increases the importances of book keeping in the campaign; groups that don't like the idea of doing such calculations before the job should ignore the rule and use the bank normally. However, NBNB drives home the game's them of economic horror exceptionally well and presents the players with a unique challenge akin to investing in stocks for PC futures.

### **SIDEBAR: Why use No Budget, No Buy?**

In terms of story, the No Budget, No Buy rule represents one of the psychological tortures unique to poverty. Anyone that's grown up poor can attest that it does strange things to one's relationship to the very idea of money. The anxiety when things are tight doesn't go away when faced with a windfall. In fact, it gets *worse*. For those caught in cycles of generational poverty, wealth's only perceived purpose is to keep the plates of disaster spinning. Having money means

Laura 6/24/2016 11:37 AM  
**Formatted:** Font color: Red

Laura 6/9/2016 9:05 PM  
**Formatted:** Z2 Section, Tabs:Not at 0.39" + 0.78" + 1.17" + 1.56" + 1.94" + 2.33" + 2.72" + 3.11" + 3.5" + 3.89" + 4.28" + 4.67"

Laura 6/19/2016 10:53 AM  
**Deleted:** ;

Laura 6/7/2016 12:36 PM  
**Deleted:** --

Laura 6/19/2016 10:56 AM  
**Comment [18]:** This is good mood setting but means there are two paragraphs of introduction to the NoBudget, No Buy rule. Suggest moving this up into the opening paragraph of Z1. Upkeep

Laura 6/19/2016 10:57 AM  
**Deleted:** ;

Laura 6/9/2016 9:08 PM  
**Deleted:** , and

Laura 6/24/2016 11:38 AM  
**Formatted:** Font color: Red

Laura 6/19/2016 10:57 AM  
**Deleted:** ;

Laura 6/19/2016 10:57 AM  
**Deleted:** ;

Laura 6/19/2016 10:57 AM  
**Deleted:** .





- On a success, move the Black +1 Sway towards a higher price by pitching your crew's abilities.

*Example:* "We're still alive; that's the greatest recommendation a crew can have. We can get this job done, and we'll be here when you need us again."

- Incorporate a spot into roleplay for a +1 Sway bonus, regardless of success or failure

*Example:* (for the soft spot: Animal Lover) "Have you met Spot? He's really our manager. You know how it is: feed the dog and you get the scraps, right? We'd be lost out there without our boy, wouldn't we Spot? WOULDN'T WE?!"

- On a success, convince a client to stay away from competition

*Example:* "Look, if you want to trust a bunch of cultists with your money, that's your business. But my crew doesn't have an ideology; as long as your bounty spends, we get the job done without distractions."

#### Z4. Sensitivity

Good negotiation is about reading the opponent, but if the mark is competent, no information is going to be offered willingly. Still, particularly observant negotiators can spend a turn on a digression, asking a question or digressing for the sole purpose of gauging the opponent's reaction. If successful, the Taker learns one of the client's spots and can exploit it in the next round.

The problem is that playing mind games wastes time that could be spent pushing the price, and it isn't guaranteed to succeed. Making a check of Sensitivity wastes a turn, whether it is for a PC or NPC, but a success reveals one of the opponent's spots.

Spots are enormously powerful, but losing a turn for uncertain returns is a risky prospect. That's why learning a prospective client's spots so often ends up being one or more of the crew's scams.

To sum up, Sensitivity can do the following in negotiations.

- Sacrifice a turn to make a check. On a success, learn one of the client's spots.

*Example:* "Seems a little odd, keeping such an average job so hush-hush. What's really going on here?"

#### Z4. Deception

The client needs a combat specialist with experience in military-grade computer encryption and paratrooper certification. The most badass occupation anyone in your crew had before the Crash was "Temp." Yet all of you hold a powerful need to eat, so it's time to lie on your resume.

Deception is used to make promises the negotiator has no intention of keeping or bullshitting about the team's abilities in order to secure a higher price. More often than not, Deception checks only arise when the crew is trying to exploit a contract's tough spot without the required expertise to do so. "We were all long-haul truckers before the Crash," the Taker lies, hoping he can figure how to drive a stick that afternoon. The Market calls for the Deception check to see if the client buys it.

Deception designed to exploit a client's spot works the same way as in Persuasion: the player must have learned the spot through an action and it must be present in the character's speech, but the bonus +1 Sway always happens if those requirements are met.

A more common use of the Deception skill is to resist a client's use of a spot. If the NPC learns the negotiator's weak, soft, or tough spot by sacrificing a turn to Sensitivity, they can play it

Laura 6/25/2016 5:53 PM  
Deleted: s

Laura 6/25/2016 5:53 PM  
Deleted: s

Laura 6/25/2016 5:53 PM  
Formatted: Font:Not Italic

Laura 6/17/2016 9:51 PM  
Deleted: ,

Laura 6/24/2016 8:36 PM  
Deleted: Bounty

Laura 6/17/2016 9:51 PM  
Formatted: Z4 Subheading, Tabs:Not at 0.39" + 0.78" + 1.17" + 1.56" + 1.94" + 2.33" + 2.72" + 3.11" + 3.5" + 3.89" + 4.28" + 4.67"

Laura 6/17/2016 9:52 PM  
Deleted: waste

Laura 6/17/2016 9:52 PM  
Comment [59]: Suggest changing up word choice

Laura 6/17/2016 9:52 PM  
Formatted: Highlight

Laura 6/17/2016 9:52 PM  
Formatted: Highlight

Laura 6/17/2016 9:53 PM  
Deleted: ,

Laura 6/17/2016 9:53 PM  
Deleted: be

Laura 6/17/2016 9:53 PM  
Deleted:

Laura 6/17/2016 9:54 PM  
Formatted: Z4 Subheading, Tabs:Not at 0.39" + 0.78" + 1.17" + 1.56" + 1.94" + 2.33" + 2.72" + 3.11" + 3.5" + 3.89" + 4.28" + 4.67"

Laura 6/17/2016 9:54 PM  
Deleted: ,