

LEGENDS OF THALORANTH

WEALTH POINTS

HOW THE ECONOMY WORKS
IN LEGENDS OF THALORANTH

NOT JUST
WHAT YOU
HAVE.

BUT WHAT
YOU CAN
ACCESS.

STANDING.
CONNECTIONS.
REPUTATION.

OPPORTUNITY
MADE REAL.

WEALTH POINTS (WP) =
(INSIGHT + SOCIAL) × 2

- ACTUAL RESOURCES
- CONNECTIONS
- REPUTATION
- CAPABILITY

ECONOMIC STANDING
THAT OPENS DOORS.

ACCESS. OPPORTUNITY. INFLUENCE.
THAT IS TRUE WEALTH.

A LEGENDS OF THALORANTH
FREE SUPPLEMENT

WEALTH POINTS

How the Economy Works in Legends of Thaloranth

A Legends of Thaloranth Free Supplement

This guide introduces the Wealth Points system in Legends of Thaloranth: what WP actually measures, how purchases work, what the PPV tiers mean at the table, and how WP grows over a campaign. The complete equipment lists with PPV values, the domain income system, and the Party WP framework are documented in the Player's Guide and Legacies of Valor.

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INTRODUCTION: NOT A COIN-COUNTING SYSTEM

“First time in Radia?” she said.

He looked up. “That obvious?”

“You’re looking at everything,” she said. “People who’ve been here before look at what they need. People who haven’t been here before look at everything and then look at what they need. You’ll do the same thing at three more stalls before you buy anything.”

“Is that a problem?”

“Not for me,” she said. “I’m the fourth stall.”

He almost smiled. “What do you think I need?”

She looked at him properly — the road dust, the specific wear on his right boot heel, the way he held his arms slightly away from his body as if accustomed to something that wasn’t there.

“You lost your crossbow,” she said. “Recently. And you’ve been walking around this marketplace for an hour trying to decide if you can afford a replacement or if you need to compromise.”

He was quiet for a moment.

“Can I afford a replacement?”

“Depends,” she said, “on what you consider compromising.”

Most roleplaying game economic systems are built around coins. You find gold, you count gold, you spend gold, you track what you have left. The ledger is the system. What you can buy is determined by what you have accumulated.

Legends of Thaloranth is built around something different. Not what you have accumulated, but what you can access — and those are not the same thing.

The merchant at the fourth stall understood immediately that the traveler’s problem was not about coins. It was about position. He was someone whose relationship with his equipment had changed. What he could now access routinely was different from what he could access last week. That difference is what the Wealth Points system tracks.

WHAT WEALTH POINTS MEASURE

Wealth Points represent economic standing — not the coins in a character’s pocket at any given moment, but their broader capacity to acquire, maintain, and leverage material resources.

More specifically, WP represents the combination of four things that economic standing in Vaeloranth’s complex social landscape actually consists of: actual financial resources, social connections that provide access to goods, reputation that opens doors in commercial contexts, and the general economic capability that a character has developed through their background and experience. A character with high WP is not necessarily carrying a heavy purse. They are someone whose economic standing gives them consistent access to goods and services at a certain level without constant financial anxiety.

This is how economic standing actually works. The noble’s retainer does not pay for their lord’s meals out of pocket — they are someone whose position gives them access. The established guild member does not haggle over standard equipment — their standing means it is available to them. The well-connected merchant does not track every silver coin — their network provides what they need within certain limits. Wealth Points model this reality rather than the simpler reality of coins in a purse.

The Formula

WP Formula: $(\text{Insight} + \text{Social}) \times 2$

A character with Insight 2 and Social 3 has WP 10. A character with Insight 1 and Social 1 has WP 4.

The formula draws on both Insight and Social because economic standing in Vaeloraranth is not purely a matter of accumulated capital. It is a function of relationships, reputation, and the social and perceptual intelligence that determines who gets access to what opportunities. A character who understands people and situations navigates the economic landscape more effectively than one who does not, because they see the openings and have the relationships to act on them. High Insight represents the practical intelligence that manages resources effectively. High Social represents the connections and interpersonal capability that open economic doors. Both reward investment.

A character with high Power and Agility but low Insight and Social will have modest WP. That character is physically formidable and economically limited. A character with high Insight and Social but low physical stats will have significant WP and limited combat capability. Both are valid character approaches. The formula reflects what the system values.

HOW PURCHASES WORK

Every item in the equipment system has a Purchase Point Value — its PPV — reflecting the level of economic standing that makes acquiring it routine. When a character wants to acquire an item, compare their current WP to the item's PPV.

Success: $\text{WP} \geq \text{PPV}$

If WP is equal to or greater than the item's PPV, the purchase succeeds and WP is unchanged. The character is someone whose economic standing makes this acquisition routine — it did not strain their resources meaningfully.

This is the feature that most distinguishes the WP system from a coin-counting system, and it is worth understanding clearly: buying a sword does not make a character less wealthy. It makes them someone who owns a sword. Their economic standing — their relationship with resources — is unchanged by routine acquisitions within their means.

The noble's retainer who buys a meal at a tavern has not depleted their savings. The guild member who purchases standard equipment has not drawn down their account. The transaction occurred within the normal flow of their economic life. The system does not track those transactions because they do not represent meaningful changes in economic standing.

Failure: $WP < PPV$

If WP is less than the item's PPV, the purchase fails and WP is reduced by 1. The character attempted to reach beyond their current economic standing, and the strain cost them something — a favor called in and not returned, a credit extended that weakened a relationship, a resource spent that is not immediately replaceable.

The WP reduction is not a fine or a penalty in the abstract sense. It represents a real consequence of economic overreach: the character's standing has been slightly eroded by the specific effort of reaching beyond what their position normally supports. The item may or may not have been acquired depending on GM adjudication — some failed purchases represent simply not getting the item, others represent getting it at a social or relational cost that manifests later.

This is also why the reduction is by 1 rather than by the full gap between WP and PPV. Economic standing does not collapse from a single overreach. It erodes. A character who consistently reaches beyond their means will find their WP gradually declining, which represents the real-world equivalent of someone spending social capital faster than they build it.

THE PPV TIERS

Items in the equipment system are organized into four PPV tiers reflecting their relative cost and availability across Vaeloraranth's economy. Understanding the tiers helps calibrate what a character's WP actually means at the table.

Tier	PPV Range	What It Covers	Available Where
One	1–3	Everyday items, basic provisions, common tools, standard supplies.	Any settlement of meaningful size.
Two	4–6	Standard adventuring equipment, basic weapons and armor, specialized tools.	Towns and cities.
Three	7–9	Quality equipment, specialized gear, uncommon items.	Significant towns and cities from specialist vendors.
Four	10+	Exceptional items, masterwork equipment, rare goods, magical items.	Major cities from specialist vendors with the right connections.

The tiers are not just cost categories — they are availability categories. A Tier Four item is not simply expensive. It is an item that requires being in a major city, having the right connections, and in some cases having established the specific relationships that make access possible. A character with WP 12 in a small frontier town may still be unable to acquire Tier Four items, not because they lack the WP but because the items are not available there.

The practical implication for starting characters: most beginning characters have WP in the range of 4 to 8, which means Tier One items are routine and Tier Two items are accessible but sometimes require effort. Tier Three items are generally a stretch, and Tier Four items are aspirational. This creates a natural economic arc across a campaign — what requires effort at the beginning becomes routine, and new aspirational tiers open up as the character’s standing grows.

Reading WP in Practice

A character with WP 4 can acquire a standard sword (PPV 5) only with effort — they will need to spend a AP or LP to boost the purchase, or accept a WP reduction on a failed attempt. A character with WP 8 acquires that sword routinely and can reach for quality equipment (PPV 7–8) without excessive strain. A character with WP 12 moves through Tier Three items without difficulty and can occasionally reach into Tier Four.

These are not arbitrary thresholds. They reflect what a character's economic position actually means in the world. The character with WP 4 is someone of modest means navigating an economy that is expensive relative to their position. The character with WP 12 has built the kind of standing that makes quality equipment accessible without a second thought.

BOOSTING A PURCHASE

When a character's WP falls short of an item's PPV, they may spend Action Points or Luck Points on a 1-for-1 basis to boost their effective WP for that purchase. Each AP or LP spent adds 1 to effective WP for the transaction.

A character with WP 4 attempting to purchase an item with PPV 6 is 2 short. They could spend 2 AP, or 1 AP and 1 LP, or 2 LP to bring their effective WP to 6, succeeding without a WP reduction.

The boost represents the specific extra effort of calling in a favor, pressing a contact, arranging a creative solution, or drawing on personal luck and positioning to make the acquisition happen. It is real effort at real cost — AP spent on a purchase is AP not available for other uses in that scene, and LP is a daily resource with multiple valuable applications.

AP and LP may be combined freely. There is no limit on how many AP or LP a character may spend to boost a single purchase, beyond their available pools.

When Boosting Makes Sense

The decision to boost is a genuine strategic choice. Spending 2 AP on a purchase in a scene where those AP might be needed for other things is a cost. Spending a LP that might be needed for a saving check later is a cost. The item being acquired should be worth that cost.

For items that are marginally out of reach — 1 or 2 PPV above current WP — boosting is often the right call. For items that are significantly out of reach — 5 or more PPV above current WP — the boost cost in AP and LP may exceed what is reasonable to spend on a single transaction, and the character may need to accept the failed purchase and the 1 WP reduction, or wait until their standing grows.

WHAT REDUCES WP — AND WHAT DOESN'T

Failed purchases reduce WP by 1. This is the primary mechanism by which WP decreases through normal play.

Successful purchases do not reduce WP. This cannot be overstated. The sword purchased within a character's means does not cost them WP. The meal at the inn does not cost WP. The standard equipment acquired before an adventure does not cost WP. The economic standing that makes those acquisitions possible is unchanged by making them.

Other WP Reduction Sources

Beyond failed purchases, WP can be reduced through the economic consequences of certain social outcomes — negotiations that went badly, obligations that required expensive discharge, institutional relationships that collapsed in ways that damaged the character's commercial standing. These reductions are GM-determined and represent genuine economic consequences of narrative events rather than mechanical accounting.

Some Paths and Prestigious Paths have ongoing costs that draw on WP to maintain. A character whose institutional standing requires active resource investment to sustain may find their WP gradually declining if those investments are not made.

Domain Investment

Domain investment is the single exception to the normal purchase rules and is addressed in full below. It reduces WP permanently and significantly, in exchange for something that generates ongoing returns. It is categorically different from a purchase in the ordinary sense.

HOW WP GROWS

Wealth Points grow through several mechanisms across a campaign. Understanding all of them is important for characters whose economic position matters to their story.

Source	Amount	Notes
Character creation	(Insight + Social) × 2	Starting WP before play begins.
XP investment	1 WP per 6 XP	The most expensive advancement option. Represents sustained effort to build economic standing through adventuring.
Domain income	10% of domain cost monthly	Flows into shared Party WP pool. The natural pathway to WP growth for parties with domain holdings.
Party arc completion	3 WP per arc (base)	Collective Party WP earned through completing adventure arcs. GM adjusts based on stakes and outcomes.
Social/economic play	GM discretion	WP can increase through outcomes of successful economic engagement, negotiated deals, and institutional relationships.

The practical implication of this table: XP investment in WP is expensive (6 XP per point) and slow relative to other advancement options. Domain income is the most efficient long-term WP growth mechanism for parties who have made the initial investment in a holding. Party WP from arc completion provides a collective resource that compounds with domain income for active, engaged parties.

A character who never acquires a domain and never spends XP on WP will find their economic standing growing slowly through social and economic engagement, but will always be slightly behind a character who has invested in both. The domain system and the WP system are designed to reinforce each other: domain income builds the economic standing that makes future domain acquisition easier, which builds more income, which builds more standing.

DOMAIN INVESTMENT: THE EXCEPTION

Domain investment is the single exception to everything described above about how purchases work. It is not a purchase in the ordinary sense. It is a conversion.

When a party invests WP in a domain, those points are permanently converted from liquid economic capability into fixed assets. The WP is gone. The domain is there. Unlike a

standard purchase, this conversion is irreversible. The economic standing that went into the domain does not return when the domain generates income — the income is new WP, earned through the domain's ongoing operation, but the invested WP itself is permanently transformed into the domain's physical and institutional reality.

The young knight's question captures it exactly: if I can afford a sword without spending anything, why does buying a farm cost me everything? Because the sword is within your means. The farm changes your means. The sword is an acquisition within your economic standing. The domain is a fundamental restructuring of what your economic standing consists of.

The 50% Rule

No single character may contribute more than 50% of their current WP toward any single domain investment. This ensures that domain acquisition is a genuine collaborative enterprise rather than an individual purchase. A character with WP 10 can contribute a maximum of 5 WP toward any single domain. The rest must come from other party members or from the shared Party WP pool.

Each character's contribution establishes their investment and commitment to the domain as a party holding. Income from the domain flows into the shared Party WP pool regardless of individual contributions.

Why This Design

The domain investment exception exists because the fiction requires it. A farm that can be purchased as routinely as a sword — with WP unchanged, carried away without economic consequence — is not a farm. It is a sword that generates income. The permanence of the WP conversion is what makes domain ownership mean something. The party has staked real resources on this holding. That stake is the foundation of everything the domain system is designed to create: genuine investment in a world that remembers and responds to what the party has built.

PARTY WEALTH POINTS

As a party adventures together, they accumulate shared resources tracked separately from individual WP as the party's collective pool. Party WP is earned at a base rate of 3 WP per completed arc — seven scenes — with the GM adjusting based on the arc's stakes, outcomes, and significance.

Party WP represents resources that have already been established as collective: the accumulated returns of the party operating as an economic unit. When investing Party WP in a domain, the 50% cap does not apply. The party can commit their entire shared pool to a domain purchase if they choose to, because those WP are already communal rather than individual.

Domain income flows into the Party WP pool rather than distributing to individual characters. A farm generating 2 WP monthly adds to the party's collective resources, which can be invested in future domain acquisitions, spent on shared expenses, or held as a reserve. The more productive the party's domain holdings, the larger the Party WP pool, the more ambitious the next investment can be.

A PURCHASE SCENE: WORKED EXAMPLE

The following demonstrates several purchase scenarios for Kael and Mira, showing how WP, PPV, and boosting interact across a single equipment session in Radia.

The Setup

Kael: WP 4, LP 2, AP pool of 6 at the start of the scene.

Mira: WP 4, LP 1 (one was spent on equipment at character creation), AP pool of 6.

The party is in Radia's Artisans' District, resupplying before a significant undertaking. They have a shared Party WP pool of 8.

Kael's Purchases

Kael needs a Long Sword (PPV 5) and Studded Leather Armor (PPV 5). His WP is 4 — one short of both items' PPV.

Long Sword: WP 4 < PPV 5. Kael spends 1 LP to boost effective WP to 5. Purchase succeeds. LP: 2 – 1 = 1 remaining. WP unchanged.

Studded Leather Armor: WP still $4 < \text{PPV } 5$. Kael spends his remaining 1 LP. Purchase succeeds. LP: $1 - 1 = 0$. WP unchanged.

Kael has spent both his Luck Points on equipment. He enters the coming situation with 0 LP — no luck-based adjustments available until the next day. That cost is real and will matter if a saving check or purchase boost is needed before rest.

Mira's Purchases

Mira needs a Warhammer (PPV 5) and wants quality Smithing Tools (PPV 6). Her WP is 4 and she has 1 LP remaining.

Warhammer: WP $4 < \text{PPV } 5$. Mira spends her 1 LP. Purchase succeeds. LP: $1 - 1 = 0$. WP unchanged.

Quality Smithing Tools: WP 4, PPV 6. Gap of 2. Mira has no LP remaining. She could spend 2 AP to boost, bringing effective WP to 6. She decides the tools are worth it and spends 2 AP. Purchase succeeds. AP: $6 - 2 = 4$ remaining for the scene.

Mira enters the situation with 0 LP and 4 AP. She has full combat capability but no luck buffer and slightly reduced action capacity if this scene extends to physical conflict.

A Party Purchase

The party wants to acquire a piece of information from a Scribes' Guild contact that requires a significant fee. The contact sets a price equivalent to PPV 7 — above either character's current WP and LP buffer.

They pool Party WP. The party decides to spend 7 WP from the shared pool. Party WP: $8 - 7 = 1$ remaining. The information is acquired. No individual WP is affected.

The Party WP pool has been substantially drawn down. The next arc completion — 3 WP base, adjusted by the GM — will begin rebuilding it. Until then, large collective expenditures are unavailable.

What This Shows

Three distinct scenarios demonstrating the system's texture. Kael and Mira both solved their WP shortfalls differently — Kael through LP, Mira through AP — and both entered the subsequent situation carrying the cost of those choices. Neither scenario required a

ledger. Neither required tracking exact coin quantities. The decisions were about resource trade-offs between WP, LP, and AP, which is where the interesting choices live.

The party purchase showed the Party WP pool as a genuine shared resource with its own strategic dimension — large enough to cover what neither character could access individually, limited enough that drawing it down for information creates real consequence for future collective spending.

WHERE TO GO NEXT

The Player's Guide

The complete equipment chapter with all items, their PPV, carrying slot costs, and mechanical effects. The full WP framework including advancement rules, the interaction with Luck Points, and the complete carrying capacity system. The character creation chapter shows how starting WP is calculated alongside every other derived value.

Legacies of Valor

The domain system documentation — the complete domain types with their purchase costs and monthly income, the Party WP framework in full detail including the 50% rule and pooling mechanics, and the domain income system that makes WP growth sustainable for parties who invest in holdings. The Domains of Valor Getting Started freebie in this series is the entry point to that material.

Getting Started with Experience Points

The XP freebie covers WP advancement through XP investment (6 XP per point) in the context of the complete advancement economy — showing what WP investment costs relative to skills, stats, Path Points, and Advantages, and why domain income is the more efficient long-term pathway for most characters.

The complete Wealth Points system and equipment tables are documented in the Legends of Thaloranth Player's Guide. The domain income and Party WP systems are documented in Legacies of Valor. Both are available at thaloranthpublishingllc.com.

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