

ARCANE TRADITION: MONEY WIZARD



Money. The one bane of all wizards who seek power, is that at some point someone has to pay for it. Some wizards are able to embrace this reality, learning to tap into the powers of markets far away.

OUTWORLD REVENUE

When you adopt this tradition at 2nd level, you can conjure money from nothing. You can perform a 10 minute ritual to create coins up to 10% of the difference between your applicable assets and your asset level.

For example, when the asset level is 500gp and you have applicable assets of 300gp they could generate 10% of 200gp = 20gp.

This coinage appears in the denomination of your choosing, and all coins generated this way are obviously marked out as being magically created - usually with the casters face on the side of the coin. Applicable assets include any fungable store of value (eg. coins or gems) as well as any debts you hold.

Your Asset Level starts at 20gp and increases as you level up as indicated in the table.

ASSET LEVEL

Level	Asset Level
2nd	20gp
3rd	30gp
4th	50gp
5th	100gp
6th	250gp
7th	500gp
8th	1000gp
9th	1500gp
10th	2000gp
11th	3000gp
12th	4000gp
13th	5000gp
14th	7500gp
15th	10000gp
16th	12000gp
17th	15000gp
18th	20000gp
19th	25000gp
20th	30000gp

POWER FROM PROSPERITY

Starting at 2nd level, you acquire two prosperous technique of your choice that allows you to enhance your spells. You may use this ability a number of times equal to your proficiency bonus, regaining any expended uses when you finish a long rest.

To apply a prosperous technique to a spell you must have the required level of prosperity for a spell of that level (indicated in the table below). This must be carried by you in the form of coins and is not counted if in an extra dimensional space.

You acquire an additional prosperous technique of your choice at 10th level.

REQUIRED WEALTH

Spell Level	Required Wealth
1st	20gp
2nd	60gp
3rd	200gp
4th	1000gp
5th	3000gp
6th	6000gp
7th	10000gp
8th	20000gp
9th	30000gp

PROSPEROUS TECHNIQUES

The prosperous techniques are presented in alphabetical order.

Dark Money When you cast a spell you may expend one use of this power to do so without any verbal or somantic components.

Deducatable Giving. When you cast a spell with the range of self you may expend one use of power from prosperity to instead cast it with a range of touch. The spell may only be cast on a willing target and must be maintained with concentration even if it would not typically needed.

Extended Warranty. When you cast a spell that has a duration of 1 minute or longer, you can expend one use of power from prosperity to double its duration, to a maximum duration of 24 hours.

High Roller. After you roll damage for a spell you may expend one use of power from prosperity to reroll a number of damage dice equal to the spells level. For cantrips you may always reroll all dice.

Outbid. When you cast a spell, you can expend one use of power from prosperity to make it harder to dispel. It is considered to have been cast at a level equal to your proficiency bonus plus the spells level for the purpose of dispel magic and counterspell, as well as similar effects.

Rent Seeking. When you cast a spell that forces a creature to make a saving throw to resist its effect, you may expend one use of power from prosperity to give one target a -2 modifier on its first saving throw against the spell.

A MEDIUM OF EXCHANGE

At 6th level, you can 'burn' money to channel additional magical power. As an action you may magically destroy coins on your person to recover a spell slot that you have expended. You may not complete this action again until you complete a short rest. The level of the recovered slot depends on the value of coins destroyed - needing a value at least equal to half the corresponding Required Wealth from the Power from Prosperity feature.

PROSPEROUS TECHNIQUE

At 10th level, you acquire one additional prosperous technique.

INSURED OUTCOME

At 14th level, you may perform a ten minute ritual to expend any number of coins. For each 500gp expended you roll a d20 and record the number rolled. You can replace any attack roll, saving throw or ability check made by you with one of these insurance rolls. Each insurance roll can be used only once. When you finish a long rest you lose any unused insurance rolls.