



COINS IN RPGS

Using Campaign Coins in tabletop fantasy roleplaying games

INTRODUCTION

Let's face it: adventurers love treasure.

They also like saving the world from evil doers, and prevailing against terrible odds, and having songs written about them. But most of all, they really like treasure.

Good game design is based around the cycle of **goal**, **obstacle**, and **reward**.

The goal is the quest. The obstacles are the monsters. The reward is the satisfaction of saving the town, but it's also the loot. The shinier, the better!

Campaign Coins were developed because Andre wanted to make the rewards in his campaign *really* rewarding, by giving the players actual fantasy coins.

We believe that the clink and shine of real money really gives the game a lift, just as the right map, the right miniature, or the right D20 can enhance your game.

This PDF contains ideas for using coins in any fantasy roleplaying game.

We hope it inspires you to seek our treasure worthy of your greatest adventures!



ABOUT CAMPAIGN COINS

We are a small band of adventurers based in Australia. Visit us at campaigncoins.com.

Our Classic Fantasy coin line offers a complete range of clearly denominated coins in **Copper**, **Silver**, **Gold**, **Electrum** and **Platinum**.

We also have a line of gold **Trade Bars** which represent the powerful guilds of the city.

HOW TO USE COINS IN YOUR GAME

There are many ways to use coins in your campaign:

- ❖ **Coins as money.** Coins can represent currency in world.
- ❖ **Coins as tokens.** Coins can be used to track bonuses.
- ❖ **Coins as props.** Coins can be used as story aids.

Coins are great for one or all of these purposes.



COINS AS MONEY

Campaign Coins are principally intended for use as in game currency.

Instead of telling the players what loot the characters find, the Dungeon Master (DM) hands over actual money. In turn, the players pay it back when they wish to spend it, or when the DM somehow swindles it out of them (see our ideas below!)

Exchange rate

The exchange rate varies slightly from game to game, but here are some standard rates:

- ❖ 10 Copper equals 1 Silver.
- ❖ 10 Silver equals 1 Gold.
- ❖ 2 Electrum equals 1 Gold
- ❖ 10 Gold equals 1 Platinum
- ❖ Trade Bars can be used at face value or higher, e.g. 1-Trade Bar equals 100 Gold.

How many coins do you need?

About 100 coins of mixed denominations should give you a solid collection, but you can start with fewer. The number of coins required depends on how you use them. Here are three models for using coins in your campaign, from the most coins required to the least:

- ❖ **Full Economy.** In this method, coins are used for everything, from drinks at the inn to buying a castle. This currency model provides the most immersion.
- ❖ **Dungeon Treasure Only.** Instead of using coins for all transactions in the game world, just use them for the most important: getting dungeon treasure to buy magic items.
- ❖ **Count Up and Cash In.** In this method, the DM gives out coins for treasure. The players count it up, write down the total, and then pass the coins back.

METHOD 1: FULL ECONOMY

In the **Full Economy** model, coins are used for all expenses, large and small.

Finding and spending becomes second nature, and new story opportunities open up thanks to the tactile nature of coins. We reckon that this is the best way to play!

Each player should have a bag for their personal wealth. A ziplock bag is fine, but a cloth bag with a drawstring is more pleasing. Ideally each bag should be a different colour. A separate bag for communal money is also handy, to hold treasure before it is divvied up.

The DM should actively encourage the players to buy things so that the coins keep returning to the treasury. Physical money is a great reminder that there is loot to spend.

Why choose the Full Economy model?

The Full Economy model is for groups who fully commit to the idea of using coins in game. You can begin collecting with our starter sets. The **Tavern Change** and **Market Gold** sets are perfect for everyday money, and the **Dungeon Gold** and **Rare Treasure** sets are great for adventuring.

METHOD 2: DUNGEON TREASURE ONLY

In the **Dungeon Treasure** model, coins are only used for adventuring rewards.

The base amount of treasure in most fantasy roleplaying games is often 100 Gold. So, with a collection of coins based around multiples of 100 Gold, you will have enough to award treasure, which the players can in turn spend on magic items.

For living expenses, charge a nominal cost of (say) 50 Gold per month for the whole party.

Why choose the Dungeon Treasure Only model?

The Dungeon Treasure model is a great way to introduce coins to your campaign, as you do not need a huge collection. You can skip the lower value Copper and Silver coins for now until you see if coins are the right choice for your group. Our **Dungeon Gold** is a great starter set for this. If you enjoy using coins, you can expand later to a Full Economy.



METHOD 3: COUNT UP AND CASH IN

In the **Count Up and Cash In** model, the DM hands over coins whenever the adventurers discover treasure in the game world. The players get all the enjoyment of the clang and shine as the coins hit the table. So rewarding!

The players count up the money as per normal, record the total on their character sheets, and hand the physical coins back to the DM.

Why use the Count Up and Cash In model?

This method suits the DM who has fewer coins available. It's particularly good for one-shots, or for games with a rotating cast of players. The coins are always counted and then given back, so the same coins can be reused again and again. Like the Dungeon Treasure model, it is a good way to trial using coins in your game.

Some groups like to use electronic character sheets to record their wealth, and make their magic item purchases within the app. Count Up and Cash In works well for this purpose, as the physical coins on the table can be recorded and transferred to the digital tool.



SHARING THE COST

It's often the regular DM who spends the most of any member of a gaming group. They are the one likely to buy adventures, miniatures, maps, books and other stuff for all to enjoy.

If you decide to add coins to your campaign, building a treasury together is a great way for players to contribute. Putting in \$10 or \$20 each will get a solid collection together very quickly, and is a nice way to repay the DM for the hours of work prepping the campaign.

Of course, there are many ways to show appreciation. Many players bring snacks or drinks to share, pay for the pizza, or transport others to the session. Show your DM some love!

HOW CURRENCY CAN ENHANCE GAME PLAY

Using actual coins to represent money in the campaign opens up a whole range of story tricks for the DM. Here are a few that we've had fun with.

Stop, thief!

Picking an adventurer's pocket has never been more satisfying. You can be stealthy (empty one player's coin bag between sessions) or brazen (reach across the table, open a bag and help yourself). When the player squawks "Hey, where did my money go?" look innocent and say "Well, when did you last see it?"

Trust us, the adventurer will want to find the thief. Maybe it was stolen for a good purpose, maybe it was a gang who work the markets.

Alms for the poor

Life is hard in the city, and some struggle to get by. Begging for coins brings out an adventurer's charitable side. Perhaps the beggar remembers the favour and can repay it later with local knowledge, or help when it is most needed ("quick, hide over here!").

Raising a ransom

As a story idea, someone might be kidnapped, and the odds of rescue are near impossible. A ransom must be paid before a deadline. Gathering money in a limited time is compelling if the players are counting coin by coin.

Buying information

The adventurers start making enquiries about a mystery they are trying to solve. An NPC says in a low voice, "I saw something last night..." When the players lean in close to hear the information, open your palm. "And I could tell you, if it's worth my while..."

Highway robbery

"Stand and deliver!" A gang might hold up the adventurers to steal their gold at swordpoint in broad daylight. The party will not rest until they find the robbers' lair.

Your reward awaits

When an NPC hires the adventurers to undertake a quest, lay out the reward in 1000 Gold coins, one after the other. Clink, clink, clink. Pause at the end, and then add one more. "Plus this, if you can bring him back alive."

Double or nothing!

Adventurers do like to gamble. The roll of a dice, the turn of a card, who will slay the most orcs; it's all worth a bet. Staking actual coins on the outcome makes it more exciting.

A worthy project

Perhaps a village needs money to build a new temple to the Healing Goddess. Noble adventurers will get great satisfaction saving up, counting the money and handing it over. (Then imagine their outrage if the funds are stolen by unscrupulous types!)

You've got to haggle

Don't be surprised if the adventurers get a newfound love of haggling now that the players have coins in their hands.

You got undercharged

An NPC might test the honesty of an adventurer by overpaying for a minor service, or returning too much change. If the player corrects the mistake and hands back the difference, the NPC knows that she can trust them. A special mission might follow.

You got overcharged

Not all merchants are honest. One might return too few coins. "Of course I gave you the right money! Guards, they are trying to rob me!" How will the adventurers get it back?

Exchange rate

Perhaps the exchange rate varies from kingdom to kingdom. Crossing the border might cost the adventurers 10% of their wealth. Taxes, tolls, levies and tithes can also take a cut.

You might like to use coins from a different Campaign Coins range to represent another nation (say our **King's Ransom** range, or our licensed **Freeport** coins). You can also use other real world or replica coins. Coins are just like miniatures and dice, they're all compatible, and you can mix and match freely. All that glitters is probably gold!



COINS AS TOKENS

Metal coins need not be limited to currency. They are also perfect to use as game tokens. They can indicate a one-time benefit, such as a reroll, or to track action points, magic points or similar.

These can be awarded as per your game system of choice, or given out ad hoc by the DM to reward heroic deeds, clever ruses or great roleplaying.

Here are some possible bonuses, with some suggested coins you could use.



Reroll

Give the player a coin which they can cash in to reroll any D20. Our **D20 Crits or Fails** coin is perfect for this.



+2 to any D20 roll

Give a player a **2 Gold** coin which they can cash in at any time to add +2 to a D20 attack roll or saving throw after the roll has been made.



+5 to any skill roll

Give the player a **5 Gold** coin to exchange for a moment of inspiration to add +5 to any one skill roll on a D20 before the roll is made.



+10% modifier

A **10-coin** can be given out and cashed in for a 10% bonus to a D100 roll.



+20% modifier

A **20-coin** can be given out and cashed in for a 20% bonus to a D100 roll.

Bonus tokens vs game money

If you want to use coins as bonus tokens but you are already using coins as game treasure, it is best to use coins that are not in circulation so that players do not confuse them.

For example, if you are using our **2 Gold** coin as currency, then a **King's Ransom 2** coin is a better choice for a +2 bonus token.

COINS AS PROPS

We make our coins to prop quality, so, they make great in game props! You only need a few.

A scatter of coins on the table adds atmosphere. Players enjoy clinking them together.

You can use special coins to enhance your story, whether or not you also use coins as currency.

If you are using coins as money, it is best to choose unique coins to represent story coins.

Here are some different ideas to get you started:

Spending a favour

The adventurers might help an NPC, without knowing how powerful she is. She gives them a special coin, promising an unspecified favour. "Spend this coin. I will know."

The story of the world

Our coins have icons and images. You might weave them into your campaign world story. One group decided the 50-Silver showed the queen of the land. The mailed hand on the 1000-Gold coin was the symbol of the adventuring party in Andre's original campaign.

Coins as scenery

You can use the coins as scenery for your miniatures. Paul Houlihan used a row of 1000-Silver coins on his grid map to represent floating platforms in a dungeon adventure.

Coins as divination

You can use the art on the coins as a story generator. Ryan Macklin came up with this great idea and published it on his blog in the article [Eternal Frost and Unending Peril](#).

Passage below



Perhaps the adventurers need to gain access to the Under City. The bugbear guardians will only admit those bearing a particular coin. Through means fair and foul, the adventurers must gather enough of these unique coins to guarantee their passage.
Freeport silver coin shown as example.



CREDITS

Text: Mark Morrison

Ideas: Andre Bishop, Paul Houlihan, Ryan Macklin,
Mark Morrison, & divers hands

Classic fantasy coin designs: Lee Smith

D20 Crits or Fails and Freeport coin designs: Lynda Mills

Illustrations: Lynda Mills

This is a living document

We will update this document from time to time with new coins, and new ideas.

Do you have suggestions for using coins in roleplaying games?

We would love to include them here.

Please email mark@campaigncoins.com

Version

26 Feb, 2020. Version 2.0.



ORDERING OUR COINS

You can order our coins at CampaignCoins.com

Our coins are also available at Paizo.com

The following page has a breakdown of the coins in our new RPG Treasure starter sets, as well as photos of the front and back of each trade bar.

TAVERN CHANGE



1 cp
x 20



5 cp
x 5



1 sp
x 20



5 sp
x 5

MARKET GOLD



1 gp
x 20



2 gp
x 10



5 gp
x 10



10 gp
x 5



20 gp
x 5

DUNGEON GOLD



50 gp
x 10



100 gp
x 20



500 gp
x 10



1,000 gp
x 5



5,000 gp
x 1

RARE TREASURE



1 ep
x 15



5 ep
x 5



10 ep
x 5



1 pp
x 15



5 pp
x 5



10 pp
x 5

TRADE BARS (FRONT)



TRADE BARS (BACK)

