

Alternate Character Generation System for



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Introduction

This system was developed in order to completely replace the character creation system for CyberPunk 2020. Most of this may be rendered obsolete by CyberPunk 3rd Edition, but since it doesn't seem as if it will come out any time soon (and also because I don't particularly like Fuzion), this will suffice until then. This system includes alternate systems for generating points to be allocated for attributes and skills, a system for advantages and disadvantages, expanded LifePath system, a set of tables for generating backgrounds for acquaintances, and a system for generating starting cash and equipment.

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Part 1: LifePath

Summary

Okay, so now you have a basic idea of your character's basic abilities. Now it's time to flip that character sheet over, and find out what makes him tick. LifePath was a system designed by R. Talsorian for Mekton, the original Anime/Giant Robot genre RPG.

1.0: Basic LifePath

The following are a set of tables to help you get a better idea of the less quantifiable aspects of your character: what they look like, their general personality, where they came from, etc.

1.1: Distinctive Features

The first section details what people notice about your character when they see them. Roll 1D10/2 to determine how many distinctive features you have (Certain LifePath Events may add to this). Among other things, these will be the features that are described to the other players when their characters see yours (these will also be the features that the cops will be watching for when they put out an APB on you for knocking over that Quick-Stop).

For each feature, roll 1D10 or choose on the following chart to determine what category. Then choose a feature appropriate to the character, or make one up:

Roll	Category	Examples
1	Hair	Long Hair, Curly Hair, Ratty Hair, Bald
2	Eyes	Piercing Gaze, Dull Eyes, Cross-Eyed
3	Face	Thin, Round, Scarred, Pale, Beard
4	Skin	Pale, Dark, Wrinkled, Mottled, Clear
5	Expression	Stern, Friendly, Nervous, Haughty
6	Clothing	Garish, Stylish, Old, Ill-fitting
7	Hands/Arms	Large Hands, Long Arms, Bony Fingers
8	Feet/Legs	Big Feet, Knobby Knees, Limp
9	Bearing	Slouched, Stiff, Lumbering
0	Size	Tall, Short, Hulking, Built, Scrawny



1.2: Personality

Now we get to the heart of the matter. By giving a few guidelines as to what motivates your character, you can get a good handle on how your character will likely act in a certain situation.

1.2.1: General Disposition

This should be used as a guide to your character's general mood. Roll 1D10 or choose one:

Roll	Disposition
1	Stable and Serious
2	Friendly and Outgoing
3	Shy and Withdrawn
4	Arrogant and Aloof
5	Sneaky and Deceptive
6	Enigmatic and Mysterious
7	Driven and Fanatical
8	Off-the-Wall Insane
9	Angry and Antisocial
0	Craven and Cowardly

1.2.2: Personality Quirks

These are the things that make your character the person they are. Roll (1D6/2)+1 to determine how many quirks you have. Then, for each, roll 1D10 or choose on the following table:

Roll	Quirk
1	Bias
2	Phobia
3	Compulsion
4	Obsession
5	Distinctive Mannerism
6	Distinctive Mode of Speech
7	Prohibition
8	Predilection
9	Sense of Humor
0	Extra Personality Quirk. Reroll, and then roll again for another Quirk (maximum 3 extra Quirks).

Personality Quirks

Bias: You really hate someone or something. Who or what are they? Make a COOL roll (Diff is Ref's discretion) to avoid flying off the handle whenever your Bias comes into play. Examples: Racial biases, traveling salesmen.

Phobia: You have a [possibly irrational] fear of something. What is it? Make a COOL roll to avoid getting freaked out whenever confronted with the object of your terror. Examples: Spiders, heights, enclosed places.

Compulsion: You have a need (conscious or unconscious) to perform some action to maintain well-being. Make a COOL roll whenever you are prevented from indulging your Compulsion for a prolonged amount of time. Examples: Frequently washing hands, turning around three times before going to sleep, chewing fingernails, cracking knuckles. Drug addictions are also included in this category.

Obsession: You have an overwhelming attraction or fascination for something. Make a COOL roll whenever the object of your Obsession is threatened. Examples: Cash, gear, books, a person.

Distinctive Mannerism: You have a habit of gesturing in a particular manner. Examples: hands on hips, waving arms, knocking on forehead while thinking.

Distinctive Mode of Speech: There is something specific about the way you speak that people remember. Examples: Accents, speaking very fast (or very slow for that matter), always calling people “Bud”, habitually swearing in your native language.

Prohibition: There is something that you will never, ever do. What is it? Note: This is different from a Phobia; It’s not that you’re afraid of it, you just don’t want to do it, for reasons which may vary. Make a COOL roll whenever forced or coerced into doing whatever it is. Examples: Going into a bar, killing children, religious restrictions.

Predilection: There is something you really like. What is it? Examples: Collecting stamps, playing chess, blondes.

Sense of Humor: Define what style your sense of humor is. Examples: Sarcastic, Biting, Sick, tasteless, Bad Timing, Lacking Entirely.



1.3: Family Background & Siblings

These sections remain unchanged from the basic CyberPunk 2020 rulebook.



2.0: Life Events

The following is an alternate set of Life Events charts. First, roll 1D6+12. This is your Starting Age (13-18), that is to say, the age at which you struck out on your own, so to speak. Now roll 1D6+4. This is the number of Life Event Intervals you get, so roll once for each on the Main Chart, unless instructed otherwise. Follow the instructions, and proceed to the appropriate sub-charts. If a particular result does not correspond to a player's character concept, talk to the Ref to see if it can be adjusted or altered to fit. After each event, roll 1D6/2 to get how many extra Character Points you earned during that Event. You also need to determine your Current age (can be just about any number you want, within reason), and figure out how many years pass between each event.

Main Life Events Table

(Roll 1D10)

Roll	Event Type
1-3	Big Problems, Big Wins
4-6	Friends & Enemies
7-9	Romantic Involvement
0	Compound Life Event. Reroll for primary Life Event, then roll again for secondary Life Event (If 0 comes up again, ignore it and reroll). These two Life Events are linked somehow, so come up with something interesting. Note that “Nothing Happens” is no where to be found on this chart.

Other Life Events Tables

The rest of the Life Events Tables remain unchanged from the book. Just keep in mind to note down who’s involved in each Event. For example, if you roll Friends & Enemies, and roll a friend who’s like a big brother to you come up with a name and what they do. Appendix C contains a series of Tables to help generate backgrounds for any people that may come up in your character’s history.



Part 2: Attributes, Skills & Extras

Summary

The following system incorporates new rules for buying attributes and skills, as well as an advantage and disadvantage system. Character roles are not used, except perhaps as a guide. This will allow responsible players more flexibility with character creation. As for the Munchkins out there, well...

Character Points

- Starting **Character Points** are 120 + 5D10 (Reroll if total is less than 140). These points are used to buy Attributes, Skills, and any Advantages or Disadvantages you want.
- You get an **additional** 1D6/2 Character Points per Life Event Interval.
- Each point in an **Attribute** costs 2 CPs. Attributes range from 3 (abysmal) to 10 (nearly superhuman). Recommended maximum is 8.
- Each point in a **Skill** costs 1 CP. Skills range from +0 (unskilled) to +10 (legendary). Recommended maximum is +6.
- **Advantages** cost CPs, **Disadvantages** earn you extra CPs. Simple enough.

A Note about Skills

I support Ocelot's recommendation regarding skill caps. Ideally, +6 should be the practical maximum in any given skill at Character Creation. Any higher than that, and you're talking about people who are so good at something that they become famous for it (Jackie Chan or Jet Li, for example). Along with the skill cap, I'd also like to put forward the following rule regarding Rep: Take your character's highest skill. For every level they earn above +5, their Rep increases by 1. Granted, this only accounts for Reps up to 4, but keep in mind that there are many other ways to increase your Rep during the game (ie: actually *do* something impressive).

Another reason for skill caps is the fact that RPGs have traditionally included some sort of improvement system. If your character already starts out with a +10 Handgun skill, where is there to advance to?

Special Abilities

As you know, Special Abilities were a feature of the original CP2020 system. These specialized skills have now been incorporated into the new Advantages system. The only exception is Medical Tech, which is now simply a Tech skill, with an IP Multiplier of x3, and a prerequisite of +2 Education or greater (and your character's **only** hope if they ever take a Mortal Wound). As for the others, the following chart tells you where to look:

CP 2020 Special Ability	New Advantage
Authority	→ Membership: Police
Charismatic Leadership	→ Fame
Combat Sense	→ Combat Initiative
Credibility	→ Fame
Family	→ Membership: Nomad Pack
Interface	→ Computer Affinity
Jury Rig	→ Mechanical Affinity
Resources	→ Resources
Streetdeal	→ Contacts
Gang Rank	→ Membership: Booster Gang



Advantages & Disadvantages

Advantages and Disadvantages are bought using Character Points (CPs) during character creation. Buying an Advantage will cost you points, while buying a Disadvantage will give you extra points. Refs may wish to limit the amount of points that characters spend on Disadvantages (say, 10 points or so) to balance play (There is no limit to the number of Advantages you buy, but remember to leave points left for your actual skills). Limiting players to 10 points of Disadvantages keeps them from going completely crazy, as is wont to happen in one-shot games where players aren't usually worried about the long-term effects that certain disads will cause them.

Advantage List

What follows is a list of the advantages available in this version of CyberPunk. Most of them reflect on a certain excellent quality or aptitude a character exhibits. Advantages can only be bought during character creation using Character Points.

Access (Stable): [Access Level x System Type] CPs per Account

The character has gained access to a login account on a particular system. This is a stable account that was obtained through means other than simply hacking an account. You can buy access to virtually any system at any level, but remember that each account will only access one specific system (and a large company may have many different systems of varying levels). It would also help if you came up with how you got a hold of this account ("Just guessed it" isn't good enough), as it will likely carry extra responsibilities with it. See chart below.

Access (Unstable): [Access Level x System Type]/2 CPs per Account

The character has gained access to a login account on a particular system. This is most likely an account that has been hacked by one method or another, which means that it is only guaranteed to work the first time it is used. After that, Ref rolls percentage die to determine if it's been deleted or frozen (See Net Rules for more info). See chart below.

Access Level	
1	Standard: Public or Guest Access
2	Registered Access: Can modify aspects of accounts
3	Admin Access: Can Create/Delete accounts
4	Sysop Access: Can modify any account
5	Programmer Access: Can modify system source code

System Type	
1	Personal Systems
2	Advanced Personal Systems
3	Light Corporate Systems (Local)
4	Medium Corporate Systems (National)
5	Large Corporate Systems (International)

Acute Sense: 2 CPs per sense (Sight, Hearing, Smell, Touch, Taste)

The character gets an added +2 bonus to Awareness rolls that involve the relevant sense. Note that this advantage will be nullified by implantation of cybernetics that override natural senses (cyberoptics, cyberradio, etc).

Combat Initiative: 2 CPs per Level (Max Level 5)

This Advantage replaces Combat Sense. The character gets a bonus to their Initiative equal to the level bought (up to +5).

Computer Aptitude: 2 CPs per Level (Max Level 10)

This Advantage replaces Interface. The character gets a bonus to any computer related- or computer-assisted skill (mainly Library Search, Programming, and System Knowledge) equal to the level bought.

Contacts: 2 CPs per Level (Max Level 10)

This Advantage replaces Streetdeal. The character gets a certain amount of Contact Points ((Contacts x 2) x (Contacts x 2)) with which to generate contacts. See *WildSide* for Contact Generation System.

Direction Sense: 2 CPs

This is the equivalent of an internal compass. The character, at any time, can make an Average Awareness roll to determine his facing. The Diff rises to Hard is character is located inside a building with no visibility to the outside. The Diff rises to Very Hard is the character has lost orientation (got knocked out before, just woke up, etc).

Eidetic Memory: 6 CPs

The character has a "photographic" memory. He can remember anything he has seen, learned or heard by making an Average Awareness roll.

Fame: 2 CPs per Level (Max Level 10)

This Advantage replaces Charismatic Leadership and Credibility. In addition to the normal uses of Charismatic Leadership and Credibility, your Starting Rep is equal to the level bought.

High Pain Threshold: 5 CPs

The character can tolerate pain better than most people can. After taking damage, he gains a +1 to his stun/shock save, as well as a +2 bonus to Resist Torture/Drugs when *pain* is involved (i.e., this won't help if truth serums are used, only torture).

Light Sleeper: 3 CPs

With this advantage, a character may make Awareness rolls while asleep (at the Ref's discretion). Difficulty will generally be at least 1 difficulty class higher (Average becomes Hard, etc).

Mechanical Affinity: 2 CPs per Level (Max Level 10)

This Advantage replaces Jury Rig.

Membership: 2 CPs [x the number of Organizations Joined] per Level (Max Level 10)

This Advantage replaces Authority, Gang Rank and Family. The character is an accepted member of a certain group, whether it be the Mafia, a street gang, or the FBI. If a character wishes to be a member of more than one group, this advantage must be bought separately for each group the character wishes to join. However, the cost for the number of groups multiplies membership in additional groups joined (If, for example, you wanted to be in both the Mafia and the CIA, each Level in each group costs 4 CPs).

Natural Linguist: 4 CPs

The character learns languages quickly. Ignore any IP multipliers for Languages.

Programs: [Program Strength] CPs per Program

The character has either obtained or written one or more useful programs. See Net Rules for more info.

Recognition: 4 CPs

The character is good at remembering names, and the faces and/or voices that go with them. Whenever meeting someone he knows (or thinks he knows), an Awareness roll can be made at +5 to remember whom he or she is. Difficulty numbers may vary, depending on the extent of disguise, etc.

Resources: 2 CPs per Level (Max Level 10)

This Advantage replaces the Resources Special Ability. The Character has access to a pool of assets, whether it is a corporate expense account, a government slush fund, or a family fortune.

Strong Stomach: 3 CPs

The character can deal with blood, guts, and gore, as well as other sick and disgusting things, without risk of tossing his cookies. In addition, he gains a +2 to save against chemicals such as vomit gas.

Technical Genius: 4 CPs

The character has an affinity for all things technical. Ignore any IP multipliers for Tech skills.



Disadvantage List

Disadvantages represent the faults, defects or complications that some characters have. Some are physical, while others are circumstantial. Disadvantages, depending on their severity, can be permanent, but they don't have to be. The recommended limit on Disadvantages is 10 points. Note: Characters are not required to have any at all, but they can make a character considerably more interesting. Disadvantages can only be bought during Character Creation, but they can be incurred in-game to due the character's actions (ie: if you get shot in the eye and live).

Allergies: -2 (Minor), -4 (Moderate), or -8 (Major) CPs

The character is allergic to some substance or another. For Minor Allergies, the character must make a Body save at -2, or he will experience unpleasant symptoms, such as sneezing, itching, etc. This might modify skill rolls (i.e., -2 to REF for stinging, watering eyes, etc). For Moderate, the character will experience more severe symptoms, including high fever and respiratory distress. The character must make a Body save at -4. If the roll is failed, half will lower all skills until the substance causing the attack is removed. For Major, the character may have more severe reactions (i.e., coma, vomiting, and death). A save must be made as per Moderate Allergies, but at a -6 modifier. The results are the same, but a failed result will ALSO cause 1 point of damage and the character must make a stun/shock save or fall into a coma. The damage will occur every hour until the substance causing the attack is removed.

Bad Temper: -3 CPs

The character must make a save against his COOL under certain conditions to avoid losing his temper (with proper modifiers that reflect the situation For example: Someone telling him to "Piss off," might cause a -1 to COOL for the purposes of the Save, while a traffic collision might cause a -3 or more). A failed roll indicates a temper tantrum, which may include yelling, screaming, profanity, and acts of violence (Yes! That's what we want!). Note: While in "Temper Tantrum Mode", the Ref controls who and what you lash out at. This will likely include friends and personal belongings.

Blindness: -4 or -12 CPs

The character is blind in one or both eyes. At -4, the blindness is confined to one eye of the character's choice. Having only one eye incurs a penalty of -3 to any action involving depth perception. If bought at -12 CPs, the character is blind in both eyes.

Close Personal Tie: -3 CPs

The character has a close friend or relative that he cares about. If the friend/relative is any amount of danger, the character is obligated to do anything in his power to help his Personal Tie. Should the Personal Tie die, or become an enemy, severe emotional distress may occur at the Ref's discretion.

Compulsive Liar: -5 CPs

The character will lie to hear himself talk. He gets a kick out of spinning tales, and it doesn't even matter if the person he's talking to knows he's lying or not. Invariably, it may be hard for the character to find anyone who will believe him at all (ie, The Boy Who Cried Wolf). This may mean as much as a -5 modifier to skills such as Fast Talk, Seduction, and Oratory if the people he is attempting to con know of his disorder.

Cowardice: -4 CPs

Any time the character tries to accomplish a task which may cause him physical harm, he must make a Save against Cool at -2 in order to show some guts and stick around. If he fails, he must run or hide, whichever is more convenient.

Criminal Record: -1, -2 or -4 CPs

A character with this disad has been convicted of a crime sometime in his life. At level -1, it's a black mark on his past, and it might prevent him from getting certain jobs (many employers don't want ex-cons). Also, since he's on a criminal database somewhere, he might be picked up as a suspect in other crimes, whether or not he committed them. This also gives police a reason to harass the character for no reason. At -2, the character is still on parole. He must visit his parole officer once a month, take a drug test each visit, and hold down a steady (legitimate) job. At -4, the character is an escaped convict, likely to be gunned down on sight by any police that recognize him. Being caught by police will mean another trip to the pen for an even longer duration.

Enemy: -2 CPs

Someone doesn't like you. Roll up an enemy on the Friends and Enemies portion of the LifePath. This Disadvantage may be bought multiple times if for some reason you think there aren't enough people out there that have a reason to hate you.

Flashbacks: -2, -4, or -6 CPs

The character suffers flashbacks from a traumatic experience he had earlier in life. Similar circumstances or stressful situations may trigger these flashbacks. At -2, the character must make a Cool Save at -1, or be stunned for a round. At -4, he must make the save at -3, or be stunned for 1D10/2 rounds. At -6, the character must make the save at -3, or he will begin to hallucinate, thinking the current situation is, in fact, the old one. He must make a save every 1D10 minutes to "come out of it", with a +1 modifier every subsequent roll until he recovers.

Hearing Loss/Deafness: -3, -6, or -10 CPs

At -3 CPs, the character is a victim of partial hearing loss in both ears. This results in -3 to all hearing-related rolls, and the damage can be corrected with surgery and/or cybernetics. At -6 CPs, the character experiences total deafness in one ear (-5 to Awareness checks with that ear). At -10 CPs, the character is completely deaf in both ears.

Impaired Vision: -2 CPs

The character is a victim of nearsightedness, farsightedness, or astigmatism. This can be corrected by the use of laser surgery (or cyberoptics, obviously), or temporarily corrected by use of contact lenses or glasses.

Missing Limbs: -2 to -5 CPs per limb

The character, through defect, mishap, or violence, is missing a limb (the extent of the deformation/injury is subject to discussion, and may grant more or less CPs). Normal cybernetic and vat-grown tissues can be grafted onto the character to correct the situation.

Mute: -5 CPs

The character cannot talk, due to defect, injury, or otherwise.

Nightmares: -2 CPs

The character is prone to nightmares. Every time the character tries to sleep, he must roll 1D10. On a result of 1 or 2, he experiences a nightmare which will be of such intensity as to wake him up. He will be unable to sleep the rest of the night. Subsequent nights which yield nightmares as well may incur modifiers to attribute and skill rolls due to exhaustion.

No Pain Tolerance: -5 CPs

When the character takes damage, his stun/shock save must be made with a -2 modifier. If the roll is failed, the character is knocked unconscious or incapacitated due to pain (ie, rolling around on the ground screaming). If such a character is the subject of torture, he is likely to snap like a twig (-4 to resist torture).

Unmistakable Feature: -1 CPs

The character has a birthmark, scar, tattoo, or other unusual feature that makes him easily identifiable to others. Note that this can include having an identical twin, or looking just like Marlon Brando. Add this to Distinctive Features. Note: Combining this with Criminal Record or an Enemy is tantamount to suicide. Refs are encouraged to clamp down hard on this one, and use it as an excuse for the cops to be able to find the character anywhere.

Vendetta: -2, -4, or -6 CPs

The character has a score to settle with someone. The way he settles the score isn't important, but he must seek vengeance if the opportunity presents itself unless he makes a save against his COOL -2. At -2 CPs, the target of the character's hostility is a single individual, or a small group of people (ie, a rival ops team, a small gang, etc.). At -4, it's a moderate-sized gang, nomad pack, company, or organization. At -6, he's after only the largest and/or most powerful group (ie, Arasaka, the IRA, or LEDiv).

Weak Stomach: -3 CPs

Anytime the character sees anything disgusting or gross, he must make a Save vs. Cool. If he fails, he will become nauseous, suffering -4 to all skills until he is away from the offending sight. Just seeing blood itself gives him a -2 to his Cool, but stuff like severed heads and mutilated corpses can create a -4 (or worse) modifier.



Part 3: Cash and Equipment

Summary

For a long time, we've had a problem with the current system for determining cash when creating a CyberPunk character. The system as it is given in the book is, at best, vague, but yet isn't flexible enough to deal with all the different situations in which we've started out characters.

A common phenomenon was people giving their characters unrealistically high Special Abilities just so they can get more cash. I don't know about any of you out there, but I for one, both as a Player and a Ref, am sick of seeing so many Solos with Combat Sense +10 (It's odd, really. Of all the Roles, MedTechs are the best paid, so why aren't there more characters running around with Medical Tech at +10?).

The current system also doesn't do a whole lot of work as far as accounting for how you acquire all the stuff you buy during Character Creation. Players roll a D6, divide by 3, multiply that by the number on the chart based on their Role and their SA, and start making out shopping lists, as if they're buying everything all at once. No one lives this way in real life, so why should CyberPunk characters? CyberPunk is about as close to "Real Life" as RPGs get, as far as culture goes. It was difficult at best to get a car or motorcycle of any sort, and usually anyone that had a place to live ended up without any furniture besides a futon and maybe a folding chair. And heaven help you if you were a Netrunner.

Option 1: Yearly Income

This is actually the third version of this system. The previous two versions were a bit more comprehensive, detailing gross income and expenses for each year, but it was also a lot more tedious. In fact, no one really liked it at all except for Mark and myself (I seem to be somewhat unique in that I don't mind spending 6 or 7 hours creating a character). Ed in particular had a vendetta against the cash system (See Option 3 for his alternative).

So here it is: a system that not only determines how much cash you start with, but also accounts for how you got there, by tracking how well you did professionally each year from your Starting Age to your Current Age, and also depicts somewhat realistically the acquisition of equipment, and it shouldn't drastically prolong character creation time. The way it works is this:

Income Base is a measure of your basic ability to make money by doing something useful. It starts at 1 at your Starting Age, and goes up by 1 for each Life Event, up to the average of your two highest Attributes. The upshot of this is that when you're just starting out, life is a hell of a lot tougher, but it generally gets better as you go along.

Example: Artie the Computer Security Specialist has an INT of 8 and a LUCK of 6. The average of the two is 7, so his Income Base starts at 1 and goes up by 1 each Life Event until it tops out at 7. If Artie has only 6 Life Events, then it tops out at 6.

Now, for each Life Event you had, roll 1D10, add it to your Income Base for that Event, and multiply by 200. That's how much cash you've got to spend on stuff during that time in your life. Accumulating stuff over time is more realistic than all at once at the end, and it gives you an idea of when you bought what.

$$\text{Yearly Income} = (\text{Income Base} + 1D10) \times 200\text{eb}$$

This system was designed mainly for people who are trusted players. It requires no Ref intervention during character creation. It should work well if you're the type of Ref who prefers a "hands-off", "Just come up with characters and bring the sheets with you on Friday night" approach to character creation. It will probably work less well when five of your friends show up out of the blue and say "hey, why don't you run a game for us tonight?"

Option 2: Advantage Method

Another way of going about determining equipment is by using an optional Advantage called **Cash**. For every Character Point spent on Cash, you get \$1,000 worth of equipment. Keep in mind that this works differently than Resources. Obviously, like all other Advantages, this one is only used at Character Creation. The upside of this method is that it's very simple. The downside is that it's not at all realistic.

Option 3: Ref-Assigned Equipment

This is Ed's solution to the Cash problem. It's fairly simple: the Ref looks over your character sheet, taking into account your background and your skills, and assigns a quantity of stuff to you, plus perhaps a little cash to buy any extras you want. For example, if your character has a particularly high Handgun skill, the Ref might assign you a custom gun, like a TC Contender, while someone with a Handgun of 2 or 3 might be given a generic 9mm.

The pros and cons of this system depend mainly on your GMing style. It requires Refs to monitor each of the players during the character creation process, and make evaluations of their characters before going into the game itself.

Pocket Cash

After you've determined what equipment you've got, roll 1D10 x 20eb to determine how much Pocket Cash you've got on you. This is separate from whatever cash you had left from the other section, mainly due to the fact that Pocket Cash is actual hard currency, as opposed to electronic cash in a bank account. In other words, this is the cash you'll be using to buy heroin and crack and such, among other things.

Buying Illegal Equipment

A fairly effective way of restricting the amount of ridiculous stuff that players tend to purchase is to require a Streetwise roll for every item of questionable legality. Assign a Difficulty number based on the Availability code of the item (as it's almost always going to be a weapon or piece of cyberware). If they make it, let them buy it. If they fail, they can't have it. Simple, but fair. The other thing for you Refs to remember is the all-important Rule of NO. If you don't like something, don't include it in your game. If you don't want your characters running around with micromissile launchers built into their cyberarms, don't let your players buy them. If they whine, tell them to run their own game.

Debt

You can also opt to go into debt to get something for which you don't quite have the cash, like a car, or cyberware. It can be a good investment that can really pay off big if you're smart about it, or it can really fuck you over, so be extra careful about it. There are only two catches: The first is that you have to be 18 or older to go into debt voluntarily. This is because banks won't give credit cards or loans to minors. The second is that, eventually, you'll have to pay off the debt, plus interest. Exactly what kind of interest is determined mainly by the nature of the institution loaning you the cash, which is entirely up to you: whether it's a regular bank, a street-level loanshark, a mob loan, whatever.

A Note About Bank Accounts

It is *strongly* recommended that characters with any sizable sum of money left over get a credchip account (if recommending this out-of-game doesn't work, do it in-game. They'll catch on real quick), because walking around with 5,000eb in cash in your pocket is a bad idea. Also, in this day and age, paying electronically is usually easier than paying cash for most normal stuff, which just leaves the cash for the "dirty" transactions (you know, the kind you don't want to keep records of; see Pocket Money). Credchips and debit cards are practically ubiquitous, and any vending machine that accepts Eurodollars is almost sure to have a credchip slot as well (in fact it's more likely that a Vendmat will accept credchips than US Dollars). Bear in mind also that it is considered a misdemeanor for an individual to be found carrying a sum of cash in excess of 20,000eb on their person (So, no more putting the 50,000eb from that Black Ops job right in your wallet, never mind the fact that it would be really hard to walk). For those people who are a bit paranoid about putting their money in a bank, consider this: Contrary to what's said in *The Professional*, banks are better than "Old Tony", because any self-respecting Corporate Bank will take steps to ensure that they do not get "knocked over."

A Note on Services and "Free" Items

There are a couple of things which have certain services attached to them. These include such things as cellphones, beepers, credchip accounts, etc. In these special circumstances, you don't actually pay for the items themselves, but merely the services that utilize them. This is a bit of a departure from the rulebook (but then again, why stop now?), mainly because the rulebook was written more than fifteen years ago, when one did actually have to pay 400eb for their own portable phone. Service rates will vary, but the following table can be used to generate reasonably realistic monthly expenses:

Service	Monthly cost
Credchip (Basic ATM acct)	(5 + 1D10) eb/month
Beeper, DataTerm acct	(10 + 1D10) eb/month
Phone Service (including Mobile)	(25 + 1D10) eb/month
Cable/Satellite TV/Internet	(35 + 1D10) eb/month + Premium Services (HBO & such, 10eb ea)

For purposes of making the Ref's life easier, assume that startup/installation costs for any of these services is equal to two months' worth.



Appendix A: Rent System

Summary

Here is a nifty system to determine your monthly rent if your character is living in a normal, unfurnished apartment (meaning you've got to provide your own furniture). Your basic apartment unit includes 1 main room, a bathroom, a closet, and a kitchen area (not a separate room), and costs 500eb a month. This cost is modified by A) The quality of the apartment (and the neighborhood), and B) any additional rooms you want, and C) any additional occupants.

Housing Quality

Quality refers not only to the actual condition of the living area itself, but of the neighborhood around it as well. The quality of your living area doesn't have any mechanical effect on the game, but the Ref should take it into account when determining what goes on in your neighborhood. If you rent an apartment in a Cheap Ass neighborhood, something like a limo driving through will cause more of a stir than if you lived in a Decent place.

- x 0.25: **Falling Apart** is the bare minimum quality for an apartment or room. Living in a place like this is a lot like "Joe's Apartment", but with less singing.
- x 0.5: **Cheap Ass** is a step up from Falling Apart. There may not be as much of a pest problem, per se, but there will likely be other complications: neighbors that yell and argue at 3 am, paper-thin walls, maybe an absentee landlord that never fixes anything.
- x 1: **Halfway Decent** is your average, normal apartment. No inherent problems.
- x 1.5: **Nice Place** implies just that: your apartment or house is of above-average quality, your neighborhood is relatively safe.
- x 2.0+: **"Movin' On Up"** means you're got a *really* nice place. Maybe a balcony, swimming pool (with water that's not covered with a thin green film), someone around to fix things when they go on the fritz, etc. Maybe you've got a penthouse suite.

Additional Rooms/Additional Occupants

You can add rooms to your apartment at a cost of +25% of the base cost per room. Each additional room is assumed to include an additional closet (even if it doesn't happen to be located in that room).

If you wish, you can get a roommate (or more than one, if you've got enough space, and are willing to live such a Bohemian lifestyle), which will add 25% to the base cost per additional occupant, which is then divided between you and your paying roommates (an incentive to keep your roommate from letting his lazy-ass girlfriend from moving in and mooching off of you). Keep in mind that usually for each roommate you add, you'll probably have to add another room as well.

Example 1: If Joe rents an 2-room apartment at "Halfway Decent", it's going to cost him a total of 625eb a month (500eb + 125eb), plus any furniture he wants.

Example 2: College buds Dave, Phil, and Fred rent a 3 bedroom apartment, with living room and a separate kitchen, in a halfway decent part of town. It's going to cost each of them a total of 417eb a month: 500eb (base cost) + 500eb (4 additional rooms = 125eb x 4) + 250eb (2 additional occupants = 250eb x 2) = 1,250eb ÷ 3 roommates, plus whatever furniture they'll want. If they were to move into a comparable apartment in a nicer part of town, they'd each have to shell out 625eb a month. If they wanted a penthouse apartment of the same size, it'd cost them each 834eb a month!

So here's the formula for all you math types:

$$\text{Yearly Cost to You} = \left(\frac{A + (BA/4) + (CA/4)}{D} \right) E$$

A = Original Cost of Apartment (1 Kitchen area, 1 Bathroom, 1 Bedroom and 1 Closet included): **500eb**

B = Number of *Additional* Occupants (Paying or Otherwise)

C = Number of *Additional* Rooms (each includes 1 additional Closet)

D = Number of *Paying* Occupants, usually B + 1 (the "1" is you)

E = Housing Quality Multiplier



Appendix B: Example of Character Creation

Summary

What follows is a quick run-through of Character Creation, to show you exactly how it works.

Step 1: Concept

Tom is going to create a character for a CyberPunk game. He decides he wants to play a streetpunk type, who he calls Jason. This is a guy who's pretty low on the food chain (as this will be a fairly street-level game).

Step 2: LifePath

Tom rolls for Distinctive Features first. He rolls 1D10, which comes up 4, so dividing that in half gives him two Distinctive Features. He might end up with more depending on Life Events later on. For the first Feature, Tom rolls a 5, and decides that Jason's stern expression makes him stand out in a crowd. For the second, Tom rolls a 1, and decides that Jason has shaved the sides of his head, leaving the rest of his hair short and spiky.

Next, Tom rolls for Personality. He rolls a 2 on the General Disposition table, but decides that Angry and Antisocial fits better than Friendly and Outgoing. Then Tom rolls 1D6, which comes up 5, divides by 1 (rounding down) and adds 1, so the result is 3 Personality Quirks. For the first Quirk, Tom rolls a 6, and decides that Jason waves his hands around a lot when he talks, especially when he's excited. For the second, Tom rolls an 8, and decides that Jason has a predilection for collecting knives. For the third, Tom rolls a 2, and decides that Jason has a phobia of spiders (and he doesn't like to talk about it).

Tom fills out the Family Background section of LifePath next. This runs the same as it did in the book, and Tom comes up the following: Jason's Family Raking is Combat Zone Poor, so Jason grew up with nothing. His parents are alive (not that he cares), and the status of the family, such as it is, is okay. Jason grew up unsupervised out on the streets for the most part. He has an older brother who hates him, and two younger sisters, who are pretty much neutral.

Next comes Life Events. Tom rolls 1D6, gets a 4, and adds 12, which means that Jason got fed up and struck out on his own at the tender age of 16. Tom rolls another 1D6, and gets 3, to which he adds 4. Jason has 7 significant Life Events. To make things easy, Tom decides that Jason is now 23, so each Event is separated by one year.

Event 1: Big Problems. Jason owes someone 300eb.

Event 2: Made a Friend. A local boosterganger took a liking to Jason, and went out of his way to get Jason into the gang.

Event 3: Compound Event – Love Affair w. Problems & Made an Enemy. Jason started going out with Amanda, but her ex-boyfriend Luke just can't get it through his head that they aren't together anymore. Luke really has it in for Jason, and Jason is more than ready to throw down.

Event 4: Big Wins: A local cop owes Jason a favor for a tip that paid off big time.

Event 5: Tragic Love Affair. Amanda is killed in a car accident.

Event 6: Big Problems. Three days after his 21st birthday, Jason is held for three months for Assault while awaiting trial. The charges are eventually dropped due to lack of evidence.

Event 7: Found a Combat Teacher. Jason befriended Sensei Ikiru Myamoto, who has started to teach him Karate (+2).

After each year, Tom rolls 1D6 and divides it by 2, getting: 1, 2, 2, 1, 1, 3, and 2, for a total of 12 extra Character Points (See below).

Step 3: Character Points

Next, Tom rolls 5D10 + 120 to 159 Character Points (CP). To this he adds the 12 he earned during Life Events, for a total of 171. He spends 108 CP on his Attributes, getting the following:

ATTR	5	EMP	5	MA	4
BODY	7	INT	7	REF	8
COOL	9	LUCK	4	TECH	4

Jason's Run is 12, his Leap is 3, and his Lift is 70. His Save is 7, and his BTM is -2. His starting Humanity is 50, and his Rep is 0 (so far).

Tom then spends 55 points on the following Skills:

Awareness	5	Education	1	Forgery	5
Pick Lock	4	Dodge	5	Stealth	4
Handgun	5	Drive	1	Rifle	4
Brawl	3	Motorcycle	4	Persuasion	3
Intimidate	5	First Aid	1	Leadership	2
H. Perception	3				

To this list he adds his Native Language (English) at 8, and Karate at 2.

Tom looks over the Advantages, and buys the following:

Membership: Boostergang (Level 2: 4 CPs). Jason is a low-level member of the Blood Razors Boostergang.

Combat Initiative (Level 1: 2 CPs)

Recognition (4 CPs)

To balance things out, Tom buys the following Disadvantages:

Criminal Record (Level 1: +1 CP)

Unmistakable Feature (+1 CP). Jason has a tattoo of a dragon on the left side of his neck (This gets added to Distinctive Features)

Step 4: Cash & Equipment

Next comes cash. Jason's INT is 7 and his Luck is 4, so his Income Base tops out at 5. For each Life Event, Tom rolls 1D10 and adds that Event's Income Base, and multiplies by 200.

Event 1: Income Base (1) + 1D10 (5) x 200 = 1200 (-300). Jason buys clothes, CDs, and a couple of knives.

Event 2: Income Base (2) + 1D10 (7) x 200 = 1800. Jason buys a Neural Processor, a DataTerm Link, and more knives.

Event 3: Income Base (3) + 1D10 (2) x 200 = 1000. Jason buys a used cyberdeck.

Event 4: Income Base (4) + 1D10 (8) x 200 = 2400. Jason buys a shotgun. He saves the rest of his cash for a motorcycle.

Event 5: Income Base (5) + 1D10 (9) x 200 = 2800. Jason buys the motorcycle, and some CDs.

Event 6: Income Base (5) + 1D10 (4) x 200 = 1800. Jason buys a 9mm handgun and Sandevistan Speedware.

Event 7: Income Base (5) + 1D10 (3) x 200 = 1600. Jason updates his wardrobe, and adds once again to his knife collection.

Whatever cash he has left over is put into a credchip account. Tom rolls 1D10 for pocket cash and Jason gets 80eb in his pocket.



Appendix B: Friends, Enemies, & Contacts Tables

Summary

What follows is a chart that a Player or Ref can use to generate random occupations for non-player characters, and to flesh out friends, enemies, and contacts. Follow die-rolling instructions, or pick an entry, and proceed to sub-charts as indicated. Determine the NPC's gender by rolling 1D10. On an odd roll, it's a male. On an even roll, it's a female.

Table A

(Roll 1D100)

01-20	Legally Employed (Go to Table A1)
21-35	Street Life (Go to Table A2)
36-50	Legal/Emergency (Go to Table A3)
51-65	Organized Crime (Go to Table A4)
66-79	Corporate (Go to Table A5)
80-89	Entertainers (Go to Table A6)
90-00	Government (Go to Table A7)

Table A1: Legally Employed (01-20)

(Roll 1D100)

01-06	Accountant
07-13	Clerk (Retail or Otherwise)
14-19	Construction Worker
20-25	Courier
26-31	Doctor/Nurse
32-37	Engineer/Technician
38-44	Janitor
45-50	Pilot
51-56	Secretary
57-61	Scientist
62-68	Social Worker
69-75	Student, College
76-80	Student, K-12
81-87	Teacher, College
88-93	Teacher, K-12
94-00	Truck/Bus Driver

Table A2: Street Life (21-35)

(Roll 1D100)

01-02	Assassin
03-07	Bartender
08-11	Bodyguard
12-15	Bouncer
16-20	Cab Driver
21-23	Con Man
24-26	Convict
27-28	Counterfeiter
29-30	Drug Cooker
31-36	Drug Dealer
37-40	Ex-Convict
41-44	Fixer/Fence
45-49	Gang Member
50-53	Hooker (Non-Licensed)
54-58	Junkie
59-62	Mercenary
63-65	Netrunner
66-69	Nomad
70-72	Prostitute (Licensed)
73-74	Ripperdoc
75-78	Ronin
79-82	Smuggler
83-88	Street Vendor
89-90	Techie
91-94	Thief/Burglar
95-00	Vagrant

Table A3: Legal/Emergency (36-50)

(Roll 1D100)

01-05	Bounty Hunter
06-20	Cop (Go To Table B1)
21-36	Fireman
37-40	Lawyer
41-55	Paramedic
56-61	Prison Guard
62-75	Private Investigator
76-90	Rent-A-Cop
91-95	Retired Cop (Go To Table B1)
96-00	Vigilante

Table A4: Organized Crime (51-65)

(Roll 1D10)

1	Assassin
2-3	Bodyguard
4	Bookie
5	Counterfeiter
6-8	Enforcer
9	Minor Boss
0	Netrunner

(Go To Chart B2)

Table A5: Corporate (66-79)

(Roll 1D10)

1	Assassin/Ninja
2	Corp Cop/Security
3	Doctor/MedTech
4-5	Employee (Clerk, Secretary, etc)
6	Junior Executive
7	Senior Executive
8	Netrunner
9	Samurai
0	Technician

(Go To Chart B3)

Table A6: Entertainers (80-89)

(Roll 1D10)

1	Actor
2-3	Artist
4	Athlete
5	Disk Jockey
6	Media (Go To B4)
7-8	Rocker
9	Dancer
0	Writer

Table A7: Government (90-00)

(Roll 1D10)

1	LEDiv Agent (Go To B5)
2	Assassin
3-6	Military (Go To B6)
7	Netrunner
8	Official/Politician
9-0	Techie

Table B1: Types of Police

Used if "Cop" or "Retired Cop" was rolled, to determine which division the NPC is/was with.

(Roll 1D100)

01-03	Internal Affairs Division (IAD)
04-08	Administration
09-13	Net Security Section (netsuke)
14-18	Homicide
19-23	Vice
24-28	Robbery
29-33	Special Investigation (SIn)
34-37	Special Weapons And Tactics (SWAT)
38-41	Cyborg Suppression Unit (CSU, MaxTac, C-SWAT)
42-46	Riot Section
47-50	Airborne Patrol
51-67	Cruiser Patrol
68-82	Traffic Patrol
83-98	Beat Patrol
99-00	Highway Patrol

Table B2: Crime Organization

Specifically West Coast Organizations. Used to find out what group an NPC is affiliated with.

(Roll 1D10)

1-3	The Yakuza (Japanese)
4-5	The Mafia (Italian)
6-7	The Triads (Chinese)
8	The Colombians (and other South Americans)
9-0	Other (includes Irish, Russian, Jamaican, German)

Table B3: Corporations

Used to see which corporation the NPC is affiliated with.
(Roll 1D100)

01-03	Arasaka (CP, CR1)
04-05	BioMass Laboratories Group, GmbH (ERI)
06-08	Biotechnica (CP)
09-10	Consolidated Agriculture (IF1.4)
11-13	Diverse Media Systems (RB)
14-16	Dornier AeroSpace (NO)
17-19	Euro-Business Machines Corporation (CP)
20-21	Fujiwara (PRS)
22-23	Hilliard Corporation (RGUK)
24-25	Imperial Metropolitan Agriculture, PLC (RGUK)
26-28	InfoComp (CP, ERI)
29-31	International Electric Corporation (CR1, DS)
32-33	Kendachi (PRS)
34-35	Lazarus Military Group (CR2)
36-37	Matsushima-Kiroshi (PRS)
38-40	Merrill, Asukaga, & Finch (CP)
41-43	MicroTech (CP)
44-46	MiliTech (CP, CR2)
47-49	Mitsubishi/Koridansu (DS)
50-52	Network News 54 (CP, RB)
53-54	No-Ahme Caldwell Genetic Engineering & Biochemicals (NO)
55-56	Ocean Technology & Energy Corporation (IF1.1)
57-59	Orbital Air (CP)
60-61	Peak & Derrera (ERI)
62-64	PetroChem (CP, CR3)
65-67	Raven MicroCybernetics (ERI)
68-69	RepliTech (DS)
70-71	Revolution Genetics, Inc. (IF1.3)
72-73	SegAtari (PRS)
74-75	Soviet World Oil Industries (CR3)
76-77	Storm Technologies Inc. (NT)
78-79	Sungan Industries (PRS)
80-81	Tanson Group (PRS)
82-83	Terra Nova (DS)
84-85	Tiger Medicines Corporation (PRS)
86-88	Trauma Team International (CP)
89-90	Tsunami Design Bureau (ERI)
91-92	Utopian Corporation (DS)
93-95	World News Service (CP)
96-98	WorldSat Communications Network (CP)
99-00	ZetaTech (CP)

Source books which list details on named corporations are given in parentheses. Abbreviations follow : CP = CyberPunk 2020; CR# = Corporate Report, where "#" is the volume; ERI = Edgerunners INC; RB = Rockerboy; NO = Near Orbit; PRS = Pac Rim Sourcebook; RGUK = Rough Guide to the UK; DS = Deep Space; NT = Neo Tribes; IF#.# = Interface magazines, where "#.#" indicates Volume and Issue, respectively.

Table B4: Types of Medias

(Roll 1D10)

1	TV News Reporter
2-3	Journalist
4-5	PhotoJournalist
6	Anchor Person
7	Cameraman/-woman
8	Sound Technician
9	Sports Caster
0	Combat Correspondent

Table B5: Types of LEDiv Agents

(Roll 1D10)

1	Administration
2	Corporate Investigation
3	Criminal Investigation
4	Drug Enforcement
5	Intelligence
6	Organized Crime
7	Records
8	Science/Tech
9	Secret Service
0	Special Operations

Table B6: Military Jobs

Used to find affiliations of Military NPC's.
(Roll 1D100)

01-17	Air Force, Enlisted
18-20	Air Force, Officer
21-37	Army, Enlisted
38-40	Army, Officer
41-57	Marines, Enlisted
58-60	Marines, Officer
61-77	Navy, Enlisted
78-80	Navy, Officer
81-97	State Forces, Enlisted
98-00	State Forces, Officer

