

## Five-Point Fudge: a Character Generation System

“*Five-point Fudge*” is a character creation system for *Fudge*, suitable for newcomers to *Fudge*, both new and experienced role-players. [See <http://www.io.com/~sos/rpg/fudlegal.html> for the *Fudge* legal notice.] **Note:** although *Fudge* itself may be freely copied, provided proper credit is given, *Five-point Fudge* may only be copied for personal use. Do not “cut and paste” passages from this document into your own published documents, either paper or electronically published. Do not post this document to a web site – you may link to it, but do not copy it to the web.

*Five-point Fudge* is specifically aimed at those players who feel lost when first reading *Fudge*. It can be intimidating and confusing at first to read a game with so many options – one doesn’t know where to begin. *Five-point Fudge* gives you an easy beginning point: a set way to make a character to see if you might like this game. If you find you *do* enjoy *Fudge*, you may then want to try subjective character creation – or you may be happy using this system for the rest of your *Fudge* career.

*Five-point Fudge* assumes that you understand basic role-playing terms and basic *Fudge* terms. If not, please read *Fudge* first – at least the character creation chapter.

*Five-point Fudge* is suitable for any genre, but each separate genre requires customized skill lists, gifts, faults, and possibly attributes. The version presented here is for a **Fantasy genre** only, but other genres can be found on the Grey Ghost Web site: <http://www.fudgerpg.com>.

**Note to the reader:** this version of *Fudge* has set skills attributes, gifts, and faults. These lists should **not** be considered as canon – the reader should remember that everything in *Fudge* is fully customizable, and these lists are offered only as an easy introduction to *Fudge*.

## Character Points

*Fudge* itself makes no mention of “character points,” using the word “levels” instead. This character creation system introduces character creation points, which are different from levels.

The norm in this system is a **five-point** character. A GM may allow her players fewer or more points as she sees fit, of course – see *Campaign Power Levels*. If you’re new to *Fudge*, we recommend you start with five-point characters, and play with them for awhile. You’ll then be better able to decide if the power level is right for you.

Each genre has a number of skill groups available. In the Fantasy genre found here, for example, there are **eight skill groups** (detailed later). Each skill group has 15 or more skills, of which the player may choose a certain number, based on the number of points spent in that skill group.

A player can spend his points in any of the groups that he chooses, up to four points in any one group. Each quantity of points spent provides a certain number of skills (of the player’s choice) from the appropriate group, at the levels shown below:

Points Spent in a Group	Skills in that Group, at which Levels	
	Broad Focus	Narrow Focus
1	3 at Fair 1 at Mediocre	1 at Good 1 at Mediocre
2	2 at Good 4 at Fair	1 at Great 1 at Good 1 at Fair
3	1 at Great 3 at Good 4 at Fair	
4	1 at Superb 2 at Great 3 at Good 3 at Fair	

Note that if you spend only 1 or 2 points in a skill group you can spend your points in either a broad or narrow focus. Because a character with too few skills may be weak in a given campaign, the GM may limit the number of points you can spend on narrowly focused skill groups. (Suggested limit: two points.)

**Examples of point expenditure:** if a player wishes his character to be a dabbler at Combat, he could spend one point on the Combat group. Using a broad focus, he could then choose any three Combat skills to list on his character sheet at Fair and any one at Mediocre. Using a narrow focus, he may choose any two Combat skills: one at Good and one at Mediocre.

#### Example 1: one point in Combat

One-handed Sword: Fair  
Fast-draw Sword: Fair  
Shield: Fair  
Brawling: Mediocre

#### Example 2: a different way to spend one point in Combat

Spear: Fair  
Throw Spear: Fair  
Tactics: Fair  
Knife: Mediocre

#### Example 3: one narrowly focused point in Combat

Bow: Good  
One-handed Sword: Mediocre

If a player spends **two** points in a skill group, he can choose two skills at Good, and four more at Fair (using a broad focus), or one at Great, one at Good, and one at Fair (using a narrow focus).

#### Example 4: two points in Combat

One-handed Sword: Good  
Fast-draw Sword: Good  
Bow: Fair  
Tactics: Fair  
Brawling: Fair  
Read Opponent: Fair

#### Example 5: two narrowly focused points in Social

Fast-talk: Great  
Parley/Negotiate: Good  
Camaraderie: Fair

And so on. The more points a player spends in a given skill group, the more his character gains both familiarity with a number of skills and greater expertise in some of those skills. For example, a Combat specialist is a professional soldier who will be an expert with a few weapons, but will have also used many other weapons over the course of his career.

The player may choose **any** skills within a given skill group, up to the number listed for the points spent. The player may decide which of those skills are at the listed levels. If the GM doesn't want a character to know a given skill, she should make sure the player understands this before character creation.

Thus there are thousands of player character types available in this system, yet all are easily customized to the player's desires.

The possible combinations of spending five points are:

**5 different skill groups:** 1, 1, 1, 1, 1  
**4 different skill groups:** 2, 1, 1, 1  
**3 different skill groups:** 3, 1, 1 or 2, 2, 1  
**2 different skill groups:** 4, 1 or 3, 2

#### General Skills Point

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A player may spend a maximum of **one point** as a **General Skills point**. This means you may spend one point and take **any three non-magic skills** at Fair. These skills can be from two or three different skill groups, if desired (there is no point in taking them all from the same group). Note that a General Skills point does not get you as many skills as a broadly focused point (four), but more than a narrowly focused point (two).

## Trading Skills

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During character creation you may trade one skill for two skills of lesser value. Thus you could trade one Good skill for two Fair skills, or one Great skill for two Good skills. For example, spending two points in a skill group normally gets you 2 Good and 4 Fair skills. You could instead choose 2 Good, 3 Fair, and 2 Mediocre skills.

Skills involved in the trade must all be from the same skill group. **Exception:** with a General Skills point (see above), you can trade a Fair for two Mediocre skills from two different groups. Thus a character could take six Mediocre skills from six different groups with a General Skills point.

No other trading of skill levels is allowed, unless using the expanded trading option in *Campaign Power Levels*.

## The Character Sheet

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The normal *Fudge* Character sheet is used. However, under the Skill list, the player should list the points spent. For example, you might begin your skill list with:

### Skill Groups:

Combat: 2 pts  
Scouting: 2 pts  
Athletic: 1 pt

## To Make a Character

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There are many ways to create a character. If you have a concept in mind, scan the skill lists that seem most likely to fit your character. For example, a fighter will obviously need to spend some points in Combat skills, and a thief in Covert skills.

Since you **must** spend points in at least two skill groups, try to think of what other skills, aside from the obvious, would be helpful – or perhaps simply fun – for your character to have.

If you don't have a concept in mind, then toy with skill group linkings. What would a Combat-Scouting combination look like? Probably a "Ranger." How about an Athletic-Covert? Hmm – a James Bond type, perhaps? Knowledge-Social – that might be a merchant or a diplomat, depending on the skills chosen. And so on – this is actually a fun pastime, even if you aren't making a character.

Once you've decided on which skill groups to choose from, jot down the most appealing skills in these groups. The number of skills you want from a given group will tell you how many points you need to spend in that skill group. For example, if only two or three skills appeal to you from a group, spending 1 or 2 narrowly focused points is sufficient. If you really want eight or ten skills all from the same group, you're creating a specialist character: you'll probably have to spend three or four points in that skill group to get that many skills.

(Another way to get eight or ten skills, if you don't mind low skill levels, is to use the "trading skills" option, and expect to raise them later with experience points.) A "Jack of All Trades" character rarely spends more than two points in any one group, and is interested in skills from three or more different skill groups.

Once your skills are chosen, you can then set your attributes, Gifts, and Faults. At that point you'll easily be able to see what levels your attributes should logically be, and which Gifts and Faults would go most appropriately with your character.

**A note about magic:** Spending less than three points in the Magic skill group means your character's magical ability will be very limited, and not work with great regularity. That may be okay – such characters can be fun to play! But if you really want a magic-using character of any aptitude and breadth at all, plan on spending three or four points in the Magic skill group.

## The Skill Groups

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Each genre has its own skill groups. Listed here are eight skill groups for a **Fantasy setting**. The GM may customize these lists, of course, and may even add or delete an entire skill group if desired.

Following the lists is a comprehensive, alphabetical list of the skills, with descriptions and which skill group they appear in.

**Note:** although four of the skill groups have multiple titles, such as *Athletic/Manual Dexterity Skills*, for simplicity they are referred to outside this list by the first part of the title, such as *Athletic Skills*.

**Skills marked with an asterisk (\*)** appear in more than one skill group. These may be learned by spending points in either skill group – there is no reason to learn the same skill from two different groups.

### Athletic/Manual Dexterity Skills

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Acrobatics/Tumbling  
 Aerial Acrobatics  
 Balance  
 Boating \*  
 Climbing \*  
 Equestrian Acrobatics  
 Juggling  
 Jumping  
 Knot-tying  
 Move Quietly \*  
 Riding  
 Running  
 Sleight of Hand  
 Swimming  
 Team Acrobatics  
 Throwing  
 Whittling  
 Various Sports

## Combat Skills

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Bow  
 Brawling  
 Club/Mace  
 Crossbow  
 Fast-draw  
 Flail  
 Knife  
 Knife Throwing  
 Lance  
 One-handed Axe  
 One-handed Sword  
 Pike  
 Read Opponent  
 Shield  
 Sling  
 Spear  
 Spear Throwing  
 Staff  
 Tactics  
 Two-handed Axe  
 Two-handed Sword  
 (Other weapon skill approved by GM)

### Covert/Urban Skills

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Barroom Savvy \*  
 Climbing \*  
 Detect Lies  
 Detect Traps  
 Disarm Traps  
 Disguise  
 Find Hidden  
 Forgery  
 Infiltrate  
 Lip reading  
 Move Quietly \*  
 Pick Locks  
 Pick Pockets  
 Poisons  
 Shady Contacts  
 Streetwise  
 Tailing  
 Urban Survival  
 Ventriloquism

## Knowledge Skills

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Alchemy \*  
 Arcane Lore  
 Area Knowledge  
 Astrology  
 Botany  
 Evaluate Goods  
 First aid  
 Geography  
 Heraldry/Court Rituals  
 Herb Lore \*  
 History  
 Language (each is a separate skill)  
 Legal Process  
 Legends/Stories  
 Literacy \*  
 Medicine  
 Politics/International  
 Thaumatology \*  
 Theology/Myths/Rituals  
 Veterinarian  
 Weather Sense  
 Zoology  
 Other fields of knowledge

## Magic Skills

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**Note:** there are three separate subgroups of Magic Skills: *Scholarly Magic*, *Hedge Magic*, and *Clerical Magic*. You must specialize in one of these three branches if you spend any points in the Magic Skills Group. See the separate section, *Magic*.

## Professional Skills

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Animal Handling  
 Animal Training  
 Armorer  
 Artist (each medium separate)  
 Basketry  
 Bookkeeping  
 Bowyer/Fletcher  
 Carpentry  
 Cooking  
 Counseling/Priest  
 Courtesan

Dancing  
 Engineer  
 Falconry  
 Farming  
 Gambling  
 Inn Keeping  
 Jeweler  
 Leatherwork  
 Masonry  
 Merchant  
 Musician (each instrument separate)  
 Performing  
 Pottery  
 Seamanship  
 Shiphandling  
 Shopkeeping  
 Smithy  
 Tailor  
 Teaching  
 Teamster  
 Theater  
 Weaving  
 Many others possible...

**Note:** if a player spends 3 or 4 points in Professional Skills, he may claim skills from **any** skill group as part of his Professional skills, subject to GM approval. Not all skills will qualify! E.g., a 3-point Animal Handler can make a strong claim that Riding (*Athletic*) is in his Professional skill group, but an animal handler doesn't necessarily know any combat skills. See the sample character, *Jimma*.

## Scouting/Outdoor Skills

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Boating \*  
 Camouflage  
 Camping  
 Fishing  
 Herb Lore \*  
 Hide Traces  
 Hunting  
 Map Sketching  
 Mimic Animal Noises  
 Move Quietly \*  
 Navigation

Observation  
Survival  
Tracking  
Trail Blazing  
Woods Lore

## Social/Manipulative Skills

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Barroom Savvy \*  
Barter/Haggle  
Bluff  
Camaraderie  
Con  
Etiquette  
Fast-talk  
Flatter  
Flirt/Vamp  
Interrogate  
Intimidate  
Lie/Pretense  
Oratory  
Parley/Negotiate  
Persuade  
Repartee  
Salesmanship  
Savoir-Faire  
Storytelling

## Skill Descriptions

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This section contains an alphabetical list of all skills, including a brief description and which groups the skills appear in. Magic spells are listed separately – see *Magic*.

**Defaults:** Most skills default to Poor, so if a skill isn't listed on your character sheet, your character probably knows it at Poor. Certain skills, such as Magic, are an exception to this – they're not known at all if not listed on the character sheet. Other skills may have a default of Terrible or Mediocre. **Skills which have a default other than Poor have the default listed in [brackets].**

**Acrobatics/Tumbling:** moving your body gracefully and successfully through difficult maneuvers, such as rolls, tumbles, leaps, springing to your feet, etc. (Athletic)

**Aerial Acrobatics:** swinging from ropes, chandeliers, vines, trapezes, rigging, etc., safely and accurately. (Athletic)

**Alchemy:** knowledge of and the ability to create elixirs and talismans of magical power. See *Magic*. [No default] (Knowledge, Magic)

**Animal Handling:** managing animals in many situations. (Professional)

**Animal Training:** training animals for specific tasks. (Professional)

**Arcane Lore:** knowledge of occult things – otherworldly stories, legends, etc. (Knowledge)

**Area Knowledge:** knowledge of a given area. The larger the area, the more shallow the knowledge. (Knowledge)

**Armorer:** making, altering, and repairing armor. [Terrible] (Professional)

**Artist:** creating aesthetically pleasing art in a given medium. Each medium is a separate skill. (Professional)

**Astrology:** this is either simple astronomy or an actual potent forecasting and divination tool – ask the GM. (Knowledge)

**Balance:** keeping one's equilibrium in awkward physical situations, such as tightrope walking, beam walking, crossing a stream on a log, etc. (Athletic)

**Barroom Savvy:** like *Urban Survival*, but very specific to barrooms. (Social, Covert)

**Barter/Haggle:** raising or reducing prices, depending on whether you're selling or buying. Opposed by the other person's Barter/Haggle skill. (Social)

**Basketry:** making baskets and other woven products from bark, grasses, and other plant materials. Includes a knowledge of materials, market prices, etc. (Professional)

**Bluff:** misleading people into thinking you will perform an action you have no intention of performing. Opposed by Reasoning. (Social)

**Boating:** small boat handling. (Athletic, Scouting)

**Bookkeeping:** knowledge of accounting practices – requires *Literacy* and some math ability. (Professional)

- Botany:** broad knowledge of plants – their habitats, growing needs, uses, dangers, etc. See *Herb Lore*, *Farming*, *Basketry*, *Poisons*, etc., for more specific skills. (Knowledge)
- Bow:** using and caring for a bow and arrows, either longbow or short bow. [Terrible] (Combat)
- Bowyer/Fletcher:** making bows and arrows, including harvesting the appropriate material. [Terrible] (Professional)
- Brawling:** fighting without weapons. (Combat)
- Camaraderie:** being entertaining in social settings, such as at a bar, at a party, around a campfire, etc., which can gain someone's confidence and approval. (Social)
- Camouflage:** blending in with your surroundings so you don't stand out. Primarily used in natural settings – use *Disguise* in urban settings. (However, a case could be made for using Camouflage skill to hide in an alley, for example.) (Scouting)
- Camping:** similar to *Survival*, but requires some tools, such as blankets, pots, an axe, a tent, etc. In return, it allows greater comfort and quality of life in the wild. (Scouting)
- Carpentry:** working with wood, to make anything from houses to furniture to cabinets. (Professional)
- Casting Skill:** see *Magic*. [No default]
- Climbing:** climbing, either natural formations such as cliffs and trees, or man-made ones such as stone, brick, etc., (but not sheer) walls. (Athletic, Covert)
- Club/Mace:** using a club or mace as a combat weapon. (Combat)
- Con:** making people believe in some plan or product you are pushing. (Social)
- Cooking:** preparing tasty and nourishing food. (Professional)
- Counseling/Priest:** comforting the afflicted, restoring good emotional health, helping people through grief, etc. (Professional)
- Courtesan:** professional pleasure giving. (Professional)
- Crossbow:** using a crossbow effectively in combat. [Mediocre] (Combat)
- Dancing:** dancing aesthetically. See *Performing*. (Professional)
- Detect Lies:** telling when someone is lying. Opposed by Lies/Pretense. (Covert)
- Detect Traps:** determining if a given area has a trap of some sort set, and what type. (Covert)
- Diplomacy:** not a separate skill – see *Parley/Negotiate*
- Disarm Traps:** deactivating a trap without harm. This may or may not cause noise, however ... (Covert)
- Disguise:** passing for someone else under visual inspection. There is a penalty for serious inspection, of course. Opposed by Reasoning, though no roll is needed if the observer has no reason to be suspicious. (Covert)
- Engineer:** designing and making tools, structures, sewer systems, etc. (Professional)
- Equestrian Acrobatics:** performing acrobatic mounts, dismounts, trick riding, etc. This skill cannot be higher than your *Riding* skill. (Athletic)
- Etiquette:** knowledge of good manners in any society, and the ability to carry them out. Not as specific as *Savoir-Faire*, but gives a broader base for knowledge. (Social)
- Evaluate Goods:** a general skill to assess the value of something. It won't be as accurate as a specific Professional skill (for example, a Potter will be a better judge of Pottery than someone with this skill), but as a broad skill allows a good general knowledge. (Knowledge)
- Falconry:** training and controlling a raptor for sport and hunting. (Professional)
- Farming:** raising crops and/or livestock, and everything associated with that: soil preparation, planting, weeding, tending, harvest, drying, storage, markets, etc. (Professional)
- Fast-draw:** readying a weapon for combat use effectively instantly. A different skill for each weapon, and some weapons cannot be fast-drawn. (Combat)

**Fast-talk:** convincing someone of something, which, upon reflection, they may realize isn't true. Fast-talk doesn't create lasting belief – see the *Con* skill for that. Opposed by Reasoning. (Social)

**Find Hidden:** locating concealed doors, compartments, catches, etc. (Covert)

**First aid:** administering emergency medical treatment knowledgeably. (Knowledge)

**Fishing:** catching fish for food, sale, barter, or sport. (Scouting)

**Flail:** using a flail as a weapon. (Combat)

**Flatter:** making people like you by complimenting them to the point they begin to trust your judgement. Opposed by Willpower. (Social)

**Flirt/Vamp:** arousing sexual interest in an appropriate subject, for whatever reason. Opposed by Willpower. (Social)

**Forgery:** making fake documents and/or signatures that look authentic. (Covert)

**Gambling:** gaming for money. Note that some gambling includes games of skill, and others games of chance – this skill helps largely with the former, and knowledge of the latter, including a good estimate of the odds. Also the ability to cheat at games, and spot cheaters. (Professional)

**Geography:** broader than *Area Knowledge*, Geography is the knowledge of general topography, terrain nature, biomes, etc. (Knowledge)

**Heraldry/Court Rituals:** knowledge of signs, symbols, and devices used to denote rank and family of the nobility. Also knowledge of court rituals, such as how many trumpet calls to announce a king as opposed to a duke, etc. (Knowledge)

**Herb Lore:** knowledge of, preparation of, dosage of, and dangers of using herbs as medicinal agents. While it may tell you which herbs to avoid, this skill does not go into specific poisons – see *Poisons* for that skill. See *Botany* for a broader knowledge of plants. (Scouting, Knowledge)

**Hide Traces:** hiding any traces that people or animals used an area. This includes hiding tracks as well as camping areas. (Scouting)

**History:** knowledge of historical figures and events. This can be a broad and shallow skill, such as World History, or a narrower and deeper skill, such as history of a specific state. (Knowledge)

**Hunting:** hunting and killing animals for food, hides, sport, or whatever. (Scouting)

**Infiltrate:** slipping into a guarded camp, either by pretending to have a right to be there or simply by avoiding all contact. (Covert)

**Inn Keeping:** the knowledge of running a hotel or inn: includes kitchen, bar-keeping, maid service, stable, etc. (Professional)

**Interrogate:** extracting information from an unwilling subject. There are two basic types of interrogators: those who get their subjects to trust them, and those who psychologically abuse them. Chose one type. Opposed by Willpower. (Social)

**Intimidate:** psychologically brow beating someone else into doing your will. Does not involve any physical component. Opposed by Willpower. (Social)

**Jeweler:** making and evaluating jewelry. Includes assessment of gems, gold, silver, etc. (Professional)

**Juggling:** juggling anything you can lift. See also *Performing*. (Athletic)

**Jumping:** jumping for distance and accuracy. (Athletic)

**Knife:** using a knife in combat, but not necessarily to throw it. (Combat)

**Knife Throwing:** throwing a knife accurately and with force. (Combat)

**Knot-tying:** tying functional and/or ornamental knots for various purposes. [Mediocre] (Athletic)

**Lance:** using a lance (a type of hand-held spear used from horseback). Does not include the Riding skill. (Combat)

**Language:** speaking and understanding a language. Every character knows their native language well at no cost – take this skill to

learn foreign languages. Each language learned is a separate skill. [No default, or may default to similar language] (Knowledge)

**Leatherwork:** working with leather – includes tanning, preparation, tooling, sewing, etc. (Professional)

**Legal Process:** knowledge of legal matters. [Terrible] (Knowledge)

**Legends/Stories:** knowledge of legends and stories, either as a source for entertainment, wisdom, or clues to treasure hunting, etc. (Knowledge)

**Lie/Pretense:** dissembling your true intentions, origins, or role from others. Opposed by Detect Lies. (Social)

**Lip reading:** seeing what people are saying by watching their lips move. (Covert)

**Literacy:** reading and writing. (Knowledge, Magic)

**Map Sketching:** creating reasonably accurate and readable maps from observation. (Scouting)

**Masonry:** working with stone. (Professional)

**Medicine:** diagnosing and treating injuries and diseases in humans and other sentient beings. (Knowledge)

**Merchant:** broad knowledge of what it takes to be in the business of selling or trading, either retail or wholesale. (Professional)

**Mimic Animal Noises:** making a noise which sounds like a specific animal. (Scouting)

**Move Quietly:** moving without attracting attention. Opposed by Perception. (Athletic, Covert, Scouting)

**Musician (each instrument separate):** mastery of an instrument (which may be voice). See *Performing*. (Professional)

**Navigation:** finding your way based on the stars, position of the sun, map-reading, etc. (Scouting)

**Observation:** trained ability to notice and remember things – **conscious** application of Perception and memory. The **player's** notes are the **character's** memory. (Scouting)

**One-handed Axe:** using small axes as combat weapons. (Combat)

**One-handed Sword:** using any sword designed to be used with one hand. (Combat)

**Oratory:** keeping the focus of a group of people through speaking, and attempting to sway them to your point of view. Opposed by group's average Reasoning-1. (Social)

**Parley/Negotiate:** reaching a compromise solution. (Social)

**Performing:** stage presence – actively entertaining people. You'll need another skill to actually entertain with, such as *Juggler*, *Storyteller*, *Musician*, etc. A musician without the Performing skill may be skilled at producing music, but lacks "audience connection" and won't be as popular as a musician with good Performing skill. (Professional)

**Persuade:** convincing an individual of your point of view. Opposed by Reasoning. (Social)

**Pick Locks:** opening locks without the correct key. Penalty of -1 with improvised lockpicks. Difficult locks may have an additional penalty. (Covert)

**Pick Pockets:** removing items from an individual's pockets, belt, purse, etc., without them noticing it. Opposed by Perception. [Terrible] (Covert)

**Pike:** using a very long hand-held spear as a weapon – most useful in formations, especially against cavalry. (Combat)

**Poisons:** knowledge, use, preparation, and dosage of various poisons. (Covert)

**Politics/International:** knowledge of the international situation in a given area, and of the internal politics of states within that area. May be for a broad area, such the entire known world, or a more focused area, such as Europe. In the latter case, the knowledge is more detailed. (Knowledge)

**Pottery:** making pots, plates, bowls, etc., from clay. Includes the ability to assess the value of other potters' work, knowledge of good clay sources, etc. (Professional)

**Read Opponent:** roughly estimating a given opponent's skill level in combat. An

exceptionally good result may even reveal a particular combat “style,” if appropriate for the setting. (Combat)

- Repartee:** delivering witty sayings, usually double entendres, which cannot be construed as libelous but carry hidden insults or stings. (Social)
- Riding:** riding and controlling a horse (or other riding animal – specify) comfortably, safely, and with precision. (Athletic)
- Running:** you practice a lot – better speed than non-runners, as well as distance. (Athletic)
- Salesmanship:** selling someone something. Opposed by Willpower. (Social)
- Savoir-Faire:** functioning smoothly, without social blunders, in any upper or middle class setting. (Social)
- Seamanship:** assisting in any task on a large sailing vessel. (Professional)
- Shady Contacts:** knowledge of the underworld, or, in a strange city, at least general underworld habits and likeliest places to contact fences, etc., without offending them. (Covert)
- Shield:** using a shield or buckler in combat, both on offense and defense. [Mediocre] (Combat)
- Shiphandling:** directing seamen to correctly handle a large sailing ship. Includes piloting and navigation skills. [Terrible] (Professional)
- Shopkeeping:** running a shop of some sort – knowledge of basic bookkeeping, sources of materials, rotation of stock, general prices, sales techniques, etc. (Professional)
- Sleight of Hand:** manipulating small objects cleverly in your hands so as to conceal what you are actually doing with them. (Athletic)
- Sling:** using a sling in combat. [Terrible] (Combat)
- Smithy:** working metal into tools, weapons, ornaments, etc. [Terrible] (Professional)
- Spear:** using a spear in combat, but not including throwing it accurately or powerfully. (Combat)

- Spear Throwing:** throwing a spear powerfully and accurately. (Combat)
- Sports, Various:** each sport is a separate skill – hurling, lacrosse, etc. (Athletic)
- Staff:** using a staff as a weapon. (Combat)
- Storytelling:** entertaining by recounting stories, either from your past or from other sources. Storytelling without the *Performing* skill is more likely to be successful in a bar or other personal setting than in a professional setting. (Social)
- Streetwise:** Savoir-Faire for the lower classes. (Covert)
- Survival:** surviving in the wilds. Includes basic fire making, food procurement, and shelter construction. Won't be fancy, but you'll be alive. (Scouting)
- Swimming:** moving yourself in water without danger of drowning. (Athletic)
- Tactics:** knowledge of the best way to arrange a group of warriors so as to take best advantage of the situation, terrain, their skills, etc. Also reading an opposing group's tactical sophistication level. (Combat)
- Tailing:** following someone without their noticing. Opposed by Perception. (Covert)
- Tailor:** turning cloth into clothes, as well as mending clothing. Can also make other items out of cloth, such as tents. (Professional)
- Teaching:** imparting knowledge or skills to others. (Professional)
- Team Acrobatics:** working with others trained in this skill to perform acrobatic maneuvers such as stacking, vaulting, trapeze work, etc. (Athletic)
- Teamster:** handling an animal or team of animals pulling a wagon, carriage, coach, etc. (Professional)
- Thaumatology:** the knowledge of magic spells, results, abilities, etc. Does not require any Magical Ability, nor is it required to perform magic. [No Default] (Knowledge, Magic)
- Theater:** the skills and knowledge associated with the theater: acting, directing, management of props, sets, the house, the

stage, etc. Not the same as pretending to be someone else offstage – see *Lie/Pretense* for that skill. (Professional)

**Theology/Myths/Rituals:** knowledge of a specific religion's beliefs, dogma, and rituals. It may also be Comparative Theology, in which case the knowledge is broader – covers more than one religion – but shallower. (Knowledge)

**Throwing:** throwing things accurately, but not specifically optimized to do damage. That is, it's not a combat skill, though it could be used as one, with –1 to damage-dealing ability. (Athletic)

**Tracking:** following animals or sentient beings in terrain where they might leave traces. Of limited use in urban areas, it is more a nature skill. (Scouting)

**Trail Blazing:** finding an optimum route through wilderness, and marking your trail, either obviously or subtly. (Scouting)

**Two-handed Axe:** using any two-handed axe designed as a weapon. (Combat)

**Two-handed Sword:** using any two-handed sword as a weapon. (Combat)

**Urban Survival:** the skill of the urban poor: where to find free or cheap food, shelter and clothing; what parts of the city to avoid, who not to offend, etc. (Covert)

**Ventriloquism:** “throwing your voice” so as to make it sound as if it comes from somewhere else. Also disguising your voice. (Covert)

**Veterinarian:** diagnosing and treating animal injuries and diseases. (Knowledge)

**Weather Sense:** predicting the weather for the near future. (Knowledge)

**Weaving:** spinning yarn from wool or plants, then making cloth from yarn. (Professional)

**Whittling:** carving wood into useful or aesthetic shapes. (Athletic)

**Woods Lore:** knowledge of woodland animals, plants, cycles, etc. (Scouting)

**Zoology:** knowledge of animal behavior, habits, diets, capabilities, etc. (Knowledge)

## Attributes

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There are six attributes in this *Five-Point Fantasy* system. The GM may customize this list as she wishes – changing the attributes included, adding or deleting them at will. The six included in this customized version of *Fudge* are:

<b>Reasoning</b>	Thinking ability; puzzle-solving; intelligence; mental acuity.
<b>Perception</b>	Awareness of the environment; raw ability to notice things.
<b>Willpower</b>	Strength of will; psychic stamina; determination; guts.
<b>Strength</b>	Physical strength; lifting/carrying capacity; ability to deal damage.
<b>Agility</b>	Physical dexterity; adroitness; native talent for physical skills.
<b>Health</b>	Fitness; resistance to disease and injury; physical stamina.

All attributes start at Fair. Each character may take two free attribute levels, either raising one attribute two levels, or two attributes one level each. (The GM may allow more or fewer free attribute levels – see *Campaign Power Levels*.)

In addition, players may trade levels – that is, lower an attribute to Mediocre in order to raise one other attribute one level, and so on. Also, subject to GM approval, a character may raise an attribute by taking an additional Fault, or by foregoing one of the two free Gifts.

Conversely, a player may forego one of his free two attribute levels in order to take an extra Gift – again, subject to GM approval.

Attributes are not linked to skills in this game, except in the following sense: the player is encouraged to choose attribute levels which make sense, given his skill list. For example, three or more points spent between Combat, Scouting and Athletic skills means that the character would logically be above average in Strength, Agility, and/or Health. If the player decides not to raise at least one of these

attributes above Fair, he should have a good story as to why they are abnormally low.

Attributes are used for three things in the game:

1. As very broad skills. There will be times in which no particular skill listed in the rules is appropriate for the task the character is attempting. In these cases, the GM will choose the closest attribute and have the player roll versus the attribute (possibly at a penalty).
2. In certain opposed actions, such as attempting to sneak by a guard (*Move Quietly* skill vs. *Perception* attribute) or a swindle attempt (*Con* skill vs. *Reasoning* attribute) or an attempt to strangle someone (*Strength* attribute vs. *Health* attribute). The GM will think of other cases readily.
3. As a broad handle on who the character is. A high Reasoning, low Strength character has a different flavor from the opposite attribute levels.

## Gifts

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Each character may have two Gifts from the following list, or other GM-approved Gift. In addition, for each Fault chosen beyond the first two, the character may have an additional Gift. The GM may limit the number of Gifts available from this method, as things can get a little out of hand ... You may also gain a Gift, with GM approval, by foregoing one of your free attribute levels.

**Certain Gifts, marked with an asterisk (\*)** may be lost if abused. *Contacts*, *Favors Due*, and *Patron* depend on the goodwill of others, and it's possible to push them too far or too frequently. *Good Reputation* can be eroded by inappropriate behavior, and *Rank* can be lost if you break the rules of the organization granting the rank.

**Ambidexterity:** you can use either hand equally well. Great for those times when you're wounded in an arm ...

**Attractive:** you're good looking – either handsome, beautiful, pretty, or whatever level you wish. (Warning: the more attractive you are, the more power you have over susceptible people, true, but the more likely you are to be abducted, etc.)

**Beautiful speaking voice:** +1 to NPC reactions. Also works for a singing voice if you take a Musical skill.

**Charisma:** people tend to like you, believe you, and are willing to follow your lead.

**Common Sense:** when you are about to do something incredibly stupid that will harm yourself or the party, the GM will warn you.

**Contacts \*:** you know some influential or knowledgeable people who can supply you with information.

**Danger Sense:** the GM will make a Situational roll – on a Good or better result, you'll be warned of some imminent danger.

**Divine Favor:** the ability to cast Clerical Magic – see *Magic*. [Costs two Gifts]

**Empathy with Animals:** animals trust you and domesticated ones tend to obey you. Cruelty to animals nullifies this Gift.

**Empathy with Sentient Beings:** see *Innate Magical Ability: Second Sight*.

**Familiar:** only available to characters with *Magical Power* or *Magical Talent*. You have a magical familiar, which may talk and aid you in spell-casting and other tasks. This is an NPC played by the GM.

**Favors due \*:** some people owe you favors, which you may collect. Each favor you collect must be approved by the GM.

**Focused:** you are at +1 to any lengthy task, but don't notice things outside this task, such as that brigand about to skewer you ...

**Good Memory:** you have an unusually good memory. The *player* may take notes during the game and act as if the *character* remembered them.

**Good Reputation \*:** you're well known as a hero, healer, leader, fighter for justice, etc.

**High Status:** you are of the gentry or religious class – or nobility if you take this Gift twice.

**Innate Magic:** you have an inborn talent for a specific magical ability. See *Magic* for details.

**Intuition:** you have a feeling about what option to take when confronted with a choice. The GM will make a Situational roll in secret.

**Lucky:** once per hour (real time), you may reroll a bad dice roll, and choose the better of the two rolls.

**Magic Resistance:** you are resistant to direct magic: +3 to Willpower in any Opposed rolls versus magic.

**Magical Power:** the ability to perform magical feats through the study of Scholarly Magic. You may take multiple levels Magical Power. See *Magic* for details.

**Magical Talent:** the ability to perform magical feats through Hedge Magic. You may take multiple levels of Magical Talent. See *Magic* for details.

**Never forgets a \_\_\_\_:** fill in the blank with name, face, or whatever the GM will allow.

**Never Gets Lost:** you always know which way is North, and can retrace your route with a little effort.

**Night Vision:** you see well in dim light, but not in absolute darkness, of course.

**Pain Tolerance:** ignore wound penalties at Hurt, and you are only at -1 at Very Hurt.

**Patron \*:** someone in power likes you. This can be simply a letter of recommendation, or it can be a favor granted.

**Perfect Timing:** if someone says to open the gate in five minutes, you'll do it within two seconds of that time. Also valuable in performing.

**Peripheral Vision:** you can see further to the sides than most people – less easily attacked from the side-rear.

**Quick Reflexes:** not easily surprised by any physical attack, and you adjust quickly to shifting footing.

**Rank \*:** you have the right to command others in an organized body of soldiers or police.

**Rapid Healing:** you heal twice as fast from wounds – but not magically fast.

**Resistant to Poison:** poison has only half effect on you.

**Tough Hide:** subtract 1 from each amount of damage you take.

**Veteran:** you're experienced – add one level to each of three skills that are currently at Fair or Mediocre.

**Wealthy:** you start with more money than the average starting character. This can be in cash and/or equipment.

## Faults

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Each character **must start with two Faults** from the following list, or other GM-approved Fault. In addition, each Fault chosen beyond the mandatory two allows the player to choose an additional Gift for his character, **or** raise an attribute one level, subject to GM approval.

**Absent-Minded:** your attention tends to wander if bored.

**Annoying Voice:** you sound terrible.

**Appearance:** your appearance is off-putting in some way, whether ugly or unkempt.

**Bad Back:** you are limited in what you can lift.

**Bad Eyesight:** you don't see very well – pick one: poor distance or up-close vision.

**Blunt and Tactless:** you have no social skills in dealing with sensitive people.

**Code of Honor:** your actions are constrained by your personal behavior code.

**Color Blindness:** you confuse lots of colors.

**Combat Paralysis:** you need a Good or better Health roll in order to act in a dangerous situation.

**Compulsive Carousing:** you are at -3 Willpower to resist a good time.

**Compulsive Gambling:** you are at -3 Willpower to resist a gambling game.

**Compulsive Generosity:** you are at -3 Willpower to resist giving things away to those perceived to be needier than you.

**Compulsive Lying:** you are at -3 Willpower to avoid lying just for fun.

**Coward:** you take very good care of yourself.

**Curious:** you are at -3 Willpower to resist exploring something new or unusual.

**Delusions:** the world doesn't work the way you think it does, in some important way.

**Dependent:** you're responsible for someone unable to care for themselves adequately.

**Duty:** you must perform active duty a certain amount of time.

**Dwarfism:** you are very short for your race.

**Easily Distractible:** did you say something?.

**Easy to Read:** you give away your thoughts and feelings to any who care to observe you.

**Enemy:** there is someone who wants to kill, imprison, or otherwise trouble you.

**Fanatic Patriot:** your country, right or wrong.

**Frightens Animals:** you have an aura that animals find terrifying.

**Garrulous:** you won't shut up.

**Getting old:** and all that implies.

**Glutton:** you're hungry.

**Goes Berserk if Wounded:** you're a danger to your friends, even.

**Greedy:** you want more.

**Grouchy:** you're usually irritated and try to spread the mood.

**Gullible:** -3 to Reasoning to believe an unknown "fact."

**Hard of Hearing:** what?

**Honesty:** you hate to break a law. See *Truthfulness* for not liking to lie.

**Humanitarian:** you help the needy for no pay.

**Idealist:** you're not grounded in reality.

**Impulsive:** you act before thinking.

**Intolerant:** you hate a certain type of person.

**Jealous of Anyone Getting More Attention:** you have to be the star.

**Lame:** you limp, which can affect speed and agility.

**Lazy:** you work hard at avoiding work.

**Lechery:** you're overly fond of the appropriate sex.

**Loyal to Companions:** you won't abandon, cheat, hide treasure from, etc., the party members. This one may be mandatory.

**Magic Susceptibility:** you are at -3 Willpower to oppose hostile magic.

**Melancholy:** life is *so* sad.

**Miserliness:** you hate to let it go.

**Mute:** you can't speak.

**Night Blindness:** you see poorly in dim light.

**Nosy:** your neighbor's business is yours.

**Obese:** you waddle.

**Obsession:** you *must* do it, or have it, or whatever.

**Offensive Habits:** too many to list. Some of the other Faults listed actually fall under this category, such as *Nosy*, *Grouchy*, *Garrulous*, etc.

**Offensive Odor:** you stink.

**One Eye:** you lack depth vision and can be blindsided, literally.

**One Hand:** it works overtime.

**Outlaw:** you're wanted by the law.

**Overconfident:** you know you can't fail.

**Owe favors:** you owe someone favors, and they'll ask you for them sometime.

**Pain Intolerant:** you're at -1 if Scratched, -2 if Hurt, and -3 if Very Hurt.

**Phobias:** lots of these - you're at -3 Willpower to avoid acting out of control in certain situations: snakes, darkness, heights, cats, falling, crowds, spiders, open or closed spaces, magic, loud noises, etc.

**Poor:** you start with less equipment and cash, and if you don't buy off this Fault, will always lose any you gain.

**Practical Joker:** you can't resist. Somebody's gonna hurt you someday.

**Primitive:** you're from a pre-metal-working society.

**Proud:** many things are beneath your dignity.

**Quick to take offense:** you're thin-skinned.

**Quick-Tempered:** you blow up when crossed.

**Quixotic:** you vigorously champion lost causes.

**Reckless Bravery:** you take no thought for your safety in dangerous situations.

**Reputation:** you're well known as some sort of louse.

**Secret:** if it's revealed, you'll be embarrassed, arrested, or worse - maybe that warrant out for your arrest, or your second spouse?

**Self-defense Pacifist:** you'll fight, but you'll never start a fight - no preemptive strikes.

**Shyness:** you never want to talk to strangers.

**Social Stigma:** you're obviously from some low-caste group.

**Stubborn:** you don't easily admit you're wrong. Has nothing to do with Willpower.

**Susceptibility to Poison:** you're at -3 to Health in Opposed rolls for poison.

**Trickster:** you regularly have to take a risk to thwart some villain, even if just a petty one.

**Truthfulness:** you can't tell a believable lie.

**Unlucky:** if something bad happens to someone in the party, it's you.

**Vain:** you're the best-looking and/or finest person in the world. Aren't your companions lucky?

**Vow:** you're committed to some action.

**Worry Wart:** you wring your hands a lot.

**Xenophobia:** you dislike and fear people different from the folks you grew up with.

**Youth:** you're so young no one takes you seriously. Also, lose one level each from three skills – you just haven't had time to develop everything that well yet.

## Magic

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There are four types of Magical abilities in *Five-Point Fudge*:

- *Innate Magic*
- *Hedge Magic*
- *Scholarly Magic*
- *Clerical Magic*

*Innate Magic* takes no study – it's a Gift you're born with, possibly given to an entire race of beings, such as all Elves. There are no skills associated with *Innate Magic* – just a Gift.

*Hedge Magic* and *Scholarly Magic* are both learned techniques, but are handled differently, and are not interchangeable. Even though these skills are learned, not everyone has the ability to perform these types of magic – you must have the *Magical Power* Gift in order to perform *Scholarly Magic*, or the *Magical Talent* Gift in order to perform *Hedge Magic*.

*Clerical Magic* is actually performed by a deity through the character.

### Innate Magic

This type of magic may be appropriate for Faerie races, who have an inborn talent for magic that has nothing to do with the learned magic of human magicians. The GM may also permit a human character to have *Innate Magic*.

Each *Innate Magical* power requires the Gift *Innate Magic*. Each such Gift provides only one type of *Innate Magic*, taken from the list below. The GM may ban some of these talents, or create others – ask. Note that some types of *Innate Magic* have been listed as separate Gifts, such as *Danger Sense*, *Empathy with Animals*, etc.

*Dowsing:* you can find water in the earth.

*Eagle Eyes:* you can see things clearly at a great distance.

*Fire-Starter:* you can create fire, though not control it. That is, you can cause something flammable to burst into flames (takes three combat rounds for small items), but can't make fireballs or direct the fire to spread in a given direction.

*Fortune Telling:* you can see a possible future, as through a glass, darkly. This only works on others, and never on events which are important to you – your own future is always obscured.

*Green Thumb:* plants respond extraordinarily well to you – increased growth.

*Healing Hands:* you can heal one level of wounds with touch. This takes one minute and is fatiguing.

*Second Sight:* you can see through illusions and “read” general personalities. You can't read minds or know any details of personality, but you'll know who to trust if you concentrate.

*Shapeshifter:* you can change into one GM-approved animal or plant form. It takes three combat rounds to change fully, during which you are defenseless. [Costs 2 Gifts]

You don't need to spend any points on skills to have Innate Magic – you only have to buy the Gift. No skill roll is usually required – the talent is automatic, though may take time. Should it ever be an issue, each talent is known at a Great level.

The GM should determine any innate magic abilities for non-human races in her world.

### **Hedge Magic**

(My thanks to S. John Ross, the true “Ace Mana Basher” of the *GURPS* system, for this idea.)

Hedge Magic is the “peasant” version of magic: hedgerow witches and village wizards concocting herbal potions, creating charms, nullifying (or, alas, casting) curses, etc.

You may spend up to four points in the Hedge Magic group, but only as many points as you have levels of the *Magical Talent* Gift. That is, if you take only one level of *Magical Talent* Gift, you may only spend one point on Hedge Magic skills.

The skill list for Hedge Magic follows, and is treated like any other skill group. That is, one point spent in Hedge Magic allows you to choose 3 skills at Fair and 1 at Mediocre – and so on for other point quantities. Each skill is a mundane skill found in other skill groups – if you learn it in the Hedge Magic group, there is no need to learn it from another group.

You may use a mundane skill from this group without applying Hedge Magic. **But if you use Hedge Magic, you can accomplish more than you could otherwise.** Hedge Magic is not flashy magic – you'll never see major magical effects from it. It's nonetheless effective in what it tries to do.

Hedge Magic is fatiguing, however – your Health attribute drops one level, temporarily, for each use. If your Health level falls below Terrible, you are exhausted and collapse – treat as the fatigue equivalent of “Incapacitated.” A level of fatigued Health is regained simply by

resting 15 minutes. Another possible downside to Hedge Magic is that the results may be perceived as magical, which, depending on the situation, may get the caster in trouble.

The following mundane skills are the **only** ones which may be enhanced by Hedge Magic, unless the GM permits otherwise. **Those without descriptions simply provide enhanced results.**

#### **Animal Handling**

**Astrology:** fortune telling for other folk – grants no inkling of your own future.

**Camouflage:** if you don't want to be seen, you're **very** hard to spot.

**Cooking:** tasty, nourishing, mildly healing.

**Counseling:** your sympathetic ear and wise advice can soothe troubled souls.

**Craft:** most of the craft skills, such as Pottery, Smithy, Tailor, etc., allow you to make superior quality items more quickly. These items are of exceptional quality, but are not really magic items ... or are they?

#### **Detect Lies**

**Farming:** a very common use of hedge magic, you can bless or curse crops: increased yield, faster growth, etc. – or the opposite.

**First aid:** you can stop bleeding with a touch, and enable the severely injured to survive until appropriate care is available.

**Herb Lore:** the archetypal hedge magic skill: preparation of magical concoctions. While not as potent as alchemical elixirs, they are quicker to make. Common potions include healing, sleep, love, charisma, strength, endurance, etc. – ask the GM what's possible. Use *Poisons* for harmful potions.

**Medicine:** expeditious and efficacious healing.

#### **Move Quietly**

**Poisons:** your poisons are more potent, faster acting, and harder to detect. Shame on you.

**Storytelling:** you can enthrall an audience, and even sway their mood to your purposes.

#### **Tracking**

**Veterinarian:** expeditious and efficacious healing. For evil hedge witches, this is also the skill used to sicken animals, a common complaint in former days.

**Weather Sense:** you're remarkably accurate.

### Scholarly Magic

Scholarly Magic is the "upper class" version of magic: sorcerers in towers poring over ancient tomes, wizards roaming the world seeking out creative spell-crafters and new sources of power, colleges of magicians teaching apprentices while debating amongst themselves the merits of this spell or that, etc.

The scholarly magic system is so large that it is in a separate file, which can be found at: [http://www.fudgerpg.com/playtest\\_register.html](http://www.fudgerpg.com/playtest_register.html)

### Alchemy

Alchemy is a single skill, and can therefore be powerfully unbalanced. Fortunately, alchemists are not usually adventurers, and a PC alchemist is more likely to be able to recognize elixirs than have time and materials to prepare them – because an alchemical elixir takes a **lot** of time, equipment, and materials to prepare. A fully equipped alchemical laboratory requires great wealth, which means either a high status or patron to afford. Also figure an elixir takes months to prepare properly (and are thus expensive, if they're looking to buy any ...).

In short, while the PCs may encounter elixirs, they probably won't be making any. Nonetheless, a PC who learns the alchemy skill, with a Gift of *Magical Power* is capable of making elixirs, given enough time and materials. Those with the skill but without the Gift can identify elixirs and determine dosages, but can't prepare them.

Given all that, the GM can have elixirs in the game which produce any magical effect she wants.

### Clerical Magic

The Gift *Divine Favor* is required to use Clerical Magic. It's possible to play a priest without Divine Favor – simply choose the Professional skill *Counseling/Priest* and assemble an appropriate set of skills. But such a priest has no ability to use Clerical Magic. Note also that you don't have to be an ordained priest in any religion to have *Divine Favor*.

Skills available to a character with *Divine Favor* are divided between the mundane and the supernatural. The supernatural are cast strictly through the power of the God or gods served by the cleric – see *Calling on Divine Favor*, below. If the cleric's behavior is inconsistent with the God's desires, this ability is withdrawn, at least temporarily.

**Supernatural skills in the following list are detailed – any other skill is mundane and uses the description in the Skill list above.**

This list assumes a benign deity who grants free will and supernatural aid to its followers in times of crisis. Other skills may be appropriate for other types of clerics – plant magic for Druids, for example, and more spirit magic for shamans. Evil clerics will have an entirely different skill list – your characters should pray they never meet them ...

**Aid Task:** by touching someone who is trying to accomplish a task that is in the deity's interest, you can grant a +1 to their skill.

### **Arcane Lore**

**Banish Spirits:** you can force spirits and demons from another plane to return to their proper plane.

**Bless:** you can grant a +1 (or more, if the GM is willing) defensive bonus to someone, which lasts until the next combat ends.

### **Counseling/Priest**

**Detect Lies:** your ability at this is enhanced.

**Exorcism:** you can force a spirit or demon which has invaded a body or dwelling to leave.

**First Aid**

**Healing:** you can channel healing from the deity you serve.

**Medicine****Oratory****Parley/Negotiate****Persuade**

**Remove Fatigue:** you can restore endurance to the weary.

**Repel Undead:** you can ward off zombies, vampires, ghosts, etc., from your presence.

**Teaching****Theology/Rituals**

**True Sight:** you can see through illusions.

**Ward:** you can protect a person or all within a room-sized area from supernatural evil – spells, spirits, undead, demons, etc.

**Calling on Divine Favor**

When a cleric with *Divine Favor* calls on his deity, make an Unopposed action roll against the specific Clerical Magic skill. Certain actions may be Opposed, such as *Exorcism*, or *Warding* minions of a hostile deity.

**On a Good or better result**, the cleric's petition for divine favor is answered. For supernatural skills where exact results aren't quantified (such as *Healing*), the better the rolled result, the better the answer to the prayer. For example, a Good result may reduce a wound by one level, while a Superb result might completely heal an injured character.

**On a Fair or Mediocre result**, the favor simply isn't granted.

**On a Poor or worse result**, the deity *may* be angry with the cleric. The GM should consider the character's recent actions, especially in regard to the cleric's religious beliefs. If there are any reasons for the cleric's deity to be less than satisfied with service rendered, this is the time for that to become abundantly clear. If the cleric's behavior has been exemplary (so far as the deity is concerned), a failure simply means

the deity was busy with other things or considered the favor unimportant (or counter to its own desires) for some reason.

**Modifiers:** The GM can apply any modifiers she thinks applicable. A +1 might apply if the petitioner has been a model devotee, or the requested divine favor will further the deity's cause. A -1 might apply in the opposite cases, or if the most recent petition for Divine Favor ended in a Poor or worse result.

**Campaign Power Levels**

The default power level of *Five-Point Fudge* is near the middle range of what different GMs want in their campaigns. It produces *potential heroes*: characters above the norm in abilities and experience, but not (yet) powerful heroes.

This middle range is deliberate, as it makes it fairly easy to customize the rules up or down to suit most needs. So if the characters created here seem too weak or too powerful to your tastes, this section is for you.

**More Powerful Characters**

You have a few options to make more powerful characters using *Five-Point Fudge*. The most obvious is to grant the players **six-point characters** (or even higher). You can do this with the existing point descriptions as they are, or add a 5-point option, which looks like:

For Six-Point+ Characters Only:	
Points Spent in a Group	Skills at Level
5	2 at Superb 2 at Great 3 at Good 4 at Fair

**Note:** this option should **not** be used with five-point characters, as there is a requirement that all characters must have skills from at least two different skill groups.

**Less obvious but probably better** for the players is to give them five-point characters with **five free levels** after character creation, subject to GM approval. That is, once a player has made a normal five-point character, he can then submit five skills to the GM for approval to raise one level each. (Or, if the GM is willing, a skill could be raised two levels, taking up two of the free levels in one skill.)

The GM may veto certain skill raises, however – it can be unbalancing to have too many Superb skills in a single character, for example. It can also be unfair to the specialized fighters in a group if the non-fighters are allowed to raise their combat skills to Great or Superb. However, if the GM has a combat-intensive campaign in mind, this may be the only way the party can survive...

See *Balfo* in *Sample Characters* for a five-point character with five free levels (the recommended way to create more powerful characters).

Another way to help characters is to allow them more than two free attribute levels and/or more than two free Gifts.

Yet another way to help characters is to expand the **Trading Skills** possibilities. This option creates more choices for the players, which can be good or bad, depending on your players. It's good in that character creation becomes more flexible, but bad in that the choices can overwhelm someone making their first *Fudge* character. It's probably best not to use it for your first character, and possibly not at all. If using this suggestion, **do not use narrowly focused Points** and add the following rule to the *Trading Skills* section:

You may also trade two skills of the same level for one skill at one level higher (all skills involved must be in the same skill group). For example, you could trade two Fair skills for one Good skill. This type of trading, two skills for one skill of the next level higher, is restricted, however: **you may**

**not do this more than twice in any one skill group.** The GM may set more severe restrictions, such as no more than once per skill group, or no more than two such trades for the whole character, whether in the same skill group or two different skill groups.

### Less Powerful Characters

If you are running a long-term campaign, you may wish to start your players with less powerful characters, so they can experience development through their own efforts.

The most obvious way to do this is to allow the players to have only **four-point characters**. If you do this, do not allow anyone to spend four points in a single skill group – each character should always have skills from at least two groups.

Another way to reduce the power level is to disallow narrowly focused points, as they are a cheap method of adding higher skill levels to a character.

A further way to limit power, **even with five-point characters**, is to disallow 4 points in a single group, or even 3 points. This means a character will have a broad range of skills, but none of them very high.

This idea can be carried even further: allow a player to spend 2 points in a skill group, for example, but only if he spends them as if he were spending points on two different groups. For example, a player might spend one point on Combat Skills, taking three skills at Fair and a fourth skill at Mediocre. Then he could spend another point on Combat Skills, taking three *different* skills at Fair and an eighth skill at Mediocre. Thus, the player would have spent 2 points on Combat Skills, but would have 8 skills overall instead of six – but have them at a lower level.

Yet another way to create less powerful characters is to reduce the number of free attribute levels to one or zero, and/or to reduce the number of free Gifts to one or zero.

Finally, you can select from the suggestions above and create your own restrictions. For example, you might allow five-point characters, not allow more than three points in any one skill group, grant them only one free attribute level, and disallow narrowly focused points. Or you might allow four-point characters, and not allow a player to spend more than two points in any one skill. And so on.

See *Tagra* in *Sample Characters* for a sample four-point character.

## Sample Characters

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On the next few pages are some sample characters. These characters were made in **less than five minutes each**, and are not intended to be optimized or even to create a balanced party. They are presented simply to show diverse characters that can be made quickly and easily with the *Five-Point Fudge* system.

Note that Jimma has skills not listed above – this is entirely in keeping with *Fudge*. If you can think of a skill your character would logically have, make a case for it to the GM.

**Faults in these characters marked with an asterisk (\*)** are extra to balance either an additional Attribute level or Gift.

### Balfo, a Halfling Scout

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#### Attributes

Reasoning: Good  
 Perception: Great  
 Willpower: Fair  
 Strength: Mediocre, Scale -2  
 Agility: Good  
 Health: Fair

#### Gifts

Night Vision  
 Never Gets Lost

#### Faults

Halfling (Scale -2, +3 to Move Quietly Skill; worth **two** Faults)  
 Humanitarian \*

#### Skill Groups:

Scouting: 3 pts  
 Athletic: 1 pt  
 Combat: 1 pt (narrow)

#### Skills:

##### — Scouting: 3 pts —

Observation: Great  
 Tracking: Good  
 Map Sketching: Good  
 Woods Lore: Good  
 Navigation: Fair  
 Move Quietly: Superb [Fair +3 levels from **Fault**: Halfling]  
 Survival: Fair  
 Mimic Animal Noises: Fair

##### — Athletic: 1 pt —

Balance: Fair  
 Climbing: Fair  
 Throwing: Fair  
 Swimming: Mediocre

##### — Combat: 1 pt —

Bow: Good  
 One-handed sword: Mediocre

**Note:** to make Balfo a more powerful character by adding **five free levels**, the GM allowed the player to change the following skills:

Observation: Superb  
 Tracking: Great  
 Mimic Animal Noises: Good  
 Balance: Good  
 Climbing: Good

Had the player asked, the GM would not have been willing to let the player raise Balfo's **Bow** skill, an already narrowly focused skill, as the campaign was not combat-intensive.

**Jimma, a Gem Merchant**

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**Attributes**

Reasoning: Great  
 Perception: Good  
 Willpower: Good  
 Strength: Mediocre  
 Agility: Fair  
 Health: Fair

**Gifts**

Wealth  
 Never Forgets a Face  
 Contacts

**Faults**

Obese  
 Owe Favors  
 Curious \*  
 Dependent (daughter Marga, age 7 – her mother is dead) \*

**Skill Groups:**

Professional: 4 pts  
 Scouting: 1 pt (narrow)

**Skills:**

— **Professional: 4 pts** —  
 [The GM approved of adding skills from other groups; also, the player traded 1 Fair skill for 2 Mediocre skills in this group]  
 Barter/Haggle: Superb  
 Jeweler: Great  
 Evaluate Goods: Great  
 Merchant: Good  
 Knowledge of Trade Routes: Good  
 Bluff: Good  
 Fast-talk: Fair  
 Etiquette: Fair  
 Literacy: Mediocre  
 Archaeology: Mediocre  
 — **Scouting: 1 pt** —  
 Observation: Good  
 Move Quietly: Mediocre

**Familla, a Diplomat/Spy**

---

**Attributes**

Reasoning: Good  
 Perception: Great  
 Willpower: Good  
 Strength: Mediocre  
 Agility: Fair  
 Health: Fair

**Gifts**

Beautiful Speaking Voice  
 Attractive

**Faults**

Duty  
 Ambitious  
 Compulsive Flirt \*

**Skill Groups:**

Social: 2 pts  
 Knowledge: 1 pt  
 General Skills: 1 pt  
 Scouting: 1 pt

**Skills:**

— **Social: 2 pts** —  
 Parley/Negotiate: Good  
 Lie/Pretense: Good  
 Flirt: Fair  
 Fast-talk: Fair  
 Persuade: Fair  
 Etiquette: Fair  
 — **Knowledge: 1 pt** —  
 Political Conditions: Fair  
 Foreign Language (specify): Fair  
 Literacy: Fair  
 Geography: Mediocre  
 — **General Skills: 1 pt** —  
 Pick Locks: Fair  
 Knife Throwing: Fair  
 Climbing: Fair  
 — **Scouting: 1 pt** —  
 Move Quietly: Fair  
 Observation: Fair  
 Map Sketching: Fair  
 Herb Lore: Mediocre

**Andrea, a Shady type**

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**Attributes**

Reasoning: Great  
 Perception: Great  
 Willpower: Mediocre  
 Strength: Mediocre  
 Agility: Good  
 Health: Mediocre

**Gifts**

Night Vision  
 Innate Magic (Eagle-Eyes)

**Faults**

Quixotic  
 Secret (wanted in another city)

**Skill Groups:**

Covert: 2 pts  
 Professional: 1 pt (narrow)  
 Combat: 1 pt  
 Knowledge: 1 pt (narrow)

**Skills:**

— **Covert: 2 pts** —  
 Move Quietly: Good  
 Pick Locks: Good  
 Shady Contacts: Fair  
 Urban Survival: Fair  
 Detect Traps: Fair  
 Disguise: Fair  
 — **Professional: 1 pt** —  
 Gambling: Good  
 Merchant: Mediocre  
 — **Combat: 1 pt** —  
 Throw Knife: Fair  
 Knife: Fair  
 Brawling: Fair  
 Read Opponent: Mediocre  
 — **Knowledge: 1 pt** —  
 Evaluate Goods: Good  
 Literacy: Mediocre

**Yarro, a Fighter**

---

**Attributes**

Reasoning: Mediocre  
 Perception: Good  
 Willpower: Fair  
 Strength: Good  
 Agility: Good  
 Health: Good

**Gifts**

Quick Reflexes  
 Pain Tolerance

**Faults**

Blunt and Tactless  
 Compulsive Carousing  
 Proud \*

**Skill Groups:**

Combat: 3 pts  
 Athletic: 2 pts

**Skills:**

— **Combat: 3 pts** —  
 One-handed Sword: Great  
 Bow: Good  
 Shield: Good  
 Read Opponent: Good  
 Tactics: Fair  
 Brawling: Fair  
 Knife: Fair  
 Fast-Draw Sword: Fair  
 — **Athletic: 2 pts** —  
 Acrobatics: Good  
 Climbing: Good  
 Riding: Fair  
 Swimming: Fair  
 Move Quietly: Fair  
 Balance: Fair

**Pietro, a Wizard**

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Pietro has taken one less Attribute level than allowed to balance an extra Gift.

**Attributes**

Reasoning: Great  
 Perception: Good  
 Willpower: Mediocre  
 Strength: Fair  
 Agility: Fair  
 Health: Mediocre

**Gifts**

Magical Power (4 levels)

**Faults**

Jealous of others getting more attention  
 Obsession: collect magic items  
 Secret: Changed name to avoid Assassins  
 Guild, who is still looking for him \*

**Skill Groups:**

Scholarly Magic: 4 pts  
 General Skills: 1 pt

**Skills:****— Knowledge Spells: 2 pts —**

Contact Mind: Good  
 Scry: Good  
 Announce Danger: Fair  
 Language Mastery: Fair  
 Memory: Fair  
 Reveal: Fair

**— Scouting/Outdoor Spells: 1 pt -**

Climb: Fair  
 Fire Mastery: Fair  
 Light Mastery: Fair  
 Enhance Senses: Mediocre

**— Professional Spells: 1 pt —**

Heal Injuries: Good  
 Cure Disease: Mediocre

**— General Skills: 1 pt —**

Literacy: Fair  
 Move Quietly: Fair  
 Quarterstaff: Fair

**Leonora, a Cleric**

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**Attributes**

Reasoning: Fair  
 Perception: Good  
 Willpower: Great  
 Strength: Mediocre  
 Agility: Fair  
 Health: Fair

**Gifts**

Divine Favor (costs two Gifts)  
 Patron: Adept of the Church

**Faults**

Lame  
 Compulsive Generosity  
 Duty to the Church \*

**Skill Groups:**

Clerical Magic: 3 pts  
 Knowledge: 1 pt  
 General Skills: 1 pt

**Skills:****— Clerical Magic: 3 pts —**

Bless: Great  
 Aid Task: Good  
 Healing: Good  
 Ward: Good  
 Banish Spirits: Fair  
 Counseling/Priest: Fair  
 Detect Lies: Fair  
 Repel Undead: Fair

**— Knowledge: 1 pt —**

Arcane Lore: Fair  
 Medicine: Fair  
 Herb Lore: Fair  
 Literacy: Mediocre

**— General Skills: 1 pt —**

Riding: Fair  
 Etiquette: Fair  
 Veterinarian: Fair

**Gruschka, a Hedge Witch**

---

**Attributes**

Reasoning: Good  
 Perception: Mediocre  
 Willpower: Great  
 Strength: Mediocre  
 Agility: Fair  
 Health: Good

**Gifts**

Magical Talent (3 levels)

**Faults**

Appearance: Ugly  
 Loyal to Companions  
 Getting Old \*

**Skill Groups:**

Hedge Magic: 3 pts  
 Knowledge: 1 pt  
 Scouting: 1 pt

**Skills:**

— **Hedge Magic: 3 pts** —  
 Herb Lore: Great  
 First aid: Good  
 Medicine: Good  
 Animal Handling: Good  
 Detect Lies: Fair  
 Basketry: Fair  
 Storytelling: Fair  
 Counseling: Fair  
 — **Knowledge: 1 pt** —  
 Area Knowledge: Fair  
 Arcane Lore: Fair  
 Legends & Stories: Fair  
 Theology/Myths/Rituals: Mediocre  
 — **Scouting: 1 pt** —  
 Woods Lore: Fair  
 Move Quietly: Fair  
 Survival: Fair  
 Mimic Animal Noises: Mediocre

**Tagra, a Four-Point Troubadour**

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The GM started the characters at 4 points, with only one free Attribute level and one free Gift. Only one Fault was required, and narrowly focused skills were allowed. If Tagra were a 5-point character, she'd have two points in Professional.

**Attributes**

Reasoning: Good  
 Perception: Good  
 Willpower: Mediocre  
 Strength: Mediocre  
 Agility: Good  
 Health: Fair

**Gifts**

Beautiful Speaking Voice

**Faults**

Social Stigma: Wandering entertainer

**Skill Groups:**

Professional: 1 pt  
 Athletic: 1 pt  
 Social: 1 pt (narrow)  
 Knowledge: 1 pt

**Skills:**

— **Professional: 1 pt** —  
 Performing: Fair  
 Music (Voice): Fair  
 Music (Lute): Fair  
 Dancing: Mediocre  
 — **Athletic: 1 pt** —  
 Acrobatics: Fair  
 Juggling: Fair  
 Balance: Fair  
 Sleight of Hand: Mediocre  
 — **Social: 1 pt** —  
 Storytelling: Good  
 Fast-Talk: Mediocre  
 — **Knowledge: 1 pt** —  
 Legends/Stories: Fair  
 History: Fair  
 Foreign Language (specify): Fair  
 Area Knowledge: Mediocre

## Combined Point-cost Summary for Five-Point Characters

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This table, combined with the skill, Gift, and Fault lists, are all you really need to make *Five-Point Fudge* characters quickly and easily. Enjoy!

Points Spent in a Group	Skills in that Group, at which Levels		General Skills Point: Skills at Level
1	Broad Focus	Narrow Focus	3 at Fair, from any two or three groups
	3 at Fair 1 at Mediocre	1 at Good 1 at Mediocre	
2	2 at Good 4 at Fair	1 at Great 1 at Good 1 at Fair	
3	1 at Great 3 at Good 4 at Fair		
4	1 at Superb 2 at Great 3 at Good 3 at Fair		