



The Money College of Magic

For *GURPS IOU* (or any other game where you can bribe the GM to include it . . .)

by Brian Hogue

"Do you have what it takes? The guts and gumption to take on the very best? The ability to keep your mouth shut?"

"But I don't want to be an enforcer! I'm a SCA student!"

"Guido and his people? No, they handle the . . . public relations, you might say. We're the other ones."

What hidden powers lie in the halls of the School of Conservative Arts at Illuminati University? Surely, such publicly utilized power as money can't be their entire source of power. Of course it can be! It's just that some methods of gaining that power may be more esoteric than others and one of them is directly under the control of the ArchDean.

Maybe everything at IOU is directly under her control, but the Mighty One In White does have her special little pet projects. The public face of these is of course, her enforcers, lead by the intimidating Guido. She's got a few others, and it probably isn't surprising that one of them is a hidden graduate-student only department inside the SCA: the Department of Financial Wizardry.

The Economancers are a secret cadre of talented wizards, masterful money manipulators, and other financial geniuses (no old money here, unless it's from an Old Magery family, too, or some other source of actual talent) who work for two important goals.

1. Protect the ArchDean's Stock Values.
2. Get Money.

They know that they are not the only financial arm of the ArchDean, but feel no less important for that. Plus, once they "graduate" they are some of the richest people on the planet. What could be better?

The secret weapons of the Economancers are twofold. First is Voodoo Economics, a Ritual Magic style mostly focusing on the Path of Luck and its various money-assistance (and money hindrance) rituals. Those who follow that path -- which can be anyone, since Ritual Adept and Ritual Aptitude can be trained -- also develop obscure relations with money-minded spirits. It is said that they have even found an ore-bearing version of the Earth Elemental (the gnome) to ally with.

The second, and somewhat more rarified group, are those students who were either born with -- or were granted through some mysterious (and usually expensive) ritual -- Magery or single-College Magery: Money College. That's right, the Money College, a whispered and here-to-for unseen Magical College, not under the control of the College of Metaphysics. It's not *strictly* under SCA control, either. Rumor has it that the head of the department is one of the ArchDean's cats (probably a white, fluffy one), but not even the students see their boss in a direct light. There are

only a few professors, who make up the "administration" arm of this organization. The work, as always, is done by the grad students.

This, then, is their secret arsenal of hidden spells. They'd be great for any modern wizard, but Caveat Emptor (the motto of this department), for the ArchDean has them so heavily bound in intellectual property rights that any use of them is dangerous; a critical failure (or critical success) might just get her attention . . . The Money College is not their only means of market manipulation; time travel, mind control, and even well-placed illusions do just as well, and indeed, the risks carried by Money College spells usually means that the Economancers will do anything to avoid having to use them.

Critical failures on money-manipulation or creation spells like Create Money, Shape Finance, or Destroy Money also have a good chance of summoning an IRS Agent (as per Summon IRS Agent, below, with a casting cost equal to energy expended for the spell). Even if only a weak IRS Agent is summoned, it attracts the attention of the IRS as a whole, and repeated screw-ups by Economancers can cause those characters to gain the IRS as an enemy. For that reason, to avoid angering the ArchDean, many of those varieties of spells are cast off-campus, surrounded by powerful pentagrams.

Note that all of these spells are based upon the subjective ideas of the person involved; someone from the Aurient on Discworld would not view a gold coin (much less the devalued currency of Ankh-Morpork) as a particularly valuable item, but a citizen of Ankh-Morpork might find Agatean paper money very valuable if he knew how much gold he could get for it. Similarly, someone brought out of the past might not find much value in a single coin from their time, but to a collector, or anyone who recognizes what collections can be worth, it might be very valuable indeed.

Any spell cast on a diffuse target or class of targets such as a corporation can be targeted by going to the "center" of that target/class. This does not mean just walking up to corporate HQ and touching the wall. The CEO's office, the main boardroom, or even an important secretary's desk all may be used for this purpose.

Many of these spells are resisted by IQ, making them difficult or impossible to use on standard **GURPS** demons or Summoned IRS Agents. Said creatures harbor no compunctions about using them on others. This raises the interesting question of what units demons use to measure soul-currency in. Thankfully, this means that neither the summonable IRS Agents or Demons can be affected by Resist Money, and are quite amenable to bribery.

Money levels, whether in cost or amount, are based off the standard fantasy environment. They should be multiplied by the usual amounts in different eras. The GM may, however, wish to be a bit less generous with some of the more powerful spells like Shape Stock Market or Create Money.

Seek Money (VH)

Information

This is the pride and joy of the Economancers, their basic spell, and, unfortunately, their biggest embarrassment. Someone leaked it to the outside world that one of the ArchDean's favorite suits was enchanted with this spell and that led to the discovery of the Money College in general by the College of Metaphysics. It tells the caster the direction, distance, and general nature of the nearest significant amount of any one type of financial power.

However, the details are slightly different. This doesn't mean that it just leads them to the nearest coinage, or other physical money. It can lead the caster toward a bank with a dumb loan board, or toward a rich-but-gullible dreamer. It would tell the caster, for example, if an individual was carrying checks or credit cards that could draw upon large sources of wealth, if the caster chose to look for "accounts" or something similar. While the spell will give the general nature of the

money-source, it will not tell the caster how to obtain the money. That's up to the caster -- or his financial advisor -- to figure out on their own. Known sources of the specific type of money may be screened out if the caster specifically mentions them before casting the spell.

This is also a Knowledge spell.

Cost: 4

Time to Cast: 10 seconds

Prerequisites: Magery, Divination (Plutomancy) (p. TM23)

Item: A forked stick, a suit of clothing, or a gem. The gem must have a 'star' in it, like a star sapphire, which will rise out of the gem to lead the caster towards the nearest source of money.

Energy cost to create: 80. The "stick" must be inlaid with enough precious material or unique artwork to make its price \$500; the suit should be worth at least that much. The gem can be made significantly cheaper, but for every division by two (\$250, \$125, etc.) of the base price, the fatigue cost to use the spell increases by four.

Test Money

Information

Lets the caster know if a given currency is sound or not. This includes financial stability of the source of the money and if it is counterfeit. It does not, however, say whether or not the money is magically enchanted (although created money WILL show up as having a limited lifespan . . .). It can be used to check stocks and similar items of financial interest, but cannot be used to appraise buildings, artwork, or similar items of "indirect" financial worth. It can, however, test the purity of precious metals.

This is also a Knowledge spell.

Cost: 1 to test one particular unit of money, or 3 per hex to check all the money in a 1-hex area.

Item: Staff, scales, wand, or jewelry. The jewelry may be in the form of a magnifying glass with a gem-lens. Modern wizards might also enchant a cash register. *Energy cost to create:* 100.

Exchange

Regular

Originally called "Money to Other Money" by the finance wizard who invented it, the name was hastily changed by his partner, who had some experience in marketing. This spell allows the caster to exchange any on-hand currency for any other type of currency, at precise current market value. This may be less than what they could get for it if they haggled! It will not get them money in exchange for valuable items: they will actually have to sell that sort of object, such as mined gold or stocks. Company scrip in cyberpunk games can, however, be exchanged for its real worth. If the GM does have access to the flux rolls (p. CW61) he may wish to use them for large denomination changes.

Duration: Permanent

Cost: 2 for cash up to \$20, 3 for up to \$100, and an additional 4 for each additional \$100. For very large changes, see Shape Finance, below.

Prerequisite: Test Money

Item: Staff, scales, wand, or jewelry.

Shape Finance (VH)

Regular; resisted by IQ

Lets the caster alter a target's, or, more usually, two targets' financial status, such as the arrangement of stocks, the types of currency they hold, and the location or status of their total net worth (into and out of liquid assets, for example). It may also be used to exchange very large amounts of cash cheaper than with Exchange. This spell cannot generate additional "value"

although the rearrangement may end up producing money if, say, cash is transmitted into stocks. This spell usually must be cast on two or more different targets, unless it is transferring (for example) between one individual's checking and savings accounts or switching types of money. Use total distance modifiers to both targets. Shaping does not incur transaction fees and takes place at a "rate" of \$2,000 per second. It does not require banks or stock agents to process the forms.

An unstable arrangement of money -- GM's call, such as an arrangement that would cost more per year than the targets' earning could support -- will last only while the spell continues, although no special concentration is required, and then it will collapse, leaving the target penniless. A smart caster, however, could use time with a highly unstable financial situation to get a significant advantage on the market, especially in a fast-paced stock exchange. If cast on diffuse entities, such as a corporation, the GM should use the Resistance to Area Spells on p. M14. To avoid large rolls, the GM may wish to use the skills percentage on p. B45 at the level of the average resistance, minus the amount by which the caster made, to determine how much of the finance "resists" and cannot be shaped.

Duration: 1 minute

Cost: 8 per \$1,000 of net worth to be shaped; 4 to maintain. The entire value of a specific item must be paid for to manipulate it: a caster could spend 80 to manipulate a \$10,000 account out of a target's net worth of \$250,000, but could not spend 40 to manipulate just \$5,000 out of that account.

Prerequisite: Magery, Sense Money, Exchange

Item: Staff, wand, jewelry, or appropriate equipment for mundane money manipulation.

Appropriate equipment might be: A quill or pen used to write checks, a stock broker's paddle, a PDA with digital access specifically for on-line brokerage. *Energy cost to create:* 800.

Create Money (VH)

Regular

When cast, will create currency where none existed previously! This spell will only produce actual money, not raw material (e.g., pure gold or things that may be sold for money, such as artwork or stock). The money produced will be a perfect replica of the real thing, including all anti-counterfeit measures; although in a public-magic universe, those measures may include magic resistant material or enchantments -- which would reduce the skill of the caster accordingly -- or magic-immune materials. In the latter case, that measure or the entire currency may not be reproducible. Also, the produced money will definitely be magical and can be detected as such by mages. Finally, in any world, there may be secret magic-resistance worked in to some denominations -- eye in the pyramid dollars, anyone?

Clever conjurors may cause the money to be produced out of coin machines or ATMs to conceal their magical usage. They might also do this to impress -- you can imagine everyone else's face when you wander nonchalantly up to the ticket machine, press coin return, and 50 quid in pound coins comes out of it. In any case, this does not affect the actual money held by the machine. Use Shape Finance for that.

This is also an Illusion and Creation spell.

Duration: One hour.

Cost: 2 per \$10 to be created. May not be maintained, but may be made permanent for 10 times cost. Half the cost if the caster has some physical representation of the money to be created -- for example, gold-foil covered chocolate coins!

Prerequisite: Shape Finance, Shape Earth

Item: Staff, wand, money-manufacturing equipment such as a printing press, or a money-holding item, such as a wallet or the traditional ever-full bag of gold. *Energy cost to create:* 600.

Coin Jet

Regular

Lets the spellcaster shoot a thin jet of coins from one finger. Each turn, the caster rolls versus DX-4 or Magic Jet to hit, and rolls for damage if he hits. This attack may be dodged or blocked, but not parried. Treat it as a hand weapon -- like a whip made of coins -- and it cannot parry. The coins created by this spell will be of the smallest denomination made of hard metals that is known to the caster, and will only last for about an hour after the spell terminates. However, a bathtub of pennies is still an enormous sum to be gotten for only a few seconds of coin-blasting (as long as the bathtub survives the "attack"), and clever players will be able to do much in an hour with that sum.

This is also a Technological (Metals and Plastics) spell.

Duration: One second

Cost: 1 to 3. Will inflict 1d-1 damage and has a range of 1 hex for each point of energy spent. Cost to maintain is the same. Will be new coinage, so may dazzle opponents in bright light.

Prerequisite: Create Money

Item: Staff, wand, or jewelry. *Energy cost to create:* 800. Will not create more coins per second than would equal its monetary value.

Destroy Money (VH)

Regular

Causes money (in any form, be it value of a corporation, piece of artwork, or cash in hand) to vanish without a trace! In the case of devaluing something, it will simply cause the item, for whatever reason, to not be worth quite as much. This may be useful for tax purposes to cast on the Economancer's own property!

It cannot be used to devalue currency or a class of items unless the caster (probably through vast ceremonial magic and some way of reaching everywhere that the currency is -- or utilizing the Law of Contagion with its manufacturing center) can affect each and every item. This will not cause anything but actual currency to disappear.

Careful usage of this spell can utterly destroy a stock market, by devaluing important stock prices or causing runs on the market. The caster might only have to affect one or a few corporations. Most worlds, however, have individuals or entities watching for such things. In IOU, this will very definitely attract the attention of the ArchDean. Use at your own peril.

This can be, in a silly world, a Fire spell as well, in which case cash will go up in flames, coins will melt, artwork will show fire damage or ash, etc.

Duration: Permanent.

Cost: 3 per \$10 to be destroyed. There must be a real-world change in the target -- for example, if you wanted to destroy the value of all baseball cards of a certain type, there must be at least a 1 cent change -- or whatever the GM considers "significant."

Prerequisite: Create Money, Ignite Fire.

Item: (a) Wand, staff, or jewelry. *Energy cost to create:* 300. (b) Wallet, bag, or other money-holding item. Always on. Will destroy any money placed into it. *Energy cost to create:* 600.

Predict Stock Market (VH)

Information

This useful spell allows the caster to accurately forecast the ups and downs of the market, barring other supernatural intervention. If the spell is overused in a campaign world, the GM may wish to apply penalties similar to those under divination on p. M55 for multiple questions. Unlike Plutomantic divination, this will not answer yes-or-no questions, and cannot tell the precise reasons for the change in the stock market or anything else, other than just what the stock market will do. Most financial wizards tend to use this spell instead of direct market-manipulation, unless direct manipulation is the only way to go, as there is less chance of summoning an IRS Agent.

Cost: 4 times the length of the forecast for a general look at the market, in days. Double the cost for a specific stock.

Time to Cast: 1 minute per day forecast

Prerequisite: At least 4 Money spells

Money to Stocks (VH)

Regular

Lets the caster exchange their money for stocks. Unlike Shape Finance, this spell will actually create stocks in the corresponding company, which will register as an increase on the market. It may, however, also decrease the end value of the stocks, and like all market-involved spells, carries considerable risk if done carelessly or in large amounts.

Duration: Permanent.

Cost: 3 per \$100 (before transmutation) transmuted into stock.

Prerequisite: Predict Stock Market, Shape Finance

Item: Staff, wand, jewelry, or stock ticker machine. *Energy cost to create:* 500.

Shape Stock Market (VH)

Regular; Special Resistance (see below)

This awesome spell is used only with the greatest of trepidation. Like Great Wish, it can never be learned at a level higher than 15 (although ceremonial magic may double that as high as 30), and the effects of a backlash are best left to the imagination, especially in a world connected to IOU, where the ArchDean is concerned. The Stock Market should be given some resistance roll determined by the GM based upon how many stocks the spell involves (not a direct correlation, unless the GM is feeling really nasty), with which it will vigorously resist any attempted tampering. If the wizard is successful, he may alter the market as he wills, "moving" it a rate of 10 points per minute overall, or 1 point per minute if he is manipulating specific stock. The effects themselves are theoretically permanent, although the stock market moves very quickly indeed.

Duration: 1 hour. May not be maintained.

Cost: 8 per point of stock. All stock points must be manipulated in order to affect the market at all.

Time to Cast: 1 minute per hundred points of stock in overall market.

Prerequisite: Shape Finance, Money to Stocks, Predict Stock Market, and a combined IQ + Economics score of 40.

Item: None known, but IOU Campus Legends claim that some of THE computer's sub-computers have been enchanted with this spell and hooked up to a fusion reactor . . .

Audit (VH)

Information; Resisted by IQ

Although a spell with such a fearsome name might be thought to be the exclusive province of the foul IRS Agents, this spell was actually invented by the Economancers. They use it in order to perform credit checks on potential students for the ArchDean, and to check the Departments' and Colleges' financial status reports, as well as on investments. When cast, it will give the caster a detailed report on the target's credit history, financial status, investments, net worth, and similar relevant information. It will not give any descriptions other than financial and a name/label for that financial information, but that can often be enough for whatever purpose the caster might have (e.g., finding a \$20,000 investment in "Lulu's Strip Joint Chain And Merchandising" in a prominent televangelist's Audit report might make for good blackmail). The caster may specify that the spell give only certain types of financial information (hidden, more than \$10,000, etc.).

This is also a Knowledge Spell.

Duration: Will be remembered perfectly for one hour, after which point, the caster is on his own (other than maintaining the spell)

Cost: 4, 2 to maintain.

Prerequisite: Seek Money

Item: A printer, a quill, or a computer. Will produce a form detailing the audit. *Energy cost to create:* 200.

Mass Audit (VH)

Area: Information; Resisted by IQ

As above, but can be cast over an area. The caster must be careful either to filter the incoming information or set up some form of mental multitasking to receive the information or he may be Mentally Stunned (Will roll minus half the number of people affected; mental multitasking is judged by the GM and up to player creativity). Rumor has it that the ArchDean is capable of casting this spell over the entire campus at once, for all forms of financial information, without breaking a sweat.

This is also a Knowledge Spell.

Cost: 3, 2 to maintain

Time to Cast: 5 seconds per energy point spent.

Prerequisite: Audit, Economics 13+

Resist Audit (VH)

Regular

This interesting spell was devised early in the history of the Economancers' war with the IRS Agents. Indeed, legend has it that the specific formula to create this spell was one of the ArchDean's real reasons for establishing the Money College in the first place. The story goes that, as all beings have opposites, the hidden "Master of the Revenue" (the true power behind the IRS and its various companion-agencies all throughout the cosmos) was causing the ArchDean some serious trouble in her take-over attempt at IOU. In fact, the current tradition of the Unseen Dean, say the Financial Wizards, comes from the hidden Master. The ArchDean's incoming staff included the founder of the Economancer Department, and he or she gained power from hastily devising the spells necessary in order to thwart the Master of Revenue. Naturally, the ArchDean only smiles when anyone alludes to this theory.

In any event, it is a powerful spell. Resist Audit makes the subject -- usually a person and his financial holdings, although a specific holding may be targeted -- totally immune to the effects of audits, in much the same manner as Resist Fire conveys immunity to flame and heat. Also like Resist Fire, this is not a contestable spell; Resist Audit, unless Countered or Dispelled, will trump the Audit and Mass Audit spells. Any investigation into the financial dealings of the person involved will yield totally legitimate results for the duration of the spell. Later investigations that use new evidence may find different results, but any investigation based on the results of one affected by Resist Audit will be completely flawed. Resist Audit will not affect previous investigations or evidence garnered up to the point of casting; those will remain, but no new investigations will turn up anything worthwhile.

This is also a Mind Control Spell.

Duration: 1 day.

Cost: 4 per person, 2 per day to maintain. Cost doubles if the subject must resist Summoned IRS Agents, who, being magical themselves, are more difficult to fool.

Prerequisite: Create Money, Test Money

Item: Staff, wand, or jewelry. Affects the wearer only. *Energy cost to create:* 1200 energy; must include valuables of some type adding up to \$800. May also be cast permanently on a document detailing a single financial holding or situation, for 200 energy, which will be always on but will only affect that document.

Resist Money (VH)

Regular; May be resisted by IQ

This spell was initially developed (in the IOU universe, at least) as a form of punishment. It might be used by a monastic order (not the Yen Buddhists, though) to attempt to free themselves from that symbol of worldly things, money, but for the Economancers, it is their secret weapon against those who seem to be too lucky in the world of finance. Resist Money makes the target totally immune to money and its blandishments. The target will be able to totally resist bribes or other forms of influence dependent on money, but will also be totally incapable of gaining money in any form or manner. He will not be able to win the lottery, earn a living, or have his stocks split. He will not even notice pennies on the sidewalk. Birthday cash presents will be lost in the mail: a true horror for a college student. He will not, however, be immune to the effects of money loss, and the cost of living for his status (p. B191) will be still very much in effect.

This is also a Mind Control Spell.

Duration: 1 day.

Cost: 4 per person, 2 per day to maintain. Cost doubles if the subject must resist truly stupendous cash amounts (over a million); cost triples if the subject must resist the elemental power of amounts over a billion or more.

Prerequisite: Destroy Money, Audit

Item: Staff, wand, or jewelry. Affects the wearer only. *Energy cost to create:* 1200 energy; must include valuables of some type adding up to \$800.

Block Credit (VH)

Regular; Resisted by IQ

A subtler outgrowth of the Resist Money spell, this (slightly cheaper -- or more Economized, the department would say) spell prevents the subject from accessing any form of "unreal" money and credit, such as checks, credit cards, or debit cards. The subject must use actual cash or barter to get goods. He will not be given money in such a fashion either, whether by loans or electronic transfer. Previously friendly shop clerks will not allow the subject to pay them later or to defer payment in any way other than barter, such as helping out at the store (but such help must be fairly immediate or enforced by supernatural means such as a Geas spell, not a mundane promise of future aid).

It is often more useful than Resist Money in attacking an enemy, as its effects are usually neither as immediate nor as blatant. Unlike Resist Money, it prevents credit loss as well as credit gain. Block Credit may be used as a blocking spell, either to stop a Money College spell (the entire College seems to be a sort of "metaphysical credit union" -- which, given the ArchDean's business acumen, may not be a metaphor) or to prevent one transaction. In such a case the spell is instant and has no duration.

This is also a Mind Control spell.

Duration: 1 hour.

Cost: 2 to cast, 1 to maintain.

Prerequisite: Resist Money

Destroy Credit Rating (VH)

Regular; Resisted by IQ

Sometimes, the nastiest attacks aren't nearly enough. Destroy Money might seem like a fairly horrendous thing to do to a person, but it is unfortunately limited in that it can only destroy money that is actually there. A particularly vicious scion of the urban jungle, trained by the Economancers, created this spell in memory of his days dealing with unpleasant credit card companies. It operates on the same principle as Destroy Money, only more so. While it will not

function on "real" money, it is otherwise fundamentally similar to Destroy Money; it causes the subject's "unreal" money, such as savings accounts, to vanish. Furthermore, it will ring up debts, drop savings accounts below zero, run up credit card charges, and default on loans. Used with precision, it can destroy someone utterly, and make it impossible for him to fight back. After all, getting a lawyer to clear your name takes money, too, doesn't it?

This is also a Mind Control spell.

Cost: 4 per \$10 to be destroyed. It may not be used on objects or on any similar object that would require a minimum value of 0.

Prerequisite: Block Credit Rating

Item: Wand, staff, or jewelry. *Energy cost to create:* 400

Summon IRS Agent

Special

Calls an evil magical bureaucrat; use the expanded demon generation tables on pp. G82-83, with the exception of the Special Abilities table and the racial template (see below). Incoming Infernal Revenue Spirits are usually rather nasty in temperament and prone to demon-like assaults on people. One notable distinction between IRS Agents and demons is a lack of creativity in both personality and appearance. The IRS Agents are uniformly dour and humorless, all wearing suits. They are always neatly groomed . . . well, right up until the claws pop out and they try to get the taxes out of you in the traditional pound of flesh.

The mechanics of the spell are otherwise similar to Summon Demon, save that countermeasures and demon-affecting magic, such as Pentagrams and Banish, are at -10 if the character doesn't have some form of money-management skill at 15 or higher (Accounting, Economics, or Merchant, for example) or Summon IRS Agent, as the nature of the beasts involved is slightly different. Knowing the names of Summonable IRS Agents doesn't help with either summoning or controlling them. (Most of them are named "Smith" or "Jones," anyway.)

Summoned IRS Agents can only be forced to perform tasks involving money and its collection and/or monitoring. They cannot be forced to protect or conceal financial misdoings on the part of their summoner, although they can be bribed! The general use of this spell is (by the Economancers) to bring down the wrath of Authority upon their enemies or (by the IRS Agents themselves) to summon back-up.

Use of this spell on the IOU campus is strictly forbidden. In fact, it's so forbidden, unless you know the spell exists, you don't know that there's a rule against it and those that do know, have no idea what horrible penalty will be inflicted for its deliberate use. The unfortunate tendency of Money College Spells when backfiring to summon IRS Agents is another reason why the Department is so hush-hush and treads lightly with their magic. Hopefully, the ArchDean would look upon an accidental summoning as no worse than she would a normal action that brought the IRS to campus . . . Fortunately, this spell is significantly harder than Summon Demon, as most IRS Agents dislike to be brought away from their important business.

This is also a Necromantic Spell.

Duration: 1 day. May not be maintained. If the agent completes the task for which it is summoned, it is free to act as it wishes if the caster does not remember to end the spell.

Cost: 40

Time to Cast: 1 hour. The casting requires filling out a copious amount of forms. High-skill casters know the special tricks and redundant information, and so will fill out fewer forms.

Prerequisite: Literacy, Magery, and at least one spell from each of ten different colleges.

Item: It is rumored that the cell-phones carried by the Agents can make summoning more Agents easier, but this has never been verified.

Special Abilities

(Based off the Extended Demonic Special Abilities table on p. G83.)

Roll three six-sided dice.

Roll Special Ability

- 3 Bonuses to reaction roll from bribery are doubled.
- 2 Paper trail; leaves generic tax forms in its wake as it moves.
- 1 Goes berserk at the sight of loose change (for 2d minutes).
- 0 Very ardent; if not given a suitable task quickly will attempt to audit any legal target.
- 1 Has no sense of hearing and will require all communication to be done by forms. In triplicate.
- 2 Takes 1 hit of damage per turn when away from the spot where it appeared.
- 3 Actually has fashion sense. Suit will be impressive and distracting.
- 4 Regenerates 1 hit per turn; roll again.
- 5 Unaffected by material money. Must be offered something . . . more important.
- 6 Skill 21 with Economics, Law, Accounting, and all Money Spells.
- 7 1d-3 extra pairs of arms (minimum 1), each with their own set of forms, calculators, etc. with relevant skill at 16.
- 8 Has Mage-Stealth (see p. M79) for 4d hours.
- 9 Summon two Agents instead of one; split IQ equally between the two; roll again.
- 10 Tunneling level 4; often used through mounds of paper.
- 11 Roll twice more.
- 12 Strong Will +3; roll again.
- 13 Mass Audit-25 for 5 ST cost.
- 14 Has the Terror advantage (p. U60) with a -5 to Fright Check.
- 15 Teleport-21 for 10 ST cost.
- 16 Strong Will +5; roll again.
- 17 Can use Destroy Credit Rating-21 once per appearance on this plane.
- 18 Invulnerable to physical attacks.
- 19 Knows all Money and Knowledge Spells at skill 25.
- 20 Regenerates 4 hits per turn; roll again.
- 21 Spit Acid-25 with a 5d base damage for 4 ST. Must rant about tax evaders for 1 second before casting.
- 22 Has a second suit. When changed into the second suit, re-roll all abilities. Including IQ.
- 23 Destroys any bank account by touching a physical representation, for 10 ST cost.
- 24 Has 1d Agents in Training (roll on all tables at -6) under its tutelage.
- 25 Has the support of a small, secret cult in local law enforcement and/or government.
- 26 Can access the bank account of any creature it sees for 2d minutes.
- 27 Knows all spells of any one of the following colleges at Skill 30: Money, Knowledge, Communication and Empathy, Mind Control. (GM's choice if this result was rolled; caster's choice otherwise.)
- 28 Corrupt Agent summoned! It has the use of Shape Stock Market-15 once per appearance on this plane. The energy cost is already paid for.

Infernal Revenue Spirit Agent 250 points

Based on Demon template (p. SPI52)

Advantages: Doesn't Fatigue [15]; Extra Fatigue 5 [15]; Invulnerability (spells resisted by IQ) [75]
*; Mathematical Ability [10]; Spirit Form (Physical Form +80%, Unlimited Lifespan +30%) [210].

*Agents resist these spells automatically. This is a modification of Invulnerability (p. CI59).

Disadvantages: Cannot Harm Innocents (Prevents direct harm of only truly honest folk or those who do not care about money (holy folk may be included if they are tax-exempt in the area where the Agent is summoned) -30%) [-8]; No Sense of Humor [-10]; Social Stigma (IRS Agent) [-15]; Vulnerability (1d from shotguns) [-10]; and at least 25 points in unpleasant (or at least inconvenient) mental or social disadvantages: Odious Personal Habits, Curiosity, and in some rare cases, Code of Honor (Will not take bribes).

Skills: Accounting (M/H) at IQ+5 [4]*; Law (Tax Law) (M/H) at IQ+5/IQ-1 [4]. Both skills will apply to the area in question.

*Includes +5 for Mathematical Ability

Uses in Campaigns

While developed from an IOU setting, the Money College is applicable to any genre where money is used, although some of the spells (especially the stock market group) are only really useful once banking and corporations have been developed. Its use needs to be restricted carefully by the GM, as money can be a source of real power. In particular, a good watch should be kept over the caster's net worth, and if it increases significantly, should be paid for by changes in the Wealth advantage.

A few of these spells, such as Summon IRS Agent or Coin Jet, are probably not too applicable to a non-silly world. However, the rest can fit in quite well. In a "secret magic" campaign, especially Illuminated or Cyberpunk (or both!) settings, knowledge of the Money College would be an invaluable weapon. Wars might be fought over books containing even one of the basic spells, as they led to understanding of the rest. Development of the college might lead to the birth of an entirely new corporation or conspiracy.

Terry Pratchett's *Discworld* is another setting in which the spells may be of great use. Financial Wizardry may not occur to the fiercely independent witches, or the somewhat static senior wizards, but the development or discovery of these spells by a desperate university student (perhaps one named after Alan Greenspan) could be the start of an interesting adventure. The Patrician might become quite sarcastic if there is a magical counterfeiter on the loose. Indeed, considering the Ankh-Morpork dollar-based economy of the Discworld, an adventure or campaign to hide the knowledge of the Money College may turn into a Chance to Save the World.

In *IOU*, this college will be under the firm hand of the ArchDean and her Economancers. PCs may run afoul of an Economancer who takes a disliking to their success in the finance world, or be ensnared in an obscure stock market ploy. It is also a nasty surprise to spring on players who think that the SCA is full of rich mundanes who couldn't possibly stand against their psionic blackmailers and Bearers of the Enchanted Swiss Army Knife. This can be a good way to regulate the power of PCs with Multimillionaire, who may be otherwise giggling happily as they fund their Gadgeteer friends' projects to, say, develop a new bio-ogre or develop an army of mecha to take over the English department.

Another possibility is the recruitment of one or more of the PCs to the Department of Financial Wizardry, as an extension of a graduate-level campaign. Unless a PC is very precocious, the ArchDean is unlikely to trust an undergrad with the knowledge of this powerful hidden weapon. Not only will the new member(s) have to deal with obscure and very difficult tasks, the failure of which might be directly supervised by the ArchDean, but they'll have to handle the problems of their new lifestyle. How will the PC deal with the double-life? The strange, and possibly unholy rituals involving magpie feathers? The insane amounts of wealth available to them? That last one might be easy to deal with, except that the ArchDean requires absolute secrecy, and public splurging (as well as private investment from unexplained sources in one's friends) is most heartily discouraged.

* * *

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(For my brother, with whom I laughed too little.)

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