



Boom or Bust

Credit Rating Simplified and Amplified for Long Campaigns

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A DARK TRAPEZOHEDRON PRODUCTION



CREDITS

Dedicated to Great-Grandmother Weitzel, who survived the Great Depression.

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BOOM OR BUST

Here is a “quick’n’dirty” general set of simplified rules for Credit Rating in CoC. This is done to expedite the Credit Rating system in the case of larger campaigns, specifically ones that involve a lot of travel like *Masks of Nyarlathotep*, but they may be used whenever Credit Rating is important. It’s intended to make things easier for the Keeper; adjustments may need to be made for different PC races, the time period, or the campaign you’re running. This system is intended to also streamline the process as well as add more flavor to the game.

DEFINING CREDIT RATING

The 7th edition Rules for *Call of Cthulhu* give Credit Rating as a skill one purchases with points that is checked for influence, monetary purchases, bribes, and social status. In other versions of the game set in earlier time periods, such as the Victorian *Cthulhu Gaslight*, the Credit Rating skill is even more important and part of the Interpersonal Skill set in its own right. Newer time periods may have Credit Rating as much less important, unless trying to bribe or buy something seriously costly. So, what is a Keeper to make of this when they are on long journeys or in large campaigns, and want to make the system for this mechanic much less about numbers and more... interesting for the players to consider? More realistic?

This supplement presumes the Keeper and Investigators are familiar with the Credit Rating system as in the 7e rules for the game. It also assumes the following two criteria:

1. **Credit Rating works as a “hybrid skill” of sorts.** Like Cthulhu Mythos, it can be added to, but like any other skill, it can be checked for improvement (or loss of improvement) at the end of a session.
2. **Credit Rating functions otherwise as it would in the normal CoC rules** – it is used for whenever the Keeper checks for character funds, financial issues with a character, or to impress people easily wowed by money. It can also determine what sort of goods the player character gets, where they can afford to stay on a trip, etc. Credit Rating can also fluctuate over time, forcing different avenues of approach for characters. Credit Rating can be used in determining whether a character gets a license for an automobile, a passport, etc.

If the Keeper and Investigators so choose, they might decide that it’s appropriate to keep track of their own spending for a sense of verisimilitude. This Keeper finds that a bit too difficult and thus assumes that, if Credit Rating is still positive or the player succeeds the check, they’re able to buy/do whatever they want with their money.

CHANGES TO CREDIT RATING

This supplement introduces some new alternations to how Credit Rating can function, and is intended to imitate real life fluctuations of money, stocks, and bank assets. It could be particularly interesting to set a game in the Classic Era (1910’s to 1930’s) and explore the Great Depression, Black Tuesday, and other such significant events in financial history with this method.

Since Credit Rating can be checked, these rules abolish the idea that it cannot be improved with simple skill checking. That is, the skill is rolled for improvement at the end of every improvement phase, chapter of the campaign, or whenever defined by the Keeper. This Keeper humbly suggests doing this every In-Game month as a Boom or Bust Cycle. Players will roll d100 against their current Credit Rating to determine if any change has occurred. However, unlike a standard improvement check, this is a contested roll to see what occurs to their liquid assets...

If the roll succeeds, the character has come into good fortune and may add 1d8 percentiles to Credit Rating, up to a base of 90. If it Extremely succeeds, add 8 percentiles; if it’s a critical success, the character has come into a financial boon and adds 10 + 1d10 percentiles to Credit Rating. In this way, a character could potentially gain up to 18 percentiles in Credit Rating, if they’re lucky; sometimes good things do happen to good people.

However, if the roll fails, then the character has lost money and financial standing; subtract 1d8 percentiles from Credit Rating. If it’s a fumble, the character has encountered financial ruin and subtracts 10 + 1d10 percentiles from Credit Rating. This means that, with really bad luck, a character could end up losing up to 18 percentiles in Credit Rating. Looks like the Mythos isn’t all they need to worry about...

We’re In the Money!

At the Keeper’s discretion, these boom-bust cycles can be a bigger or lesser deal depending on the character’s prior financial standing. For example, a poor person who encounters a Bust will suffer more than someone who is rich, and a poor person who encounters a Boom will benefit more than someone who is rich. The threshold for what “poor” and “rich” are in this context is already discussed in the 7e *Call of Cthulhu* Rulebook. Should the Keeper choose to use this idea, the following are suggested:

- **Financial Boom:** At the Keeper’s discretion, the financial gain could be a big deal to someone poor (always add 10 + 1d8) or not that big a deal at all to someone who is already rich (always add 1d4 instead).
- **Financial Bust:** At the Keeper’s discretion, the financial bust could be a big deal to someone poor (always subtract 10 + 1d8) or nothing to someone who is rich (subtract 1d4 instead).

In other words, the rich become richer and don't have as many financial worries, while the poor get poorer and must struggle more.

In addition, taking some financial risks or cautious actions, such as investing in stocks or choosing to live extra frugally for a while, might add penalty or bonus dice at the Keeper's discretion. This adds another layer of intrigue, making the system somewhat of a gambling mini-game and increasing the risk and reward, but it up to the Keeper's jurisdiction.

WHITHER THE MYTHOS?

Investigators always chasing after the strange beings that they are attacking or being attacked by need weapons, sometimes very expensive ones. Something illegal, very costly, or altogether hard to come by might cause an Investigators to suffer penalty dice when trying to come up with the money for it later during the Credit Check phase. Similarly, a mentally ill Investigator may find themselves having lost money they didn't realize they spent, or suddenly having money they shouldn't. These could be effects of a Bout of Madness, a mysterious benefactor or enemy, or simply because they needed to spend time and money convincing others of the truth. This can always induce an immediate Boom or Bust cycle, causing the Investigator to need to check Credit Rating. After all, rare books and mental soundness do not come cheap, especially if the character's reputation is in doubt...

Further Applications

Should any extra circumstances come up where the Keeper might choose to give or take money, these rules can continue to apply. For example, fines paid or money given as a gift might cause a minor Boom, and getting thrown into jail may cause a minor Bust. The Keeper therefore may take or add to Credit Rating as desired throughout the campaign, but they decide the amount added; it should never exceed 8 percentiles. For example, if a player comes into a large sum of money, they might add 3-5 percentiles to Credit Rating. If they're jailed, that tarnishes their reputation and they might lose 3-5 percentiles instead.

At the Keeper's discretion, whenever someone gets new percentiles, lower the maximum points if the character is rich, and raise the maximum if they are poor. So, for example, if everyone comes into a lot of money, the poorer characters get 8 percentiles because money to them is a big deal, while the rich characters get 3 percentiles since money's less of an issue to them.

At the Keeper's discretion, the above rule also applies for losing Credit Rating. For example, a jailed rich guy has more to risk in his reputation, so he'd lose 8 percentiles. A poor guy, while unable to make bail, is also probably expected to end up jailed at some point, so he'd only take 3.

Gain and Loss of a Different Sort...

Investigators are always seeking strange places, dark matters, and forgotten tomes and artifacts, but how are they supposed to afford all that travel and commerce? How could this affect their future purchases? Is there some method to judge that? The answer is yes, and it lies in this small supplement for *Call of Cthulhu* intended to help a Keeper use Credit Rating in a boom and bust cycle mechanic. It mimics the way stocks, money, banking, and other financial concerns work in reality, and is intended to add a little extra oomph to how Credit Rating functions on longer journeys.