

GURPS Dungeon Fantasy

V 0.4

By CPU Anon Heart

Psst. Hey. You there. Don't mind this dark corner I'm in. Do you want to be an adventurer? Go into dungeons, kill things, and take their stuff? No? You sure? It could make you rich, you know. There's lot of relics to be found in those places, lots of magic items. Grab some, bring 'em back... I'm sure you could make quite a bit of cash, you know.

Ah. I see you're interested. Sit down, buy a drink! Let's arrange a meetup! What sorts of skills do you have? Oh? What, you think you can go into a dungeon, just like that? Even if it's just filled with hobgoblins and horde pygmies, you can't just wander in with no more training than a farmer!

Well, fortunately, I see in your purse there that you have

1000 CP

with which to buy some starting gear and some training! Go on! Get some training, then come back. I'll give you a map to the megadungeon. Tell 'em that NPC Quest Giver sent you, eh? Lurking in the Dark Corner, if they ask you which one.

Hm... What sort of skills are you planning on picking up though? You can cross-train if you want, but it's cheaper to get all the skills from the 'right' place.

Class

Untrained:

Really? Well, if that's how you want to roll, I suppose I'll have to accommodate you... but while you wait for your fellow delvers, maybe you'll want to take a seat? Here, have a smoke, *oPen yOuR MinD. It'Ll cOsT yOu, but i cAN Teach yoU the Arts lOng Lost.*

Rogue:

Ah, the rogue stand! I thought you looked like a fellow vagabond! They'll give you discounts to learning skills about sneaking around, stabbing things in the back, and stealing their stuff without them noticing. Just make sure not to let your sticky fingers slip into your friends purses, eh?

Warrior:

Oh? You're heading for the warrior trainers, then? Planning on learning how to hit large monsters with sharp pieces of metal until they fall over, huh? Just make sure you're good at taking a blow, your buddies are going to be hiding behind you a lot.

Mage:

Ah, so you've the gift of Magery, do you? It'll serve you well in the dungeons. Sure, your magic doesn't do nature or healing quite so well, but there's a lot to be said for throwing around fire and lightning in a fight, or reshaping the earth and making some zombies for when you run into those particularly intractable problems. And besides, you're certainly the most *learned* of the delvers. If there's a puzzle, or some arcane lock, I'm sure you'll be better at solving it than even the rogue... but leave the mundane traps to him, yeah?

Priest:

One of the holy ones, out to smite the foes of your god, are you? Heh, I'm sure you'll do just fine! Just watch out, your buddies are going to come crying to you over every boo boo, and the wizard'll probably need an eye on him before he does something stupid like read a demon lord summoning spell.

Summoner:

A bit lazy of you, don't you think? Just summoning up your little friends to solve your problems for you? Well, it's not as if that's not a valid method, I suppose. The Summoner's stand will show you how to whistle up some little friends and shatter your foes.

Perks

Perks are discounted for their origin. 100 CP perks are free to their origin.

Untrained

Mind over Matter (100):

Foolish Delver. You've opened your third eye and gazed into the Abyss, and it has looked back; filled with eldritch beings and chaos that seek our reality. But it has left you stronger than you know. Your mind is now a weapon to be feared, allowing you to strike out with psionic power.... But beware! Every time you warp reality with your thoughts, those beasts who roam the realms Between may notice, and if they do, they shall certainly make their way toward you.

Pens and Pots (100):

Too often... *far* too often, a Delver finds himself unarmed. But not with you. Never with you. After all, there's a stick there, isn't there? And the difference between 'tool' and weapon... why that's just a matter of how you perceive it. By wrapping your thoughts around whatever weapon you take in hand, you can make it far more effective than it should be, allowing you to treat improvised weapons as if they were actual ones. A pipe hits like a broadsword, a staff stabs like a spear, a kitchen knife cuts like a dagger.

Think Twice (200):

Your mind is strong, your thoughts fast. So fast and so strong, in fact, that you can twist your very thoughts. By virtue of long practice, you have learned the ancient art of tearing your mind in two, allowing each section of your mind to act independently. Each section may call upon your powers to their full strength, and if someone wishes to mind control you, they must control both sides of your mind, or you will simply shut down the mind controlled and negate their grasp upon your thoughts.

A Merchant's Eye (200):

Gems and Gold why else would one such as you enter the dark domains in which monsters dwell? And oh so often, you find those domains collapsing upon you, or yourself too encumbered to remove that within. And *far far* too often, you find that what you have dragged into the light is worth far less than you thought at first. Fortunately, your eye is more discerning than most. With a glance, you may perfectly appraise the value of any object you find, and selling it will require little effort on your part. Furthermore, when you pawn something off, you'll find that people will pay you full price instead of taking the second-handedness into account.

To Delve in Madness (400):

Delver, delver, delver! You FOOL! You've invited those beasts into our world! What have you DONE? And yet... and yet... why do they not strike at you? Why do they ignore you? What are you, that beasts born of the twisted realms, of that Between Worlds do not- *cannot* notice you? (If this is unclear, the Notes section has a plain-text explanation).

Endless Lore (400):

A strong mind contains much information, does it not? Your thoughts are filled with information, allowing you to identify beasts with a glance, and imprint ancient tomes within your thoughts. Your memory will not fade, and upon entering a new realm, you will find your mind filled with lore pertaining to the foes you may face.

Rogue**Thiefdom (100)**

See that chest, my friend? I've hidden a map inside of it. How hard would it be to break in, do you think? Oh, but don't raise a weapon, friend, or the blade might strike flint, and the map might catch! Instead, I'll teach you how to get in with a more... subtle grasp. A lockpick opens so many doors... quite literally, heh. No worries, friend. By the time we're done, you'll be able to pick locks, unset traps, and set your own.

Scouting (100):

Of course, just getting an object isn't really enough to get through life, is it? After all, fiddling with locks is just so suspicious! But don't worry. People won't be suspicious if they don't see you coming, will they? I'll teach you to hide your presence, to blend into the crowd, and to generally move about unseen... even when you're in plain sight.

Buckle My Swash (200):

Sometimes, of course, things go wrong. A trap gets triggered, and alarm goes off, and next thing you know, there's a quartet of city gu- I mean, bugbears trying to smash your head in. You'll need to be able to fight them off. Here. I'll teach you how to use a weapon with *finesse*, teaching you all those little tricks to disarm your foes, or carve your own little symbol into a wall.

Do it with Style (200):

Hm? Do what with style? *Everything*, my friend! Once we're done, you'll be *stylish*, I assure you! You might not be attractive, sure, I can't fix that, but you'll be able to charm the pants from your mark, and the dark gods themselves will praise your silver tongue!

Ninja Arts (400):

Wha- oh, you're one of *those* types, aren't you? Well, it's not like I've never picked up a few tricks of that sort. I'll teach you how to do a few chi abilities, they're good backup, I guess. You'll have to sharpen the skills yourself, but I can start off by teaching you how to take a fall, notice incoming danger, and dodge better than you should. Work on it a bit, and you'll find you can channel a blow harder, protect your thoughts from those wizardy types, balance on a wire, blend with the shadow, you know, that sort of thing.

Auric Songs (400):

You know what sucks? For some reason, no one trusts us thieves! So here's my advice for you, friend. Learn to pick up a tune. Hum a few bars in just the right way, and you'll find you

can make people happier, more energetic, all that rot. Turns out, if hanging around with someone makes you feel better, you're less inclined to distrust 'em. Weird, huh? I'll teach you an instrument, your choice what kind, and when we're done, you'll be able to play songs and boost those around you.

Warrior

Knighthood (100):

So you wish to walk the path of the warrior, do you? I'll teach it to you. How to wield a weapon, how to protect yourself with a shield, how to wear armor properly, and most importantly, how to keep it all maintained. By the time you walk out of here, you'll be a terror on the battlefield, or I'll know why.

The Art of Chi (100):

Of course, just sharp steel isn't always enough, and we don't have time to train your body, do we? Let's get down to business. I'll teach you the tricks of those monk types. Reinforce your skin with chi, fall without getting hurt, control your metabolism... all that stuff. You'll have to use some incenses every once in awhile and meditate a lot, but small price to pay, yeah? I'll throw in some unarmed training as well. Sloppy brawlers get killed, when you punch someone, you'll do it right.

Wrath of the Righteous (200):

The grace of the gods is one of the few things that keep us going. We're not priests though, we don't use miracles and that shit. But get a god and stay faithful to him, and the heavens'll grant you their strength. Heal with a touch, detect evil, and call for help from the occasional Angel. Of course, follow this path, and you're probably a Holy Knight, not just a normal knight.

Unshakable Mind (200):

Turns out that meditation is good for your willpower. Funny, that. Wizards'll find it hard to control your thoughts, and those bloody evil priest types won't be able to make you run away scared. Backing off's just not in the vocabulary of a knight.

Born to Steel (400):

Look, divine backing's all very well and good, but it's useless if you don't make with the stabbing. I'll teach you how to imbue your weapon with power. You can flood whatever you're holding with Chi. It'll let you hit those cowards hiding in the back when you've got a sword, or set your sword ablaze for dealing with fungi, or make your hits explode for taking out swarms... that sort of shit. Learn some other arts, and you'll be able to imbue your swords with those as well. Magic, if you're the wizard type, holy light if you're faithful... that sort of shit.

Fist that Splits Heaven (400):

Look, sometimes you just can't hit things with a sword. Maybe you don't have it on you; maybe some stupid monster ate it. Whatever. Important thing is, that's when this stuff comes in.

Invoke Wood, Fire, Earth, Metal, and Water, either internally or externally, and you can do shit like cut incoming damage in half by bending like bamboo, or cover your skin in bark to weaken hits, or hey, just call down fire and destruction once a day. It's a lot harder than a wizard's spell though, both to learn and invoke, so don't rely on it too much unless you go all in and specialize.

Mage:

Magery (100):

So, you've come to learn the Art of Magic, have you? So be it! I shall awaken the arcane power within your soul! With words, gestures, and steps, you will call magic down upon your foes! But make sure to study, child! Magic won't just leap to hand. You have to do it *right*. It's tiring, too! But get good enough, and well, you'll find the easier spells don't take even a thought. Unfortunately, like most magic, you will need mana to call upon your spells.

Incantations (100):

Oh? Incantations? You're thinking for the long term, huh? Well, I can help you with that! Take the time, chant a little! Write up a scroll, brew a potion, whatever! With my help, I'll teach you to bind the magic of the very world to your will. You'll get a lot more flexibility, but it'll cost you quite a bit of time, and quite a bit of effort. Unfortunately, even rituals will need mana, so don't think you'll be able to cast these in places without.

Dungeon Styles (200):

Huh? You want to learn this? So be it! With a bit of tutoring from yours truly, you'll be able to create powerful magical styles; systems of bypassing the ordinary prerequisites of spells, and learn how to modify them in interesting ways! Extend the range of a spell you know, create an energy pool to power those within the style, guide spells with your mind instead of having to throw them, or learn other little tricks! Sure, most of these tricks will be tiring, but having them's better than not having them, right? And best of all, you'll find your spells are harder to counter!

Stabilization (200):

Oho! Smart of you to choose this one! You see, while a warrior may blunt his blade, or a thief lose hold of his picks, only we mages are so unfortunate as to suffer backlash when we thoroughly mangle a spell. But with the training I'm offering, you'll be able to stabilize any such errors, preventing your spells from backlashing! Though... it's a bit on the difficult side. You see, to prevent such a backlash, you'll need to know the mundane ways of doing it. Knowledge of natural law to prevent a fireball from burning yourself, or of the body to prevent a healing spell from perverting... that sort of thing.

Enchanter's Guild (400):

Oh? I thought you wanted to be an adventurer? Well, I won't turn down a new guild member! Just a few lessons with me, and I'll show you how to enchant magic items! And don't tell anyone of those silly adventurers, but we don't even need regents to do so! Just sit down, concentrate, and you'll find you can imbue ordinary items with magic! As a little bonus, I'll throw

in the trick for things such as teleportation magic... and all those other niggling little spells we wizardy types normally can't learn.

Adept's Training (400):

The best strength of a wizard is preparation, you know, this won't get you out of it. But if you're willing to accept that, then I'm sure I can teach you a few tricks! With this, every spell you cast will be cast *faster*. Where a fireball would require a second to summon to hand, and then another two to fully charge, and then have to be thrown afterward, I can make it so you'll have it conjured and thrown before anyone even knows you're casting! (This lesson does not actually guarantee they will not know you're casting. Terms and limits apply.). Of course, these lessons pay off far more in rituals, allowing you to cast a ritual that would require a minute in a second, or an hour in a minute, or a day in an hour! How's that for fast?

Priest:

The Divine Touch (100):

Be blessed, child, for you stand strong in the name of Heaven. Know this: Divine favor will be upon you, for a small tithe to this holy church. Whether you call upon the gods in unformed miracles, or in prayers equal to those of the spells of mages, you may choose a god and call upon their power. Beware, however, for the vile may choose to defile their profane homes, weakening the miracles you may call upon within.

Into the Wilds (100):

Of course, the divine strength of nature is not to be underestimated. Invoking the strength of the wild is no mean feat. The magic of nature, animals, and plants is unique to you, and you are not to be underestimated when calling upon them. Beware though, the greater the influence of mortal civilization, the harder it shall be to call upon the strength the wilds.

Peacekeeper (200):

Child, do you know what futility is? It is gathering a quartet of men whose only goal in life is to break into sealed spaces, murder whatever inhabitants there may be, and take their things. Now while this is acceptable so long as they break into the correct sealed spaces and turn in enough of those things as a tithe, such people are rarely inclined to work together long enough to accomplish their tasks. But fear not. With my teachings, you shall learn to keep the peace, to keep those who work beside you from falling into petty bickering or holding grudges over minor slights. So long as you remain, child, a party shall work together well, despite whatever issues the members may have with one another.

Master of Animals (200):

Child, you have a gift, do you not? A gift for the wilds, for the animals who wander in it, for the plants who embody it. I shall train you. I shall hone this gift into another tool with which you shall engage in the holy act of slaying monsters and taking their things. You will find that animals will understand your tongue, and that plants part in your path, leaving you comfortable when camping and

Master of Buffs (400):

Child, as the spiritual heads of our parties, it is only natural that we direct the blessings of the divine upon them. Heed my lessons well, and I shall teach you the sacred art of 'CoDzilla', stacking prayers and spells of enhancement upon themselves until even a peasant can stand against the strongest warrior. With my teachings, you shall find that spells you cast require far less concentration to maintain, allowing you to cast two before the strain begins to set in. With work, you shall find this number steadily increasing, allowing you to maintain greater numbers of spells without straining your abilities.

Shapechanger (400):

Child of the Wild, call upon it! I shall teach you to channel its power through yourself, to take upon the form of any natural animal you encounter. Though the number of forms you may take is limited by the strength of your mind, you may 'forget' forms you have learned in order to learn new ones if you wish.

Summoner:**Blood and Bone (100):**

Well. Well. WELL! So you've come to my stand have you? Come to learn the arts of necromancy and diabolism? A wise choice! Stick with me, and by the time we're done, you'll be summoning demons, raising skeletons, and cursing people with the best of them! Just make sure your friends don't turn on you, yeah?

Gaiac Servitude (100):

Oh? You want a less controversial magic? Well, fair enough. I'll teach you to call upon the elements and to bargain with the spirits of the wild. Either summoning elementals and spirits to do your bidding, or calling upon their power directly, and flinging around fire and ice. Both of these, I assure you, will be in my domain.

Never Call Up... (200):

Oh? Seems like you're smarter than most, huh? Lots of people skip this lesson. Leaves lots of room for replacements. Pay up and I'll teach you how to build... back doors, of sorts, into your summons. If they try and turn on you, they'll just straight-up be banished, even without you having to anything. The banishing's rather painful, so unless you've really gone and annoyed your summons, they'll do their best to avoid it.

... What You Cannot Put Down (200):

Or are you here to learn about the creatures? Smart of you. I'll give you lessons on how to spot the weaknesses of creatures you face, as well as how to take apart their corpses. Especially useful for necromancers, but most spirits appreciate a well presented offering. Of course, lessons in spotting weak points are *never* a bad thing.

Mass Buff (400):

You know the worst thing about having a lot of minions? Protecting them. What's that you say? They're supposed to protect you? Well, that's true, but if you protect them back, they get better at it! But it's so time consuming... well no more! Henceforth, whenever you cast a spell upon yourself, you may have it propagate to every creature you have summoned! Useful trick, no?

Deal with the Devil (400):

The thing that no one seems to understand about diabolism is that devils are tricky little things. I'm not sure *how* they don't understand that, given how many devils show up and try and make deals, but they don't. Well, either way, I'm willing to teach you the fine art of negotiations! By the time I'm done with you, you'll be able to talk a devil into selling you its services for an hour in return for a rock you picked up off the ground!

General**Blood Magic (100):**

The thing about Dungeon Crawling is that *far* too often, you'll be running low on supplies, mana, or other such useful things. Sometimes, you need to stretch out your supplies just a *bit* further. You know what's a good way to do that? Blood. Lots of blood. You may now pay for your spells and abilities by spilling your own blood. Okay, sure, everyone can do that, but with my teachings? Not only will you find that the injuries don't distract you (in fact, injuries will *never* distract you from casting!) but your spells will even grow *more* stable when you pay their cost in blood!

Companions**You All Meet in an Inn (50/200):**

Going into a dungeon all alone? How are you expecting to get away with that? No, you should bring some friends. Hm? Don't have any? Tell you what, I'll set something up for you. Gimme 50 CP, and I'll put you in touch with someone. Heck, since I'm feeling nice, give me 200 and I'll put you in touch with *eight*! And hey, I promise they'll have 600 CP worth of training as well as a free Class! Or if you do have some friends, well, gimme the CP, and I'll make sure they get that 600 CP starter allowance of their own.

NPC Quest Giver (50)

Hm? You want to hire me? Long term? Well, I'm not really *opposed* to it... tell you what. Slip me a bit of CP, and I'll join you on your journey. I won't be an active adventurer, that's not really what I do. Instead, I'll lurk in dark corners, and give you quests!

Items

So you've come to my stall, now! Well take a look, see if anything takes your fancy, yeah? Huh? NPC Quest Giver sent you? Lurking in the Dark Corner? Well all right then! Special deal for you! When you make a purchase, if you'd like, I can transfer the effects of anything you buy onto any item you already have. Import your previous item, we'll call it. It'll let me skate on some taxes, so you're not the only one benefiting!

Loadout (Free All):

Look, I'm feeling nice, so I'll slip you a bit of a head start, yeah? Some basic camping gear for the dungeon, and then the basics of your profession, just enough to use your skills without getting hampered by a lack of equipment.

Gold (50):

We've got an exchange program of sorts, yeah? You give us some CP, we'll give you some gold to buy supplies and stuff with.

Arms and Armor (100):

Basic weapons for a basic warrior! Just perfect for a Knight getting started in the dungeon crawling business! Comes with a free breastplate to accompany your sword or axe, or whatever basic weapon you'd like to be swinging down there. And if you keep things quiet... well, I'll see about sliding a quick and basic enchantment your way, yeah? Just to make it hit a little bit harder, or take a bit more blows.

Power Item (100):

Listen closely, yeah? I'll make a little deal with you. For a bit of CP up front and then more... normal gold down the line, I'll set up one of your trinkets as an Item of Power. By spending cash on it, you can store mana in it for later use. Once the mana's used up, you'll have to pay some cash to refill it, but until then... well. You've got a nice little surprise to turn things around with, yeah?

Lockpicks (100):

Oh? My light-fingered friend sent you over, you say? Well, I've got a deal for you, yeah? Just slide some CP my way, and I'll hand over a set of unbreakable lockpicks, perfect for any thief, and fitting to any lock you can name, and many you can't! You'll have to do the wiggling yourself, but you'll never be out a tool with these.

Pyramid Hat (100):

Looking at this, yeah? It's worth the price. You know how whenever you use those psychic powers of yours, you get tired? Well stick it on your head, and it'll connect your mind to the dimension full of wiggly little critters! While you wear it, your brain'll recharge twice as fast! And hey, buy now, and I'll throw in something to keep them from noticing you when you stick your head into their homes! Otherwise this'd make you stand out like a sore thumb.

Bracers of Force (200):

Look. I get it. Sometimes, some noble invites you to a party, and you can't show up in armor. That's what these are for, yeah? Sure, the magical walls of force this covers you with won't match up to something as tough as a breastplate, but they'll even block the damage from something like a death-touch spell, and I promise you, you'll not find *that* on any armor.

Demonhunter's Helm (200):

Ah, a specialist, are you? This helmet will do all sorts of nice things for you. Not only is it a damn good helmet, half-again as good as steel, but it'll help you dodge, parry, and block the blows of demons, as well as give you a bit of a boost to protecting yourself from their influence. And see these lenses in the visor? They're hard as the rest of the helm, meaning your eyes'll be safe, while they light up demon-tracks, making them easier to hunt! Of course, if you'd like, I could... adjust this, to any other race you desire. Humanoids, Angels, Animals... well, just keep quiet if you do that, yeah?

Master Thief's Mail (200):

Lemme tell you, you're lucky this is coming up for such a low price right now. Fine as elven thieves mail, it's skintight, fits on anyone, night-black, noiseless, and tough as a breastplate! A real good deal, I promise you. Better yet, it's only flexible if you want it to be! It won't bend and let a hammer hit you, for example!

Maaukepu's Greater Mask (200):

A rather scary mask, this one. Looks like the head of a demon! The wood's unnaturally tough, good as steel, and whenever you see someone, it'll give you insight into their character, showing the darkest deed they've ever committed, and a quick glimpse of their aura. Saved my life more than once, yeah?

Nightmantle (200):

A rather nice piece of cloth, this one. Wrap it around you, and as long as you're holding on with both hands, not only will you be invisible, but you'll find that your skills at stealth extend along... other lines. I've heard of thieves hiding from a dog's nose with this, no lie! Better yet, it's weightless, intangible, and resistant to any sort of analysis or detection. Wrap it up, and it'll near disappear, yeah? Only problem's that if you let go of the cloak for any reason, all its' abilities'll cut out on you until you wrap it around yourself again.

Bow of Su (200):

Well, this little bugger's a nice one. It's a composite longbow, yeah? Only the trick is, it's not made with any draw weight. Or more accurately, no matter how strong you are, it'll be the perfect draw weight for you! Even better? The longer you hold the bow at maximum draw, the heavier the draw weight will act, until you can shoot with twice your strength!

Nightwraith (200):

A balanced, fine, shortsword, this beauty is, well, a beauty. It'll hop into your hand with just a thought, then disappear when you don't need it! And if you're the sneaky type, you can fill the pommel with up to five doses of poison! Each dose'll apply itself when you summon the blade, one at a time. Or if you're the honorable type, replace the poison with a single dose of alchemist's fire or liquid ice, and it'll act like a flaming or icy blade for a minute instead!

Instant Workshop (200):

The worst part about going into the deeper reaches of the dungeon probably isn't the monsters. It's the inability to resupply. Well, worry no more! With this, you'll be able to make yourself new goods, even down in the deepest depths of the dungeon!

Death's Reaper (400):

Ah, this one! You've good eyes, yeah? The Death's Reaper's a blade older than sin, forged from steel that bleeds even now, and etched with skulls. The grip and pommel are bone, and the whole weapon's icy as the grave. I hear a hero once tried to break it, claiming it necromancy, but it's indestructible. Not just in that hard-to-break way quality steel is, though it's quite well crafted, but actually indestructible. No magic I've tried has so much as scratched it, yeah? Sounds good, yeah? Unfortunately, it's near unusably large. This titanic blade's the size of a greatsword for a man, but not nearly as balanced; being built as a shortsword for a giant. No one's willing to buy it, as it. Pity, the weapon's quite a good one.

You see, the blade's like a vampire. Each time it strikes true, it reaches into its' weilder and drinks of his life. Sure, it always asks politely, never takes unless you let it, but... well, when you let it, the blade strikes harder, imposing death deeper upon the one it hit. It's a true death; by paying of your own life, the wound simply... worsens. There's no shift, no magic, no curse. The wound is simply deeper, having injured *more*. Too many have injured themselves too much using this power, only to later be taken down by a bloody kobold or somesuch.

Finally, the weapon brings doom. When the Fates roll someone's death, when you strike a blow critical to the flow of the fight, that's when its' final ability kicks in. The wound is almost always somehow worsened, ranging from thrice the damage, to weakening their grasp on life when brought to death's door, to dealing the wound once again a second later, to crippling the limb, no matter how small the wound.

It's quite the lethal blade, yeah? Want it?

Sun Armor (400):

If Death's Reaper is the greatest of blades, then the Sun Armor is the greatest of armors! First off, it's an armor, and a damn good one. Not only is it tougher than plate, but the armor's a special one; able to block any attack, no matter how tricky it is! A ghost's claws, a demon's curse, even a god's wrath, all of it'll have to get through this armor before they hurt you! ... Though, admittedly, the last's not really one to be stopped by plate, so maybe don't test it against that one, yeah?

Next, the armor's a sure guard against any ranged projectile. Arrows, slings, spears... the shining brilliance of the sun'll burn them all away! It'll tire you out a bit, sure, but a beam of light'll emerge from your eyes and burn those projectiles to dust, no matter how tough they might be! Just be careful- too many projectiles and you might knock yourself out. Fortunately, it'll let you pick and choose which arrows to burn away.

Finally... well, the armor has its' name for a reason, yeah? Golden light, like the sun's rays, emerge from it every moment. Within two yards, it'll be lit as if natural sunlight was in the area, with the same effect on all manner of beasties that true sunlight has, and out to seventeen yards, it'll still chase away the darkness.

Unfortunately, these last two effects'll only stay active when you're wearing the full suit. Take off even a gauntlet, and no light. Still, shiny right? You in?

Drawbacks

Listen. You want a bit more CP? I can see about getting you some more. It'll cost you though, and I can only get you up to +600 CP, max. Might be worth it though.

Provisionary (+100):

Listen. We're trying something new here. If you're willing to take a little hit and go into that dungeon without any means of getting food but stabbing monsters and eating them... well, it'd be a bit easier on our New Adventurers Budget. And maybe I could see about turning some of those savings into CP for you. Understand?

Sticks and Stones (+100):

Looks like there's been some sort of curse or something. Turns out, monsters in certain dungeons tend to have a lot less cash on them. If you're willing to stick to those cursed areas, I'll see about getting you an allowance. You'll be walking out of the dungeons with a lot less gold though, which might make it hard to resupply or buy new equipment such as spellbooks.

Those Who Hunt Monsters... (+200):

Are usually not the kind of person nobles like wandering around in town. So we're willing to bribe you to keep you out of it. For the next decade, you'll have to rough it. I'm sure you can handle it though. After all, who needs bathes, personally purchased supplies, or access to taverns to get drunk in and information from?

Random Rolls (+200):

Of all the- okay, listen up. Something's gone wrong, and all the dungeons are mixed up. Some idiot's got the brain suckers with the demonic ducks and the hellcows with the angelic panthers. Long story short, your dungeons are going to feel a bit out of whack. As if whoever's in charge of them just rolled on a table to see what you run into every time you get into a fight. And there's no guarantee that your opponents will be appropriate for the floor you're on, either. Anyway, it'll cost us a bit to fix it up, but if you're willing to go in as is, well, I could redirect some of those funds toward getting you kitted out. What do you say?

Just Starting Out (+300):

Hm? Shit! You're using stuff from out-of-town? Can't have that! Tell you what, I'll give you 300 CP, and you let me lock down those out-of-town powers of yours while you're in the dungeons. Oh, uh, funny story. The wilderness counts as dungeons too. Part of our new wilderness initiative. So do towns. Urban Dungeon crawls are all the rage, nowadays.

Dungeons and Dragons (+300):

So listen. In town, there's this thing called a 'megadungeon.' It's a hundred floors deep, each deadlier than the last. And at the bottom of it's a honest-to-the-gods dragon, I kid you not. Anyway, if you think you can do it, I'm willing to loan you 300 CP in return for you going and murdering the bugger, and using a bit of his hoard to pay me back. He's scary though, warning

you now. Casts spells like a wizard, prays like a priest, and can outfight a dozen warriors. Anyway, long story short, you kill it, everyone's happy, and you even get to keep most of its' hoard. You fail and... well, a friend of yours says that I'm being given the right to hold your journey as collateral. So you might want to succeed if you take this loan. Just a word of advice.

Notes

Supernatural Powers:

Any power that says "You must do X to maintain/use this power" requires it to be done once per day unless it says otherwise. You *can* train this off, if you wish, but it'll be difficult, and make further powers of the type harder to learn.

Supernatural powers are, generally speaking, street scale. Here's the most basic example:

The average human being has 10 Fatigue Points/Mana to call on. (Not literally the same, but for ease of explanation, pretend they are.)

The average mage can put 3 Mana into a fireball per second, and can charge it for up to 3 seconds, for a max of 9 Mana.

Each mana buys 1d6 damage to a single target.

That's as much as an average human being does when hitting you with a baton.

The same amount of mana will heal 1 hit point of damage with Minor Healing, and 2 with Major Healing.

The better a mage gets at magic, the less his spells cost. However, the more spells he has going, the harder later spells are to cast.

Sufficiently fucking up a spell can do up to 2d6 damage to you in backlash, or at worst, summon a demon.

Summoners and Priests also use the above system, by the way, they just have access to different sets of spells. They also tend to rely on things like sanctity (how holy the area is) or naturalness (how not-man-made the area is) instead of mana, taking penalties for lack thereof.

At about the same level of versatility is Imbuement, which basically acts similarly, but instead of lighting people on fire directly, channels the magic into a sword or shield or armor or whatever to make it somehow better. This can let you do things like light your sword on fire, or make it do disintegration damage, or make it cause an explosion whenever you hit something, or make your armor grow and cover the gaps, or make your mount move faster, or anything along those lines. If you concentrate, you can skip the whole "enhance" part and just make a weapon or armor out of pure energy, but while you're maintaining that, you can't use the enhancement effect, so... try and actually have a weapon.

Incantation magic is much stronger (maxing out around 18d6 for a starting mage), more efficient, and more flexible, but also much slower and more potentially deadly to the user. It doesn't cost *any* fatigue, pulling all the energy from the environment, but fucking up is *much* more likely to kill you, since doing so results in a spell of twice the power going off in your face. You'll also usually blow a minimum of 5 minutes per spell, and you take huge penalties for things like "not being inside a magic circle that you spent the last minute drawing." Specialists in

Incantation magic counteract that by casting most of their spells ahead of time, and basically pretending to be D&D Vancian wizards.

Chi is basic D&D monk stuff. Armored skin, falling without taking damage, etc.

Ninja Training is things like D&D rogue sneak attacks, delivering 'lethal blow's, turning into shadows, etc.

Fist that Splits the Heavens is basically Eastern Elemental Magic.

Mind over Matter grants psychic powers, which follow the usual gamut of psychic powers. If it seems like it should be a psychic power, it probably is. The only problem's that in-setting, psychic powers are basically manifested taint from squid-things like cthulhu, so whenever you use them and screw up, thus failing to hide the 'signal', *something* notices, and some sort of being from the Void Beyond shows up, and cthulhu might say hi for a moment, or you might get attacked by astral pirhannas, or you might get into a fight with a bunch of chaos monks who shout dramatically as they jump out from behind a conveniently placed tree or something.

Anyway, these last four are the least versatile, in that new applications take longest to learn (If it takes 400 hours to learn a new spell, or a new Imbuement, it'll usually take about five times that to learn how to create a pyrokinetic bolt, and the same amount of practice time each time he wants to learn how to make it stronger, whereas a wizard can just dump more mana into it.

Delve in Madness:

Okay, people have been asking about this one, so, here's the effect in plain text:

Normally when you fuck up using a psychic ability, cthulhu (or a minion of his) notices *and* the ability fails to work. Delve in Madness means that they *doesn't* notice, the ability just fails to work. It also hides you from those beings even when you *don't* mess up using psionics, so, stealth up against eldritch abominations, I guess.