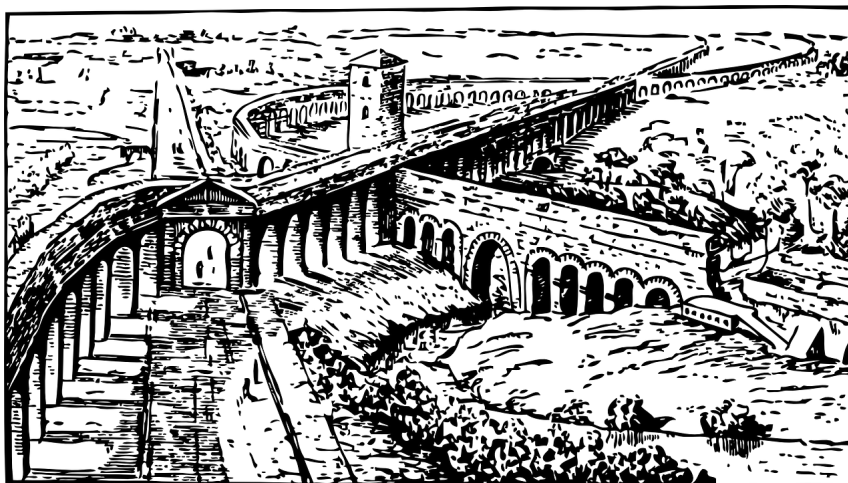


Treasury Levels - Practical rules for tracking wealth of an organization in TTRPGs

The health, size, and quality of your treasury is represented by a number between 1 and 12. Higher treasury level indicates a wealthier organization.

Each column in the table that follows describes different aspects of treasuries at each level:

- **Treasury Level:** The current strength of a given treasury
- **Description:** An example of what size an organization might be to achieve a certain treasury level
- **Trivial Expenses:** Expenses so minor that they barely warrant attention. On their own they present no risk to the organization.
- **Common Expenses:** These expenses are sizeable but non-threatening to the organization. If these expenses grow or are heavily repeated they may put strain on the treasury. Any organization that can turn a common expense into a trivial one stands to strengthen its treasury level.
- **Exhaustive Expenses:** A major risk. An unplanned expense of this scale will cause a degradation in treasury level by at least one point. A well-planned and well-executed exhaustive expense may result in an increase in treasury level. Either way, assets will have to be sold, loans will have to be taken, and the chance of return on investment may not be guaranteed.



Treasury Level	Description	Trivial Expenses	Common Expenses	Exhaustive Expenses
1	A small and destitute business, potentially on the verge of insolvency.	None	None	Operating Expenses
2	Stable small businesses, able to support a family.	Food and water	Rent, maintenance, upkeep, common equipment	Expansion, specialized education
3	Wealthy small businesses with several employees. Growing.	Rent, maintenance, upkeep	Specialized education, re-investment	Expansion, skilled labor, dealing with larger hostile competitors
4	Collapsing large organizations. Able to stay afloat, but will collapse under strain of economic challenges without heavy intervention.	Basic business expenses	Upkeep and operating expenses	Retooling, changing business model
5	Stable large organizations with steady income streams and many employees.	Upkeep/operating expenses, most equipment	Skilled labor, common specialized equipment, low/midlevel bribes	Acquiring weaker orgs, high level bribes
6	Wealthy large organizations. Powerful and growing, but not invulnerable.	Employment of small mercenary groups, common labor, common magical equipment	Specialized labor, specialized magical equipment	Acquiring other large orgs, regional expansion
7	Small regional organization. A few small and large orgs under its command.	Acquiring small orgs within the region, all mundane equipment	High level bribes, sourcing common regional resources at large scale	Sourcing rare local resources at large scale. Acquiring large orgs
8	Stable regional organization. Multiple small and large orgs under its command.	Specialized local labor, specialized magical equipment	Influencing other regional organizations (governments, guilds)	Prosecuting a small or medium-scale war
9	Wealthy regional organization. An economic powerhouse with a diversified portfolio and assets. Dozens of lesser organizations under its umbrella.	Employment of mercenary companies, Building minor infrastructure	Inter-regional trading at scale, building major infrastructure (highways, trade routes)	Monopolization of a local resource, Prosecuting a medium-scale war for an extended period of time
10	Lesser continental orgs and nation-states. Capable of withstanding major economic upheaval for decades.	All types of available labor, any kind of equipment at small scale	Medium-scale wars, non-magical equipment and resources at scale	Large scale warfare, perpetual economic failure
11	Major nation-states. Continent-scale organizations. The wealthiest entities in the world.	Small-medium scale wars, Major infrastructure	Almost any resource at large scale, High quality public services, Standing armies	Combination of several major destabilizing factors sustained over an extended period of time
12	Legendary organization. Tales of its wealth will be recorded in the annals of history.	Unknown	Unknown	Unknown