

# POINT BASED CHARACTER GENERATION

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## Determine age and ageing effects

Choose whether you want to be young or old, and then let them roll 16+2d6 or 16+2d10 to determine starting age. After the stats were determined, let them test against the effects of old age, as in Ocelot's system. Characters have to check for aging effects at years 25, 28, 31, 33, 35, and for every year thereafter, twice for each year over 40. For each test they had to pick a physical stat (REF, MA or BODY - you can add STR if you use that). Then roll a D10, if you roll equal to or lower than that stat, lower it by one point. This will prevent people from creating octogenarians, solely for the points.

## Determine Life Path

Use the lifepath system of your choice. If you use the [Modified Lifepath](#) system on this site, you need to change the order of character generation somewhat, rolling for the lifepath either directly after buying the stats or after the whole spending of points, as your stats are taken into account during your lifepath generation.

## Determine Character Points (CP)

Age	Points	Age	Points
16	210	26	283
17	220	27	286
18	230	28	289
19	240	29	292
20	250	30	295
21	256	31	296
22	262	32	297
23	268	33	298
24	274	34	299
25	280	35	300
+1 Point per year over 35			

If you use more or less than the standard 9 attributes, increase or decrease the number of points by 16 points per attribute.

## Spend Character Points

You can spend CPs on Attributes, Skills, Equipment, Monthly Income and Contacts.  
See below for details.

## Attributes and Skills

The cost of attributes raises progressively. Pick a level between 2 and 10 for every attribute.

The cost of skills raises progressively. Maximum skill level is 10. Add 1 CP for every (5 - diff. modifier) levels.

Level	Attribute	Skill
1		1
2	4	2
3	6	3
4	8	4
5	12	6
6	16	8
7	20	10
8	27	13
9	34	16
10	41	19

## Equipment and Income

As in tables III and IV below.

You have to pay both for your Equipment and for your Monthly Income.

Equipment determines the amount of cyberware and gear that you can buy at the start of the game. Any amount not spent is lost. Monthly Income determines the limits of your lifestyle. Read 'Your Money or Your Life' (Peter Christian's article in Interface Vol.1 No.2) in order to determine the form of this income.

Check the Lifestyle tables to see how you spend this money. (1K = 1,000 eb)

Points	Equipment	Income
1 - 5	500eb / CP	1K + 100eb / CP
6 - 10	2.5K + 1K / CP above 5	1.5K + 200eb / CP above 5
11 - 15	7.5K + 2.5K / CP above 10	2.5K + 500eb / CP above 10
16 - 20	20K + 5K / CP above 15	5K + 1K / CP above 15
21+	45K + 10K / CP above 20	10K + 2.5K / CP above 20

## Followers

First determine the occupation of your contact, then fill him or her out. See table V (adapted from 'Wildside' pp.11,12). Round fractions up.

**Table V**

CP	Capability	Specialization	Reliability	Availability	Followers
1	snitch (5)	x 0.5 focused	x 0.5 unreliable	x 0.5 seldom	x 1 none
2	incapable (10)	x 1 narrow	x 1 rather rel.	x 1 sometimes	x 2 2-4 people
4	capable (15)	x 2 general	x 2 reliable	x 2 depends	x 3 5-10 people
8	very capable (20)	x 3 broad	x 3 very reliable	x 3 generally	x 4 11-20 people
16	spr. capable (25)	x 4 very broad	x 4 spr. reliable	x 4 always	x 5 21-50 people

*Capability:* The contact's level of competence and talent in his or her occupation (attr. + skill)

*Specialization:* The amount of influence and access of the contact, the breadth of his occupation

*Reliability:* How likely it is that the contact is loyal to you, or will cheat or even betray you

*Availability:* The chance that a contact has the time available to help you

*Followers:* The number of people that operate for or with your contact

## LifeStyle Tables

When calculating your income, it's good to know what you will be spending it on... here are the lifestyle tables we use with this system:

### Housing

	Combat zone	Moderate zone	Corp zone	Exec zone
400	2-3 room room			
800	4-5 room	2-3 room		
1500	house	4-5 room	2-3 room	
3000		house	4-5 room	3-4 room
6000			house	5-7 room

### Food

200	Kibble	-1 Body
300	Kibble, sometimes prepack	
500	Mainly prepack	

900	Prepack, sometimes fresh
1500	Fresh
Social life	
100	Sometimes, quiet, few contacts
200	
300	
500	
1000	All the time, many contacts
	Costs for corp = x 2, exec = x 5
	No social life = -2 Cool
Info	
100	news service
200	good news service
400	news, seek-and-alert service
800	good seek-and-alert service
1500	completely informed
Transport	
50	Public transport
100	small car, not much used
150	
250	
500	Large car, frequent use
	Bikes = x 1/2, AV's, planes = x 10
Lifestyle (music, clothes, drugs, braindance, ammo, etc.)	
100	
200	
400	
800	
1500	
	Costs for corp = x 2, exec = x 5
Other costs (According to the book)	
Cell phone	100
Phone	30
Cred Chip Acct	20
Health Plan	1000
Trauma Team	500
Cable	40

### Some remarks

A good ratio for dividing points is: About half the points in stats, half of what is left in skills, and the other 25% for other stuff.

This system works well with the [advantage/disadvantage system](#) on this site - just multiply each adv/disadv cost by 5 to find out how many CP it costs or gives. You can also use selected GURPS Cyberpunk (dis)advantages easily.

The buying of extra ATTR points through plastic surgery during chargen is forbidden under this system, for anti-munchkin reasons.