



COLLEGE OF MERCANTILE

BARD: COLLEGE OF MERCANTILE

A good musician may be inspirational, but not the degree that a true bard can muster. Using sheer control over the simple magic of everyday comforts like music, song, and welcome conversation, bards are capable of twisting the world, and the people within it, to their liking. Bards are well-learned by trade, and as a result are capable of almost anything through gathered knowledge and uncanny aptitude. Often lauded as much as they are reviled by those they encounter, these practitioners of clever enchantments and illusions do their best work from the sidelines of combat and the heads of powerful tables.

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Bards of the College of Mercantile are well versed in the artistry of cutting deals and enemies alike in order to come out ahead. Talented merchants, smugglers, and trademen alike all learn from this college in some form or another, using both silvered words and sharp cunning to inspire their allies and subvert the competition. These calculated risk-takers travel the world to make their mark—and their fortune—by navigating treacherous landscapes, economies, and people. With even just a copper to their name, these bards are always worth their weight in gold.

COIN FLIP

Starting when you join the College of Mercantile at 3rd level, a creature that uses a Bardic Inspiration die from you can choose to forgo rolling the die to flip a coin instead. If it's heads, the creature treats the Bardic Inspiration die as if it rolled its maximum number. If it's tails, the GM takes the Bardic Inspiration die and can use it when another creature of the GM's choice makes an ability check, attack roll, or saving throw instead. The GM can have multiple Bardic Inspiration dice at a time in this way, but can still only add one of them to a roll at a time. When you finish a long rest, the GM loses any of these taken Bardic Inspiration dice.

MAGIC COIN

Also at 3rd level, you know that coins can be just as powerful as the most enthralling rhetoric. Whereas other bards may use words and song as their means for conjuring spells, you instead use a simple coin. You can use any coin worth at least 1 cp as a spellcasting focus for your bard spells.

In addition, you can use an action to magically fling a coin from your hand at a target within 60 feet of you. Make a ranged spell attack with the coin, using your Charisma modifier for the attack roll. On a hit, the target takes 1 bludgeoning damage plus 1d12 thunder damage. Immediately after the attack, the coin returns to your hand. If you roll a 20 on the attack roll against a hostile creature using a nonmagical copper, silver, electrum, or gold piece, the coin is magically duplicated when it returns to your hand. The new coin can appear in your hand, at your feet, or in a coin pouch on your person (your choice).

The coin's thunder damage increases by 1d12 when you reach 6th level (2d12) and 14th level (3d12).

MONEY TALKS

By 6th level, you've learned how to briefly enchant a coin with divination magic. You can enchant a mundane copper, silver, electrum, gold, or platinum piece that you're holding in this way using an action. A creature holding the coin that knows at least one language can understand the meaning of any word you speak, and when it speaks, you understand what it says. In addition, you have advantage on the first Charisma (Persuasion) check you make when negotiating the value of a good or service with a creature that's holding or carrying the enchanted coin.

Alternatively, you can use an action to see and hear through the enchanted coin until the start of your next turn as if you were in the coin's space. During this time, you are deaf and blind with regard to your own senses.

The coin remains enchanted for 10 minutes or until you end the effect early (no action required). You can use this feature a number of times equal to your Charisma modifier (a minimum of once). You regain all expended uses when you finish a long rest.

SHREWD CONSUMER

Starting at 14th level, whenever you cast a spell that consumes a material component, drink a potion, or use a spell scroll that's worth no more than 500 gp, there is a 50 percent chance that the component, potion, or scroll isn't consumed. In addition, you can use a bonus action to take the Use an Object action or drink a potion.