



The standard by which the value of objects and labor is measured is called Money. The varied systems of money in use across the universe allow individuals to buy and sell, to accumulate wealth, to settle debts, and to acquire objects.

Understanding money allows characters to effectively participate in economic activity.

THE THREE LEVELS OF MONEY

Money is accounted for in three distinct levels, each with its own purpose and level of efficiency.

Cr Credits



The basic personal form of money is the Credit. Prices for most goods are expressed in Credits.

One **Credit** is roughly the value of a short period (a quarter hour) of unskilled labor.

For example, a down-and-out spacer, stranded on a frontier world, does odd jobs for the owner of the Lone Star: he is paid several credits for an hour of work.

Credits are available in several forms: coins, currency, precious, or electrons.

KiloCredits. Credits may be expressed in KCr Kilocredits (which is thousands of Credits).

MCr MegaCredits

The basic corporate form of money is the MegaCredit, equal to one million Credits. Accounting for large scale transactions, construction of starships, or budgeting for corporate operations is best undertaken in MegaCredits.

One **MegaCredit** is roughly the value of one day of operations by a typical business corporation.

For example, the Dnar Corporation on Querion operates a series of distribution warehouses. It has annual sales of about MCr 350, or MCr1 per day.

By extension, Dnar Corp probably buys MCr175 in goods annually and sells them for MCr350. It spends the difference on warehouses, trucks, and employees. If it can keep its expenses down to MCr150, the remainder is an annual profit of MCr25 distributed to its various shareholders.

RU Resource Units (RU or Aryu)

The basic governmental form of money is the Resource Unit. The RU is a relative unit of value useful for comparison of different governments. The RU is also used in accounting by MegaCorporations.

Calculated Using The Ex. The Economic Extension provides the basis for calculating RU for a world.

RU

Resource Units = R * L * I * (5 - B)

If any value = 0, use 1 (to avoid multiplying by zero).

The Economic Extension in WorldGen explains RU.

There is no direct correlation between **Resource Units** and Credits or MegaCredits.

Aryu Means Wealth Beyond Imagining. When characters gather to discuss the schemes of plans, the term "aryu" (as in "an aryu scheme," or "this is worth aryu.") means Wealth Beyond Imagining.

BARTER

Barter is direct transactions without the use of money.

They directly trade one type of goods for another; each participant acquires the specific goods he wants in a quantity that makes each side equal.

The Frontier Trader's Ramp

When a trader lands on a frontier world, he can try to barter with the natives using the well-established ramp market technique.

The trader lays out goods he wants to trade: textiles, trinkets, tools, small devices, or other goods he feels will be attractive to the natives.

The natives, in response, lay out goods that they think may be attractive to the trader: woven baskets, carved wood totems, pieces of shiny rock, artifacts, gold nuggets, or whatever they have on hand.

Each side then positions its goods across from goods they want. When each is satisfied with what the other has to offer, they nod, or slap the ground, or otherwise signal acceptance, and the participants gather up their newly acquired goods.

IN KIND

In Kind transactions pay for goods or services with something other than money, often for the convenience of the participants. Scouts, Merchants, Spacers, Soldiers, and Elites are provided housing and meals in addition to their ordinary wages. Such an arrangement is more convenient for both sides: the employer avoids some level of money payment, and also avoids charging the employee for meals or quarters. Both sides have the luxury of avoiding the accounting details.

THE ELEMENTS TRAVELLER IGNORES

Among the elements ignored in the course of play are:

Taxes. It is assumed that taxes on goods and income are paid as part of the price or the paycheck. Perhaps they are an included Valued Added tax or an incorporated sales tax.

Inflation. It is assumed that the rate of inflation is low and constant and that it can be ignored for most purposes.