

M20 Modern: Expert

By Weeot

This is another attempt at a M20 modern rules set. It is fully compatible with, and utilizes, both M20 Core and Expert rules, with a few additions. It is designed to be totally compatible with both Modern SRD and Fantasy SRD. M20 Core, Expert, and Modern characters are equally matched.

Stats

There are 4 stats: Strength, Dexterity, Mind, and Charisma. They are calculated normally.

Races

Humans are the most common race in modern-setting games and they retain their +1 bonus to all skills.

Classes

There are 4 Heroic classes. Each of them is able to use Light armor.

Strong Hero +2 Strength each Strong Level 1, 3, 6, 9, etc.

Fast Hero +2 Dexterity each Fast Level 1, 3, 5, 9, etc.

Mindful Hero +2 Mind each Mindful Level 1, 3, 5, 9, etc.

Charismatic Hero +2 Charisma each Charismatic Level 1, 3, 5, 9, etc.

Multi-Classing

Characters are specialized by a combining different Heroic Classes and an Occupation. Heroic classes may be changed every 3rd Level, thus allowing a character to be a Strong hero first, add becoming a Fast hero upon Level 3, and return to being Strong again at Level 6. Track of how many levels are taken in each Heroic class and total them to determine Character Level (referred to merely as "Level" in Core and Expert rules).

Occupation

Select an occupation from the following list. Occupations may not be changed. Academic, Adventurer, Athlete, Blue Collar, Celebrity, Creative, Criminal, Dilettante, Doctor, Emergency Services, Entrepreneur, Investigative, Law Enforcement, Military, Religious, Rural, Student, Technician, White Collar.

Add either +3 to one skill or +2 to two skills. Furthermore, you may add +1 to any d20 checks relevant to your character's occupation (subject to GM's approval). This bonus increases by +1 at level 5, 10, 15, and 20. (GM Note: Attack bonuses should be limited to very specific mundane or improvised weapons.)

Skills

Rather than using Survival as the extra skill from Expert rules, replace it with Urbana. Urbana describes one's ability to use information-age technology, drive automobiles, etc.

Heroism

Use it.

Combat

AC is different in the modern world because most people do not wear armor.

AC 10+DEX+Armor+1/2 Character Level.

Massive Damage Threshold: If more damage is taken than amount of Strength score by any one attack, make Strength DC 15 save. If failed then HP reaches 0 and near death.

Remember that Modern heroes are not Core heroes, and as such do not gain the combat advantages of those classes. Thus using two light weapons incurs a -4 penalty rather than a -2, and Modern heroes may not use DEX to make melee attacks.

Burst Fire: -6 to hit; double damage dice.

Automatic Fire: Targets a 10ft square. DC 14 to hit. Occupants take weapon's damage DEX save (DC 15) halves.

Wealth

Starting= 2d4+1.

Every character has a Wealth bonus that reflects his or her buying power. A character's Wealth bonus serves as the basis of the character's Wealth check, which is used to purchase equipment

and services for the character. Determine how buying and selling items raises or lowers your Wealth bonus by comparing it with the Purchase DC.

1–10 greater than Wealth bonus	1 pt
11–15 greater than Wealth bonus	1d6 pts
16+ greater than Wealth Bonus.	2d6 pts

However, making a transaction with an item of Purchase DC 15+ will always modify your wealth by at least 1. This stacks with loss/gain resulting from the table above.

Wealth Check: d20 + Wealth vs. Purchase DC.

Selling equipment valued less than or equal to current wealth bonus (and less than 15) does not raise Wealth. The sale value is equal to the object's purchase DC (as if purchased new) minus 3.

Equipment

Use the Modern SRD equipment tables.

Vehicles

Vehicles are much like other equipment in that they provide modifiers to character rolls. They have a Maneuver (modifies operation checks), Defense (vehicle's AC), Hardness/HP (Damage reduction and Hit Points), and Purchase DC (Cost). Vehicle speed is expressed in five categories with accompanying modifiers: Stationary and Slow Speed (0), Medium Speed (1), Fast Speed (2), and All-out (4). These modifiers apply positively to the vehicles defense and apply negatively to many passenger actions.

Other Hazards

Hit by a vehicle: d20 x speed modifier. DEX save halves.

Car Wreck: Vehicle damage = 2d20 x speed modifier, occupants take 1/4 damage. DEX save halves. +/- 1 or 2 d20s for vehicles smaller or larger than typical passenger vehicles.

Medium Voltage Electricity: 4d6.

Optional Rules

Advanced Class

Characters may take re-flavored Core and Expert classes as Advanced Classes. In order to do so, a character must be at least Character Level 3 and do not gain the Skill bonus provided by that class. Use the number of levels taken in the Advanced class to determine benefits granted by that class. Characters may not change to another Heroic or Advanced class until just before they would receive a benefit from that class (Fighters: 5, 10, 15; Magi/Cleric: 2, 4, 6, etc). Armor restrictions must be observed while benefiting from advanced class features. Advanced Classes are totaled with Heroic Classes to determine Character Level.

Alternate Saving Throw

Roll+Stat Mod+1/2 Character Level

Bows

Compound Bows deal d8+2, Master Work Compound Bows add to damage as well.

Rangers

Only allow them to change class after Ranger Level 4 is completed (like a Fighter).

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May expend a heroism use with no numerical effects to take rule-breaking actions after an appropriate DC. DC, 10, 15 or 20 + Level. Suggested damage: Low= 2d4, Medium= 2d8, High= 2d12. Add an additional die for every five levels after Lv. 1. (6, 11, 16)

Passenger Car Maneuver: -1 Harness/HP: 5/30 Defense: 8 Purchase DC: 30	Truck/ Van/ SUV Maneuver: -2 Harness/HP: 5/36 Defense: 8 Purchase DC: 35	Motorcycle Maneuver: +2 Harness/HP: 5/20 Defense: 10 Purchase DC: 26	Tank Maneuver: -4 Harness/HP: 20/64 Defense: 6 Purchase DC: 47
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