Treasure

"Maybe the real treasure is the friends we made along the way? Is that right? That doesn't seem right..."
-- Rogue rationalizing an empty treasure chest

Choosing your Reward Structure

"You can hand out as much or a little treasure as you want"
--5e Dungeon Master's Guide (DMG) p 133

The DMG doesn't give out any real advice to how much treasure to award beyond the standard tables and general permission to do whatever you want. The problem with the standard set in the DMG is that the cash players find are exponential per tier and there isn't much to spend it on after level 13. What's 130,000gp if it doesn't impact the game?

Here are some variants for controlling the amount of cash the party receives throughout a campaign. The **DMG** averages the amount of cash coming from random treasure roles from the DMG. The **low cash** variant reduces the second and third tiers by 50% and the fourth tier by 90%. This lowers higher level character purchasing power. The **silver standard** reduces all treasure by 90% (silver pieces instead of gold). The chart below indicates what level large purchases become possible (with diligent saving) for a party of 4 PCs working together.

	DMG	LOW CASH	SILVER STANDARD
Uncommon (350 gp)	3	3	6
Plate (1,500 gp)	4	4	6
Rare (5,500 gp)	6	6	9
Very Rare/Ship (35,000 gp)	8	10	15
Castle (50,000 gp)	9	12	17
Legendary (175,000 gp)	13	15	19
Palace (500,000 gp)	17	20	--

Easy Cash Tables

This synthesizes the obtuse tables in the DMG down to a simple chart. This deviates from the DMG's CR rating, and uses revised monster match up charts which assume the characters will be using feats, magic weapons, et cetera.

This table assumes that 3rd and 4th tier characters are able to fight CRs of creatures far above their level and will gain experience faster. Loot sizes have been increased to compensate for this.

CR	DMG	LOW CASH	SILVER STD.
0-5	17 gp	17 gp	2 gp
6-15	258 gp	129 gp	26 gp
16-22	3225 gp	1,612 gp	323 gp
23+	37,671 gp	3,767 gp	3,767 gp

To use this chart, find the highest CR creature in each encounter, then add the gp indicated per encounter and then multiply that total by the number of players.

For example. Tasha is planning 3 combats next session, one with Orcs (CR 1), one with Goblins (CR ¼), and a fire giant (CR 9). There are 3 characters in this party and Tasha is using the DMG standard levels of treasure. The total treasure available to distribute is 786gp ((17+17+222) x 3). She can divide the total up, keep it as a hoard for the fire giant, or carried over for distribution next session.

It may be tempting to remove treasure for easily bypassed encounters. **Don't.** Characters who get past monsters using clever play as opposed to combat shouldn't be penalized. Those monsters count as defeated for treasure and XP purposes.

Despite Tasha's expert planning, the party she DMs sneaks past the orcs, intimidate the goblins, and drug the fire giant with a sleeping potion. The party steals the giant's treasure hoard (786 gp). Tasha doesn't reduce the size of the hoard, even if the monsters are still, technically, alive.

Other things besides cash

Treasure comes in many forms, not just currency. Substitute gems, art objects and trade goods for cash. These should continue to back up the themes of the game. Are bandits raiding caravans? There are probably some trade goods to find in their hideout. Any gems, trade goods, or art objects replace their value in currency when added to a treasure hoard.

Gems

Gems may be found with cash for the sake of portability or flavor.

Value	Example Gems
10 gp	Azurite, Banded Agate, Blue Quartz, Eye Agate, Hematite, Lapis Lazuli, Malachite, Moss Agate, Obsidian, Rhodochrosite, Tiger eye, Turquoise
50 gp	Bloodstone, Carnelian, Chalcedony, Chrysoprase, Citrine, Jasper, Moonstone, **Onyx**, quartz, sardonyx, Star rose quartz, Zircon
100 gp	Amber, Amethyst, Chrysoberyl, Coral, Carnet, Jade, Jet, Pearl, Spinel, Tourmaline
500 gp	Alexandrite, Aquamarine, Black pearl, Blue Spinal, **Diamond**, Peridot, Topaz,
1,000 gp	Black Opal, Blue sapphire, **Diamond**, emerald, fire opal, opal, star ruby star sapphire, yellow sapphire,
5,000 gp	Black sapphire, **Diamond**, Jacinth, Ruby

Diamonds are highly sought after to raise dead adventurers and other magics. **Onyx** is associated with the undead (in older editions).

Trade goods

The contents of stolen caravans often find their way into dungeons. How are the adventurers going to get these goods back to civilization?

Amount	Descriptive words
10 gp	100 lbs of Iron; 1 sq yrd. Of silk; bottle of wine/whiskey*, 40lbs of salted meats,
25 gp	500 lbs of salt; 1 lb of "pipe weed"*
50 gp	3lbs of saffron, 1lb of gold
100 gp	Bolt of silk, Case of fine wine/whiskey*,
250 gp	Bar of silver bullion (50lbs); a rack of martial weapons in good condition.
500 gp	1lb of platinum
1,500 gp	Bar of gold bullion (30 lbs);
2,500 gp	1 lb of mithril
5,000 gp	1 lb of adamantium

*Clearly a pseudo-legal intoxicant, omit if your players are impressionable youths (or adults).

Art Objects

Combine the descriptive words to the inspiration table. Remember these items should reflect the campaign themes.

Amount	Descriptive words
25 gp	Bone, wooden, brass, or copper base; silver thread/fillagree/garnish/inlay; gems of 10gp;
250gp	Ivory, silver, or copper base; gold or electrum thread/garnish/filagree/inlay; gems of 100gp or less; silks; parts from a CR 6-16 Monster
750 gp	Exotic wood, silver, or electrum base; gold thread/garnish/filagree/inlay; gems of 500gp or less; parts from a CR 17-23 monster
2,500 gp	Gold base; platinum or mithril thread/garnish/filagree/inlay; gems of 1,000 gp or less; Parts from a CR 24+ monster
7,500 gp	Masterwork art (painting, marble statue); gold or platinum base; mithril garnish/filagree/inlay; gems of 5,000gp or less;

1d8	Inspiration
1	Figurine: statuette, game pieces, doll, idols,
2	Dining: Goblets, plates, silverware, candlesticks, mugs, ewers (pitcher), cups, candelabra, serving platters,
3	Weapons: Daggers, swords, axes, spears
4	Armor: helms, grieves, gauntlets, plate, chain,
5	Clothing: jackets (buttons, epaulette), silks, cloaks, mantle
6	Jewelry: necklace, broach, earrings, bracelets, rings, anklet, mask, crown, bangles, cuffs, body chain, medallion,
7	Containers: jewelry or music box; makeup kit,
8	Misc: Books, tapestries, mirrors, monster bits

Magic Items

For each encounter, roll on the consumables and permanent magic items tables to determine if there are any magic items that drop. Again, use the CR of the highest-level monster in the encounter to determine where to roll your d100.

Consumables

CR	Common	Uncommon	Rare	Very Rare	Legendary
0-5	71-90	91-97	98-100	--	--
6-15	70-80	81-93	94-99	100	--
16-22	61-65	66-75	76-90	91-98	99-100
23+	--	--	53-62	63-85	86-100

Permanent Magic Items

CR	Uncommon	Rare	Very Rare	Legendary
0-5	94-100	--	--	--
6-15	94-99	100	--	--
16-22	91-92	93-95	96-98	99-100
23+	--	85-87	88-92	93-100

Tasha wants to see if the encounters with Orcs (CR 1), Goblins (CR ¼), or fire giants (CR 9) have any magical items she rolls a d100 twice on the first tier of the consumables table for the orcs and goblins, and once on the second tier for the fire giant. She then needs to roll 3 times on the permanent Magic Items table to see if they party finds any permanent magical items. Any rolled magic item can appear where Tasha sees fit, including sessions in the future.

Magic Item Tracking

Here is an estimate of what a party will earn during a campaign. It will help you determine when you have awarded too many or too few magic items. When you award a magic item, check it off from the appropriate list. You don't need to track common consumable magic items.

Consumable Magic Items

Level	Uncommon	Rare	Very Rare	Legendary
1-4	O O	O		
5-10	O O O O O O O O O O O	O O O O O	O	
11-16	O O O O O O	O O O O O O O O O	O O O O O	O
17+		O O O O	O O O O O O O O O	O O O O O O

Permanent Magic Items

Level	Uncommon	Rare	Very Rare	Legendary
1-4	O O	--	--	--
5-10	O O O O O	O	--	--
11-16	O	O O	O O	O
17+	--	O	O O	O O O