

Character Level	Standard Creation Rule		90% Rounded Organic		Smoothed Inherent Bonus	
	Total Wealth	Gain at This Level	Total Wealth	Gain at This Level	Total Wealth, Non-Inherent	Gain at This Level
1	100	100	100	100	100	100
2	1,920	1,820	750	650	390	290
3	2,560	640	1,750	1,000	1,020	630
4	3,200	640	3,100	1,350	2,020	1,000
5	4,480	1,280	5,000	1,900	3,770	1,750
6	6,400	1,920	7,500	2,500	5,920	2,150
7	9,600	3,200	11,000	3,500	8,480	2,560
8	12,800	3,200	16,000	5,000	12,480	4,000
9	16,000	3,200	23,000	7,000	17,600	5,120
10	22,400	6,400	32,000	9,000	26,000	8,400
11	32,000	9,600	45,000	13,000	36,600	10,600
12	48,000	16,000	62,000	17,000	49,400	12,800
13	64,000	16,000	86,000	24,000	67,400	18,000
14	80,000	16,000	120,000	34,000	93,000	25,600
15	112,000	32,000	167,000	47,000	135,000	42,000
16	160,000	48,000	230,000	63,000	188,000	53,000
17	240,000	80,000	315,000	85,000	252,000	64,000
18	320,000	80,000	435,000	120,000	343,000	91,000
19	400,000	80,000	606,000	171,000	471,000	128,000
20	560,000	160,000	842,000	236,000	680,000	209,000
21	800,000	240,000	1,160,000	318,000	945,000	265,000
22	1,200,000	400,000	1,580,000	420,000	1,265,000	320,000
23	1,600,000	400,000	2,180,000	600,000	1,725,000	460,000
24	2,000,000	400,000	3,040,000	860,000	2,365,000	640,000
25	2,800,000	800,000	4,220,000	1,180,000	3,415,000	1,050,000
26	4,000,000	1,200,000	5,790,000	1,570,000	4,735,000	1,320,000
27	6,000,000	2,000,000	7,910,000	2,120,000	6,335,000	1,600,000
28	8,000,000	2,000,000	10,900,000	2,990,000	9,325,000	2,990,000
29	10,000,000	2,000,000	15,200,000	4,300,000	12,525,000	3,200,000
30	14,000,000	4,000,000	21,100,000	5,900,000	17,725,000	5,200,000

Method	Definition
Standard creation rule	Standard method for creating a character of level 2+. Items of Level-1, Level, and Level+1, plus gold equivalent to an item of Level-1.
Organic method (not shown)	The wealth you would receive for adventuring under the packet system. Assumes absolutely zero waste (you always sell items at 100% value, and you never use expendable items or ritual components).
90% rounded organic	A pragmatic interpretation of the organic method. When you use an expendable item, it stays on your sheet (usable once per day). The market price for a ritual includes components for one use per day. If you want to use a ritual twice per day, pay the market price twice. At all times, your total wealth adds up to the amount shown, so is auditable.
Smoothed inherent bonus	As 90% rounded organic, but you receive inherent enhancement bonuses, and your non-inherent wealth is lowered accordingly. If your defense bonus is at +2, but you want to upgrade to +2 dwarven armor, pay the difference in price. When your bonus increases to +3, you must pay an additional amount so that the total amount paid for the item equals the difference between basic +3 armor and +3 dwarven. Wealth gains per level are smoothed so that you will always be able to afford to upgrade such items when your inherent bonus increases automatically.