

Upkeep & Other Costs

Character upkeep

Character upkeep ¹⁾ is due every month, starting 1 month after the character is used/played the first time. The cost cannot be paid early, since it must be based on character level. Make sure to have gold ready on the due date!

A character who fails to pay upkeep cannot gain XP until payments resume.²⁾ A [loan](#) can be taken to pay for upkeep.

A character who has not taken any game action for one month will not accumulate any additional upkeep or [infection checks](#) past the first month. If any action is taken during a month, full upkeep is owed. This includes travel, interaction with NPC contacts, casting spells, and anything else that is prohibited during bedrest. Loans, domain costs, and hiring/henchmen costs do not pause.^{Ex3)}

[Multi-class](#) and [dual-class](#) characters pay upkeep as per their highest class level.

Loans, converting coinage, and other costs

See [loans](#), [moneychangers](#), and [selling treasure](#).

¹⁾

DMG 25

²⁾

In the rules, it is nebulous as to what happens when a character can't pay upkeep. This feels like an appropriate ruling.

³⁾

This is technically not a rules extension, since DMG 25 says costs can be reduced according to prevailing circumstances as long as doing so does not give rise to excess funds in the campaign. Here's why we use this rule: With 0 HP [bedrest](#), [training](#), and [travel](#), characters are going to be unavailable for adventuring for strings of game days right from the start of the campaign. This means that wise players will activate additional characters from their stable so as to not need to wait around for the busy characters to adventure again. [Time](#) is perhaps the most valuable resource in AD&D. Activating other characters is good. But sometimes many are activated to fill in for a particularly large deficit of adventure-ready characters. Or one player might end up with a disproportionate number of activated characters because a certain class is needed and only one player has that class. Campaigns can also run into situations where some players are more forthcoming with activating new characters than other players. The stress of being on the hook for 3+ characters' upkeep is counterintuitive to the goal of [character stables](#). DMs want to encourage the use of multiple characters, not add undue stress.

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