

ACCOUNTANT BACKGROUND

From an early age you had a way with numbers. Recognized for your talents, local small merchants came to you to assist them with their businesses. You learned how to create profit/loss statements, figure out what they owed to the kingdom in taxes and how to properly track their daily sales and purchases. In order to properly assess a client's worth, you have also learned how to evaluate the worth of such things as gemstones, works of art and even some magical items. Your skills are always in demand, as the people you work for know how to make money, but not how to manage it.

Employer

To determine who you work for as an accountant, roll a d8 or choose from one of the following from the table below.

d8	Employer/Client
1	Local Bank
2	Local Government
3	Thieves Guild
4	Self Employed - Small Business Accountant
5	Local Criminal Element
6	Artisan's Guild (a)
7	Personal Accountant to Noble/Wealthy Merchant
8	Local Temple (b)

(a) To determine guild, roll from Guild Business Table found on pg. 132 in the DMG.

(b) Depending on the locale, choose from Appendix B: Gods of the Multiverse, found on pg.293-299 in the DMG.

Skill Proficiencies: Investigation, Persuasion

Languages: Choose of your choice.

Equipment: A set of fine clothes, a ledger, bottle of ink and pen, an abacus, and a pouch containing 15 gp.

FEATURE: APPRAISER

Your clients often come to you wanting to know how much a valuable item they own is worth, whether to brag to others or to avoid paying the King's taxes on it. Sometimes they may not even know what the item is, but they know it is valuable. You know the value of all gemstones, jewelery and art. Also, you have developed the skills to be able to identify some magical items. You have advantage on Arcana checks when trying to identify magical items.

SUGGESTED CHARACTERISTICS

Accountants usually work alone, but that does not mean that they do not have good social skills. Accountants must be good with numbers and people so that they gain their client's trust, especially since they are handling their finances. They also have the skills to explain complex financial matters in simple terms so their clients will understand what is happening with their money.

d8 Personality Trait

- 1 I value my clients trust more than anything else.
- 2 I am jealous of the riches the people I work for have.
- 3 If my clients are doing illegal things, I will report them to the authorities.
- 4 I prefer to spend most of my time alone with my numbers.
- 5 As long as I get paid, I'll do whatever my clients want me to do.
- 6 I hold myself to the highest ethical standards.
- 7 So much time at work has left me bored and unsatisfied with my life.
- 8 My clients have so much much, they won't notice if I take a little from them.

d6 Ideal

- 1 **Morality.** I will never betray my morals no matter what. (Lawful)
- 2 **Fairness.** All my clients deserve my best, no matter if they are a blacksmith or a noble. (Good)
- 3 **Greed.** I want my fair share, and I'll get it no matter what. (Evil)
- 4 **Generosity.** I will provide my services to everyone, even if they cannot pay me. (Good)
- 5 **Logic.** I love the simplicity of the numbers and how they never lie. (Neutral)
- 6 **Power.** I hold power over my clients since I control their finances. (Evil)

d6 Bond

- 1 The office I work out of is my favorite place in the world.
- 2 My clients mean everything to me.
- 3 I owed an employer a debt, and now I have to pay it off by working for them.
- 4 My true love is money and myself.
- 5 I am love with the daughter/son of a client.
- 6 I enjoy working for the common man more than the rich.

d6 Flaw

- 1 Sometimes I forget to use financial language my clients understand.
- 2 I'd rather spend my time alone working with numbers.
- 3 If my clients can't pay, I take whatever they can afford in trade.
- 4 I skim off the top of my rich clients.
- 5 I get annoyed when a client spends their money on frivolous things.
- 6 I worry to much about my clients money.

VARIANT ACCOUNTANT: ON THE RUN

You have been stealing money from a rich and/or powerful client. Maybe you were telling clients certain items were worthless then selling them for yourself, or perhaps you were skimming of the top of their profits. Either way, you were caught or about to caught and were forced to go on the run.

You know that your former employer has the power and influence to track you down and they are not a forgiving type of person. Using the money you stole, you equip yourself and decide to become an adventurer. This allows you to never stay in one place too long, and also learn how to defend yourself if the people sent after you ever catch up with you. If you choose this variant, you can be proficient with a disguise kit instead of a language. You would also have ditched your accountant supplies and replaced it with a set of common clothes, a dagger, and a pouch containing 25 gold.