

penses and accommodations—additional investments such as safehouses, private storage, garages, workshops, etc. must be bought and paid for separately.

Lifestyle also determines the starting money a character has at the beginning of his shadowrunning life. See *Starting Nuyen* on p. 86 for more information.

### The Nuyen Shuffle

Once you get to Resources, your character should be pretty well thought out. The trouble comes when you try to purchase everything you want or need and find out that you can't. If this happens, you might need to backtrack and make a few adjustments. Remember that a character isn't finished until you are happy with it. If you decide that you spent too much on cyberware or lifestyle, erase it and start over. If you decide you were too conservative with some choices, feel free to go back and add new angles to the character.

If you just don't have enough nuyen to do what you want and need to change your choices, the end of the character creation process is your last chance to do so. You control the character you create; feel free to mix and match and revise as you go along. Nothing is finished until the gamemaster gives you a thumbs-up on the character sheet and the game begins. Don't worry—money and Karma will flow your way once play begins, so you'll be able to improve your character and gear in countless ways.

*Michelle has 45 BP left. Magical resources, such as spells and spirits, are more important to her character than more mundane concerns, so she only puts 10 BP into gear, giving her 50,000¥. This is enough for her to purchase a low-end commlink, a Colt American L36 light pistol, a medkit, a Force 3 magical lodge, a Force 2 sustaining focus, some elemental conjuring materials, and three months of Low Lifestyle.*

*Brian has spent 365 of his 400 BP so far, which leaves him with only 35 BP for gear. He decides to spend 22 of those 35 BP, which gives him 110,000 ¥.*

*Brian also uses some of his nuyen allocation to purchase cyberware. He decides to get the following implants: a smartlink (0.1 Essence), wired reflexes 1 (2 Essence), and retinal flare compensation (0.1 Essence). The total Essence loss from cyberware is 2.2 Essence, which reduces the weapon specialist's Essence from 6 to 3.8.*

## MAGICAL RESOURCES

Magicians and adepts have their own special abilities that money can't buy. Magicians are able to cast spells, bind spirits into their service, and draw power from magical foci. Adepts have special powers that augment their own natural ability, sometimes allowing them to do things that are physically impossible. Each specific spell, spirit, focus, or power has an associated Build Point cost that draws from the character's total.

Note that Awakened characters can only initiate (see p. 189) during gameplay, not during character creation.

## LIFESTYLE COST TABLE

Lifestyle	Monthly Cost
Street	Free
Squatter	500¥
Low	2,000¥
Middle	5,000¥
High	10,000¥
Luxury	100,000¥

## Spells

Magicians can only cast spells that they have learned. During character creation, players can spend Build Points to have their magician character learn spells before beginning the game. Learning a spell costs 3 BP. (Players from previous editions should note that you don't have to learn the spell at a certain Force.) The maximum number of spells your character can learn during character creation is equal to twice the highest rating of your Spellcasting or Ritual Spellcasting skills.

## Spirits

Magicians have the capability to summon five types of spirits. The types of spirits a magician can summon depends on his particular tradition (see p. 169).

Spirits may be summoned on a temporary basis during gameplay (see *Conjuring*, p. 176), or even bound into longer-term service (see *Binding*, p. 180). A magician character can choose to begin gameplay with bound spirits. Bound spirits cost a number of BP equal to the number of services owed. The number of services it owes may not be greater than the magician's Summoning skill (or Conjuring skill group, if applicable). The bound spirit's Force equals the magician's Magic attribute. The maximum number of spirits a magician may have bound into service is equal to his Charisma attribute.

## Foci

When buying gear, Awakened characters can purchase foci, magically enchanted objects that can increase a magician's power (see *Foci*, p. 190). To use a focus effectively, the magician or adept must bond the focus to him. This requires time and effort.

A starting Awakened character can begin the game with one or more foci already bonded. First, the character must purchase the focus with Gear nuyen. To bond a focus to the character, the player must then spend a number of BP equal to the focus's Force. The total Force of all bonded foci is limited to five times the character's Magic attribute.

Adepts may only bond to weapon foci. Magicians and mystic adepts can bond to any type of focus.

## Adept Powers

Adepts receive a number of Power points equal to their Magic attribute to purchase adept powers. Adept powers are described starting on p. 187. Power points that are not spent during character creation may be "saved up" for later investment.

*Michelle wants to get several spells for her mage. Looking over the spell list (p. 195) she selects the following spells; Lightning Bolt, Detect Enemies, Heal, Invisibility, Armor, and Magic Fingers. This is a total of 6 spells (the max she can take) and costs 18 BP, bringing Michelle's remaining BP down to 17. She also decides to spend 7 points on an air spirit that owes her four services and a fire spirit that owes her three services (both Force 3,*