

<b>Coinage</b>	<b>Purchasing Power</b>
Minum	The price of a small loaf of cheap bread Two minum could buy you a cup of ferment mare's milk Three minum get you a hot sausage on a bun
Ha'penny	The commoner's daily coin The price of a (short) ferry ride A flagon of common beer
Penny	The price for enough food to feed one The typical offering at a temple (commoner)
Silver Penny	A night's food and lodging at a 3-star inn The price of a common prostitute The cost of a good sling 4 silver pennies is the price for finding one's future at a palmist or to pay for a seer 5 silver pennies is normal pay a Bard receives for a night's performance 10 of these would make the monthly wage of a sailor
½ Crown	Most (long distance) ferry rides cost this much
Crown	The price of a beginning courtesan The average bribe or "squeeze" 3 crowns would buy good heavy furs or winter clothing 5 of these would buy you a fair quality spear
Sovereign	A month's common wages on a farm Price of a javelin or a quilted cloth doublet 2 sovereigns is the typical offering at a temple (noble) 3 sovereigns would buy you a fair quality cutlass
Royal Sovereign	A soldier's monthly pay or the price of full boiled leather armor 4 of these would make the price of a very good 6-man dory
Bar/Monarch	An officer's wages for a month Common Trader's coin of barter or business (to buy goods)
Citadel	A general's wages for a month

10 Minum make a Ha'Penny, 2 Ha'Penny make a Penny. 20 Pennies make a Silver Penny, and 5 Silver Pennies make a Half-Crown. 2 Half-Crowns make a Crown and 2 Crowns make a Sovereign. 5 Sovereigns make a Royal Sovereign and 5 Royal Sovereigns make a Monarch. Finally, 5 Monarchs make a Citadel.

<b>Social Class</b>	<b>Some Average Yearly Incomes*</b>
Slave	IF paid, slaves rarely have more than ha'penny to a penny. However, valued slaves may make up to as much as a Sovereign in some cases.
Tenant	Those in this class of people hold a position barely above slavery. However, they generally will earn enough to have 2 crowns to 3 sovereigns.
Freeholder	As your average rural dweller, these folk will typically earn anywhere from 12 sovereigns to 50 sovereigns.
Commoner	These city dwellers will generally earn more (averaging 50-150 sovereigns) than their rural counterparts.
Merchant	A typical merchant will earn 100 – 3,000 sovereigns depending on influence, business, and depth of trade. Many make more than this and some less.
Craftsman	As merchants above, though they tend towards the lower end due to guild pricing.

**\*The amounts the noble classes can earn vary greatly depending on the size of their estates, noble family, and politics. As a rule of thumb, they will make at least as much as merchants and often two, five, ten, or fifty times more.**

### **Miscellaneous Economic Notes**

- **The average Commoner and below consumes approximately 80 to 90 percent of their income in a year in living expenses and regular spending. They rarely save this unspent income but some (15%) have 2 to 4 years worth of spare income on hand. This is rarely residing in just coin, however; instead, it is invested in quality equipment, goods, weapons, or tools.**
- **Merchants and Craftsmen will spend 40 to 80 percent of their income in expenses per year but equally tend to save the remainder (90%), investing it in valuables or keeping it in manageable amounts of coin. They will (60%) have 1 to 4 years worth of savings on hand or (40%) have 3 to 8 years of savings.**
- **Nobility will frequently have large portions of their fortunes invested in valuables, coin, and other tangible items such as property and works of art. The amount varies greatly on their personal fortune and their noble line. Few have large amounts of coin on hand, though they always have some (anywhere from 1500 to 15,000 sovereigns depending on their social level) that is available.**