

Stress and Madness Rules

Stress

PCs start with a Stress Pool (SP) which equals their Class DC. PCs suffer Stress Damage which deducts from their Stress Pool. PCs can also receive Stress Healing which adds back to their Stress Pool.

Certain experiences result in automatic Stress Damage:

- If a PC enters into a Dungeon of a higher level, they suffer Stress Damage equal to Double the difference between Dungeon Level (DL) and PC Level (DC) [$2x(DL-PC)$]. For example, if a 1st Level PC enters a 5th level dungeon, they automatically take 8 points of Stress Damage.
- For every hour spent in a Dungeon (outside of Camping), each PC takes 1 point of Stress Damage.
- Every time a PC encounters a creature with the following traits: Aberration, Fiend, Mutant, Undead, or Unholy, they automatically take 1 point of Stress Damage.
- Every time a PC is the target of a Critical Hit or Critically Fails a Save, they automatically suffer 2 points of Stress Damage. Also, if a PC witnesses an ally take a Critical Hit or Critically Fail a save, they take 1 pt of Stress Damage.
- Every time a PC is reduced to 0 HP and takes the Dying Condition, they take 3 points of Stress Damage. Also, every time a PC witnesses an ally reduced to 0 HP and take the Dying Condition, they take 2 points of Stress Damage.
- Every time a PC witnesses an ally die, they take 5 points of Stress Damage.

Certain experiences result in automatic Stress Healing:

- Every time a PC lands a Critical Hit or an enemy Critically Fails a save against a PC spell or effect, they receive 2 points of Stress Healing. Also, when an ally witnesses this, they too receive 1 point of Stress Healing.
- Every time a PC kills or destroys an enemy in a dungeon, they receive 3 points of Stress Healing. Also, if a PC witnesses an ally kill or destroy an enemy within a dungeon, they receive 2 points of Stress Healing.

- Every time a PC regains Hit Points through magical or alchemical healing, or through Treat Wounds, they also receive 1 point of Stress Healing. If a PC regains hit points through a Critical Success on a Treat Wounds check, they also receive 2 pts of Stress Healing. Likewise, the PC that rolled a Critical Success on a Treat Wounds check also receives 1 point of Stress Healing.
- Any PC that remains Idle (not delving a Dungeon or otherwise engaged in a Downtime Activity) receives an amount of Stress Healing equal to their Level.

On top of this, certain Interactions with Dungeon Curios can inflict Stress Damage or provide Stress Healing. Also, certain Downtime Activities can provide further Stress Healing.

If a PC reaches 0 in their Stress Pool, they must make a Will Save against DC by Level (Table 1):

Critical Success: The PC refills their Stress Pool and they gain a Virtue.

Success: The PC refills half their Stress Pool.

Failure: The PC refills a quarter of their Stress Pool.

Critical Failure: The PC refills their Stress Pool and they gain a Madness.

Both Virtues and Madnesses last until the completion of a Dungeon Delve.

If a PC reaches 0 in their Stress Pool while under the effects of a Virtue or Madness, they must roll a Fortitude Save against DC by Level:

Critical Success: The PC refills their Stress Pool.

Success: The PC refills half their Stress Pool.

Failure: The PC refills a quarter of their Stress Pool.

Critical Failure: The PC suffers a Heart Attack and dies.

Virtues

1-Stalwart: The PC gains a +1 Virtue Bonus to AC. In addition, any Critical Failure on a Recovery Check is treated as a Failure, and any Success is treated as a Critical Success. In addition, the PC gains the Stalwart Action, in which they can give themselves 1d6 Stress healing while in combat.

2-Courageous: The PC gains an additional 5 feet to their movement. In addition, any Critical Failure against a Fear Effect is treated as a Failure, and any Success is treated as a Critical Success. In addition, they gain the Courageous Action, in which they can provide 1d6 Stress Healing to any ally in combat.

3-Focused: The PC gains a +1 Virtue Bonus to all attack rolls. In addition, any Critical Failure against a Mental Effect is treated as a Failure, and any Success is treated as a Critical Success. In addition, they gain the Focused Action, in which they can provide an Ally with a +1 Virtue Bonus to Attack rolls for 1 round.

4-Powerful: The PC gains a +1 Virtue Bonus to all damage rolls. In addition, any Critical Failure against a Death Effect is treated as a Failure, and any Success is treated as a Critical Success.

In addition, they gain the Powerful Action, in which they can provide an Ally with a +1 Virtue Bonus to Attack rolls for 1 round.

5-Vigorous: The PC gains a +1 Virtue Bonus to all Dexterity based checks including Reflex Saves, Skill Checks, and Attacks made with Finesse Weapons. In addition, you gain the Vigorous Action, in which you can heal yourself for 1d6 HP while in combat.

Madnesses

1-Fearful: The PC gains the Doomed 1 Condition. The PC gains and retains the Frightened 1 Condition for the duration of the Madness. This Condition is cumulative with the Frightened Condition from any other source. At the beginning of each turn in combat, they must make a Will Save against DC by Level. On a Failure, they must spend a Stride Action at their full movement away from the nearest enemy at any point in their turn.

2-Paranoid: The PC gains the Doomed 1 Condition. The PC gains and retains the Frightened 1 Condition for the duration of the Madness. This Condition is cumulative with the Frightened Condition from any other source. If the PC is to be the target of Healing of any kind from an Ally, they must make a Will Save against DC by Level. On a Failure they must refuse the healing and that action is lost.

3-Selfish: The PC gains the Doomed 1 Condition. The PC gains and retains the Frightened 1 Condition for the duration of the Madness. This Condition is cumulative with the Frightened Condition from any other source. Anytime the PC wants to use an action for the benefit of an Ally (an Aid action, a buff spell, healing, etc.) they must make a Will Save against DC by Level or that action is lost.

4-Masochistic: The PC gains the Doomed 1 Condition. The PC gains and retains the Frightened 1 Condition for the duration of the Madness. This Condition is cumulative with the Frightened Condition from any other source. Once a round, whenever the PC has an enemy in view, they must make a Will Save against DC by Level. On a failure they must spend at least one action to Stride towards the enemy. Whenever the PC takes damage, they receive 1 point of Stress Healing.

5-Abusive: The PC gains the Doomed 1 Condition. The PC gains and retains the Frightened 1 Condition for the duration of the Madness. This Condition is cumulative with the Frightened Condition from any other source. Once a round, whenever an ally makes a successful action, the PC must make a Will Save against DC by Level. On a failure they must make an Intimidation Check to Demoralize their ally as a Reaction. Whenever an Ally takes damage, the PC receives 1 pt of Stress Healing.

6-Irrational: The PC gains the Doomed 1 Condition. The PC gains and retains the Frightened 1 Condition for the duration of the Madness. This Condition is cumulative with the Frightened Condition from any other source. During Combat, at the beginning of the PC's turn, they must make a Will Save against DC by Level. On a Failure they become Confused until the beginning of their next turn.

Table 1

Level	DC
1	15
2	16
3	18
4	19
5	20
6	22
7	23
8	24
9	26
10	27
11	28
12	30
13	31
14	32
15	34
16	35
17	36
18	38
19	39
20	40