Gauntlet v0.6.3 · current canonical playtest edition · authority
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Gauntlet v0.6.3 Financier Faction Guide

1. Financier overview

How it works

Financiers build economic power. They place cards in a **Treasury** to increase their Capital limit, gain and spend **Capital**, and buy **Deeds** connected to Territories.

Deed ownership is independent of token position and Territory control. Own the Deeds to every Territory currently in the Gauntlet to win through **Controlling Interest**.

Complete rules

Element	Financier rule
Victory	Run the Gauntlet or achieve Controlling Interest.
Resource	Capital, minimum 0; maximum determined by the Capital limit.
Capital limit	Territories you control plus total card value in Treasury.
Financial Capacity	If Treasury value exceeds Territories controlled at the start of your turn, gain 1 additional Action that turn; at least one Action must be spent on a Financier Faction Action.
Faction Actions	Place a card in Treasury, buy or buy out a Deed, Play the Market, or use Hostile Takeover; each is taken during Denouement.
Income	After the Capture step, gain 1 Capital per Deed you own.
Leaders	Banker and Executive.
Faction pool	13 Financier card titles.
Unique card	Corner the Market, cost 5; maximum one copy per Deck.

Faction Actions

Financiers have the following Faction Actions. Each costs 1 Action and may be used only during an Denouement:

- **Place a card in Treasury:** Place one card from your Hand face up in your Treasury.
- **Buy or buy out a Deed:** Pay the full current cost to acquire one unowned Deed or buy out one opposing Financier's Deed.
- **Play the Market:** Discard one card from Hand, roll one die, and gain Capital according to the result.
- **Hostile Takeover — Executive only:** After winning a battle as the attacker that turn and becoming the occupier of the enemy Territory, buy or buy out its Deed; a successful purchase also gives you control of that Territory.

When Financial Capacity grants an additional Action, at least one Action spent that turn must be spent on one of these Faction Actions. Line of Credit modifies a Deed purchase, and Subsidize modifies a battle; neither is a separate Faction Action.

2. Components and setup

A Financier Deck includes:

- one Financier Leader Card: **Banker** or **Executive**;
- one Financier Reference Card;
- one public Capital Ledger;
- eight identical full-size Deed Cards in a shared supply; and
- any Financier cards included in the Deck.

Begin with 2 Capital and an empty Treasury. Place Deed Cards in the shared unowned supply. Starting Capital 2 is the v0.6.2 playtest revision.

3. Capital, Treasury, and Deeds

How it works

Capital is public and pays for Deeds, Subsidize, and card effects. Your Capital limit rises when you control Territories or place valuable cards in Treasury. You may temporarily exceed the limit, but excess Capital is lost at the end of each turn.

At the start of your turn, if the total card value in your Treasury is greater than the number of Territories you control, gain 1 additional Action that turn. At least one Action spent that turn must be spent on a Financier Faction Action.

During an Denouement, you may spend 1 Action to place a card in Treasury, buy a Deed, or Play the Market.

Complete rules

Capital and Capital Ledger

Capital cannot fall below 0. Record every gain, spend, loss, and end-turn reduction on the public Capital Ledger, including the new running Balance.

> **Capital limit = Territories you control + total card value of cards in your Treasury**

Capital may exceed the limit temporarily. At the end of every turn, including an opponent's turn, reduce your Capital to the current limit if necessary.

Financial Capacity

After completing the Capture step and applying all effects that occur after it, but before Draw, compare the total card value in your Treasury with the number of Territories you control.

If Treasury value is greater, you may take one Action during both Opening and Denouement that turn, provided at least one of those Actions is a Financier Faction Action. A Financier Faction Action is normally legal only during Denouement.

Financial Capacity does not permit two Actions in one phase. Determine eligibility once at this timing; later Treasury or control changes do not grant or remove the permission that turn.

Treasury

During Denouement, take an Action to place one card from your Hand face up in your Treasury.

- Treasury cards are outside normal card zones.
- They cannot be played or affected unless a rule specifically refers to Treasury.
- Each increases the Capital limit by its value.
- Treasury is not the Asset Bank and uses no Asset capacity.
- A card leaving Treasury immediately stops contributing to the limit.
- Treasury cards do not generate Capital by themselves.

Deeds

Each Territory currently in the Gauntlet has one Deed. A Deed is unowned or owned by a Financier.

When buying an unowned Deed, take a Deed Card from the supply and place it beside that Territory on the owner's side. In a Financier mirror, placement identifies ownership.

When buying out an opposing Financier's Deed, move its Deed Card to the buyer's side. When a Deed becomes unowned, return its card to the supply.

Deed ownership is independent of token position and Territory control. Changing Territory control does not transfer its Deed. A Deed is not an Asset or Overlay.

Buying and buying out Deeds

During Denouement, take an Action to buy or buy out one Deed by paying its full cost.

When an effect permits several purchases, complete each purchase before recalculating the next cost.

> **Deed cost = min(Deeds you own + 1, 6) + position modifier + buyout premium**

Minimum cost is 1 Capital.

Territory state from buyer's perspective	Modifier
You control it	-1
You are the occupier	0
You neither control it nor are its occupier	+1

For an unowned Deed, buyout premium is 0.

For a Deed owned by an opposing Financier:

> **Buyout premium = min(Deeds the opposing owner owns, 6)**

Income

After the Capture step at the start of your turn, gain 1 Capital for each Deed you own. Income may temporarily exceed the Capital limit.

Controlling Interest

When you own the Deeds to every Territory currently in the Gauntlet, immediately win through **Controlling Interest**.

A Territory added to the Gauntlet has a normal Deed and expands the required portfolio.

Play the Market

During Denouement, take an Action, discard one card from Hand, and roll one die:

Roll	Result
1	Put the card in your Graveyard; gain 0 Capital.
2–3	Gain 1 Capital.
4–5	Gain Capital equal to the card's value.
6	Gain Capital equal to twice the card's value.

Subsidize

Before dice are rolled in a battle involving you, spend Capital to add to your battle total.

Bonus	Total cost
+1	1 Capital
+2	3 Capital
+3	6 Capital
+4	10 Capital

The progression continues without a fixed maximum. Each additional +1 costs one more Capital than the previous increment. Capital spent through Subsidize is lost regardless of the result.

4. Leaders

Banker

Archetype: Collateral, planned purchases, and flexible financing

Motto: *Credit closes the distance.*

> **Line of Credit:** The first time on your turn that you would buy or buy out a Deed, you may use one card from your Hand or Treasury as collateral. - It contributes payment equal to its value. - It cannot contribute more than half the purchase cost, rounded down. - Pay the remaining cost with Capital. - Put the collateral in your Discard Pile after the purchase. - Unused collateral value is lost. - Line of Credit applies only to Deed purchases and buyouts.

Executive

Archetype: Offensive acquisition, Occupation, and immediate control

Motto: *Take the ground. Close the deal.*

> **Hostile Takeover:** During Denouement, if you won a battle as the attacker this turn and are now the occupier of that enemy Territory, you may take an Action to buy or buy out its Deed. Treat yourself as the occupier, but not the controller, for the cost calculation. If the purchase succeeds, advance your Front Line by one Territory, if able.

5. Financier-specific rules

Collateral

Collateral is not a separate zone. Place the collateral beneath the card or effect using it so its source and value remain visible.

- Line of Credit collateral goes to the Discard Pile after purchase.
- Margin Loan collateral returns only after repayment or a qualifying battle victory; default puts both cards in the Graveyard.
- Leveraged Buyout collateral used from battle goes to the Graveyard after the purchase.
- Collateral contributes payment value but does not become Capital unless stated.
- Unused collateral value is lost.

Added Territories

A Territory added to the Gauntlet:

- has a Deed;
- counts toward Capital and Asset limits when controlled;
- generates income when its Deed is owned;
- expands Controlling Interest; and
- uses the normal capped cost formulas.

Self-tracking cards

- Speculation remains face up beside its selected Territory and is neither an Asset nor Overlay.
- Capital Gains is placed beneath its selected Treasury card.
- Margin Loan holds its collateral beneath it.

Tariffs and Asset replacement

You cannot bank Tariffs while another copy you control is banked. During the turn Tariffs is banked, you cannot voluntarily cause it to leave play, including replacing it to make room for another Asset.

Underwriting and Property Dues may be replaced normally. Replacing Margin Loan before the loan is settled causes default.

6. Canonical Financier card pool

> **Card-text boundary.** The card identities and ordering below are inherited from certified clean v0.6.2 faction authority. The printed v0.6.3 effect text is the exact pinned finalized canonical-data evidence produced by the approved v0.6.3 card-language pipeline (PRs #540, #549, #550, #551, and #560). This adoption does not authorize any withdrawn or downstream v0.6.3 release surface.

Speculation

Cost: 1

> **Action:** Place this card face up beside a Territory you neither control nor occupy. At the start of your next turn, if you occupy or control it, +2 Capital and discard this card; otherwise put it in your Graveyard. **Gambit/Tactic:** If you initiated this battle, you may spend 1 Capital. If you do, in the Aftermath: Win — +2 Capital. Otherwise — put this card in your Graveyard.

Monetary Crisis

Cost: 2

> **Action:** Each player discards their Hand, then draws two cards. **Gambit/Tactic:** In the Aftermath, each player with more than one card in Hand chooses one and discards the rest.

Liquidation

Cost: 2

> **Action:** Choose one card in your Treasury and put it in your Discard Pile. Gain Capital equal to its value, then you may immediately buy or buy out one Deed. **Gambit/Tactic:** Before dice are rolled, you may put one card from your Treasury in your Discard Pile to gain Capital equal to its value, then you may immediately Subsidize.

Underwriting

Cost: 2

Card form: Asset

> **Asset:** In the Aftermath, if you lost after using Subsidize, you may discard this card to gain Capital equal to the bonus you purchased. **Gambit/Tactic:** In the Aftermath, if you lost and used Subsidize, gain Capital equal to the bonus you purchased.

Capital Gains

Cost: 3

> **Action:** Bind this card to a card in your Treasury. After income on your next turn, return that card to your Hand, gain Capital equal to its value, and discard this card. Before then, if you lose a battle, discard both; if that card leaves your Treasury, discard this card. **Gambit/Tactic:** In the Aftermath, if you win, choose one other Gambit, Tactic, or Reserve card. Place it face up in your Treasury instead.

Tariffs

Cost: 3

Card form: Asset

> **Action:** Bank this card. +2 Cards. +1 Action. **Asset:** Skip your normal Draw. You cannot bank it while you control another banked Tariffs. You cannot voluntarily cause it to leave play during the turn it is banked. **Gambit/Tactic:** Your opponent may discard one card from Hand. If they do not, +1 Battle Total.

Divestment

Cost: 3

> **Action:** Make one Deed you own unowned. Gain Capital equal to the number of Deeds you owned before doing so. +1 Action. **Gambit/Tactic:** Before dice are rolled, you may make one Deed you own unowned to gain Capital equal to the number of Deeds you owned before doing so, then you may immediately Subsidize.

Margin Loan

Cost: 3

Card form: Asset with collateral

> **Action:** Bank this card; bind 1 card from your Hand or Treasury to it face up as collateral. Gain Capital equal to its value +2. +1 Action. **Asset:** After income, you may choose:

Repay — Pay Capital equal to the collateral's value +3; return it to your Hand and discard this card. Default — Put both cards in your Graveyard. While this remains banked, you may not draw at the start of your turn. If this card is Removed, Default.

> **Gambit/Tactic:** Before dice are rolled, you may bind 1 card from your Hand or Treasury to this card face up as collateral to gain Capital equal to its value; you may then Subsidize. In the Aftermath: Win — return collateral to your Hand. Otherwise — Default.

Leveraged Buyout

Cost: 4

> **Action:** Buy one Deed using any cards from your Hand or Treasury as collateral. **Gambit/Tactic:** In the Aftermath, before battle cards are cleared, if you won, you may buy this Territory's Deed using any of your other Gambits, Tactics, or Reserve cards as collateral. Each collateral card contributes its value toward the cost. Action collateral goes to your Graveyard after the purchase; battle collateral goes there when battle cards are cleared. Collateral may pay the entire cost.

Foreclosure

Cost: 4

> **Action:** During Denouement, choose the next opposing Territory immediately beyond your Front Line if its Deed is yours and it is unoccupied. Advance Front Line 1. **Gambit/Tactic:** In the Aftermath, if you initiated the battle on a Territory whose Deed you owned when the battle began and you won, advance Front Line 1, if able, instead of becoming the occupier.

Property Dues

Cost: 4

Card form: Asset

> **Asset:** The first time each turn your opponent advances onto a Territory whose Deed you own, they choose one: discard one card from Hand; or +2 Capital. **Gambit/Tactic:** If this battle takes place on a Territory whose Deed you own, your opponent chooses one: discard one card from Hand; or +3 Capital in the Aftermath.

Corner the Market

Cost: 5

Unique: Maximum one copy per Deck

> **Action:** Buy or buy out any number of Deeds. Complete each purchase before calculating the next cost. **Gambit/Tactic:** In the Aftermath, if you win, you may buy or buy out any number of Deeds. Complete each purchase before calculating the next cost.

Compound Interest

Cost: 4

Card form: Asset

Action: Bank this card. You may have only one banked Compound Interest. **Asset:** After your normal Draw, if your Treasury contains at least one card, you may reveal the top card of your Draw Pile. Place it face up in your Treasury or put it in your Discard Pile.

7. Quick reference

- Capital limit = controlled Territories + total Treasury value.
- Financial Capacity: if Treasury value exceeds controlled Territories at the start-of-turn check, gain 1 additional Action that turn; at least one Action must be spent on a Financier Faction Action.
- Gain 1 Capital per owned Deed after your Capture step.
- Deed ownership is independent of token position and Territory control.
- Added Territories have normal Deeds.
- Controlling Interest requires every Territory currently in the Gauntlet.
- At the end of every turn, reduce Capital to the current limit.
