

Steel & Mud

Quick Reference

The Core Numbers

Statistic	Formula
Hit Point Maximum	= your Constitution SCORE (e.g. Con 14 = 14 HP). Static; rises only by specific perks/boons.
Base Armor Class	Knight 12 + Dex · Outrider 11 + Dex · otherwise 10 + Dex. Armor gives DR, not AC.
Damage Reduction (DR)	Sum of worn armor. Subtracted from each hit, minimum 1 damage through.
Maximum Stamina	= 3 + Constitution modifier (minimum 1). Powers Active abilities.
Martial Save DC	= 8 + Proficiency Bonus + the Str or Dex modifier you attack with.
Initiative	d20 + Dex. Outrider rolls with Advantage.

Your Turn — the Economy of Motion

You get each turn	Use it for
1 Action	Attack · Dash · Disengage · Dodge · Help · Hide · Catch Your Breath · a Path Active.
1 Bonus Action	Only when a weapon, trait, or perk grants it.
1 Reaction	Opportunity Attack or a triggered ability; one per round.
Movement	Up to your speed, split around your action freely.

Catch Your Breath: Action to recover 1 Stamina — only Proficiency-Bonus times per rest. **Short rest** restores Con-mod Stamina; **long rest** refills it.

Taking a Hit

Step	What happens
1. Hit?	Attack roll meets or beats AC. A natural 20 is a Critical Hit (double damage dice).
2. Soak	Subtract the target's DR from the damage (minimum 1 gets through).
3. Trauma Check	If a single hit deals damage (after DR) \geq half your MAX HP: DC 15 Con save or Dazed + Prone.
4. Wounded	At or below half max HP: Disadvantage on all Dexterity checks and saves.

Falling to Zero

At 0 HP you fall Prone and dying. Each turn roll a flat d20: **10+** = success, under 10 = failure. **3 successes** → stable (unconscious). **3 failures** → dead. Nat 20 → wake at 1 HP; nat 1 → two failures. A hit while down = auto-fail (two on a crit). Stabilize: DC 12 Wis (Medicine). On surviving, roll once on Lingering Injuries.

Conditions At a Glance

Condition	Effect
Dazed	No reactions, no Active features (this system's Stunned).
Wounded	At/under half max HP: Disadvantage on Dex checks & saves.
Fatigued	Speed halved; Disadvantage on Str (Athletics). Hit at 0 Stamina.
Prone	Crawl only; your attacks Disadv.; melee vs you Adv., ranged Disadv.
Restrained	Speed 0; attacks vs you Adv.; your attacks Disadv.; Dex saves Disadv.
Goaded	Disadv. attacking anyone but the source; must move toward them.
Blinded	Auto-fail sight checks; your attacks Disadv., attacks vs you Adv.
Frightened	Disadv. on checks/attacks while source in sight; can't approach it.
Dented (armor)	Each Dent strips 1 DR for the rest of the encounter.

Weapon Properties

Property	Meaning
Anti-Armor	Reduces the target's effective DR by 2 against this weapon.
Bodkin	Built to pierce mail — finds the gaps; crit on 19–20.
Precise	Crit on a 19–20.
Forceful	Always deals at least 1 through any DR (a guaranteed minimum wound).
Finesse	Use Dexterity instead of Strength for attack and damage.
Mercy	An execution weapon; ignores DR against a Pinned foe.
Hook	On a hit you may shove or trip in place of damage.
Reach	+5 ft melee range.
Heavy / Two-Handed / Light	Bulk and grip — see Equipment for who can wield what.
Loading	A crossbow fires every other round without a perk.
Thrown	Hurl it using your melee modifier; gone until retrieved.

Renown, Boons & the Long Game

Spend RP on	Cost
A Path perk	RP = its Tier (1 / 2 / 3); own a lower tier in that tree first.
Ability Increase / Iron Constitution	4 RP each
Honed Talent (skill or save prof.)	2 RP
Hard to Kill (+3 HP, x3)	3 RP each
Veteran's Edge (+1 Proficiency, once)	8 RP
Standing boons (Name, Patron, Retainers...)	3–5 RP
Coin and Holding (gateway to strongholds)	8 RP

Warband (Mass Battle)

Rating = Size + Position (the clash bonus). **Morale** = Training + Leadership, a pool spent like HP. Each clash both roll **2d6 + Rating**; loser loses 1 Morale (2 if by 6+). Morale 0 = the warband breaks. Heroes' skirmishes shift Rating ± 1 or deal 1d4 Morale damage.