

A ROLEPLAYING GAME • NO DICE • NO CARDS

RECKONING



Certainty is a currency. Spend it, and the bill comes due.

FOR 2-5 PLAYERS + ONE KEEPER ANY SETTING TOKENS & A SHEET FIRST EDITION

WHAT THIS IS

Reckoning is a game about people who are sure of themselves, and about what their certainty costs everyone later. It has no dice and no cards. Nothing is left to chance, because the drama was never in *whether* you succeed.

In most games you attempt a thing and then find out if it worked. Here you simply buy the success — you spend a little of your own certainty and the deed is done. But every grain of certainty you spend goes face-up into a shared pile in the middle of the table, and that pile is the only ammunition the world has against you. The question the table actually sweats is never *did it work*. It is *what did it cost*, and *when does the world come to collect*.

It plays like a heist that has already gone right and is now quietly unravelling. Like a mystery where nothing is wrong until your own confident moves make it wrong. Like a tragedy of a person who could do anything, and did.



You do not roll to succeed. You **pay** to succeed.

Everything you pay becomes a debt the world can hand back to you — in full, with interest, at the worst possible moment.

The whole game is a ledger that has to balance. The only real choice is who closes the books: you, on your own terms, or the world, on its.

WHAT YOU NEED

A bowl of small tokens — beans, pebbles, glass beads, coins. One character sheet per player. A clear space in the centre of the table for the shared pile. That is all. No dice will be cast and no cards will be drawn for the entire game; if you reach for either, you have misremembered the rules.

Three things are tracked, and it helps to keep them visibly distinct. All of them are counted in tokens drawn from one common **supply** — the bowl. The tokens are only counters; what matters is which ledger they're sitting in.

THE THREE POOLS

Surety — your private reserve of certainty, in front of you. It refreshes every session. You spend it to make things happen.

The Tally — the shared pile in the centre, face-up to everyone. Every token you spend lands here. It is the keeper's only weapon.

Scars — a private pile beside your Surety. The certainties you earned the hard way, by surviving consequence. They make you stronger and they make you dangerous to yourself.

Your reserve and the Tally are two *separate* ledgers, not one pile relocated. The reserve measures the certainty you have left to spend; the Tally measures the exposure the world now has on you. Spending certainty usually creates exposure — but the two are tracked independently, drawn from the same bowl, and they need not match. That is why a token can sometimes enter the Tally without leaving your reserve: it came from the supply, not from you.

THE FIVE STANDINGS

A character is defined by five Standings — the arenas in which they are capable of being sure of themselves. Each is rated from one to five. The keeper decides which Standing a given action draws on.

Wits	Seeing, knowing, deducing. Reading a room, a clue, a person. The detective's Standing.
Tongue	Persuasion, deception, performance, negotiation. Bending other people to your account.
Nerve	Composure under pressure. Holding steady, holding silence, holding a stare. Presence and resolve.
Violence	Force applied to a body or an object. Fighting, breaking, dominating by main strength.
Craft	Hands and tools. Stealth, locks, devices, forgery — making things and making them fail.

A Standing of 5 is mastery; a 1 means you are only ever a little sure of yourself there. A 0 means you cannot be sure there at all — no free token, no certainty to spend, every attempt a borrow or a walk-away. You never begin at 0. A character falls that far only through grievous, permanent loss — see *the maiming trade*, §5.

MAKING A CHARACTER

Five minutes, no arithmetic worth the name.

01

Name them, and name their drive. One line: what is all this certainty *for*? A character with nothing to be sure about has nothing to spend.

02

Assign your Standings. Distribute the values 4 · 3 · 2 · 2 · 1 across the five Standings, one each. You begin neither a master nor a fool in anything.

03

Set your reserve. Your Surety reserve refreshes to 8 at the start of every session. That is your cap until you earn a larger one.

04

Begin with no Scars — or, for hardened folk, one or two, each with a sentence of history written beside it. A Scar is a wound that taught you something.

THE TURN

Play is conversation until someone reaches for something the world might resist. Then:

- 01 **The keeper names the Stake.** A number from 0 to 5. The number is not how *hard* the thing is — it is how much the thing can come back on you. Stake 0 is the inert act that can leave no thread; see below. Anything past 5 is not for sale at any price, and the fiction must change before it can be bought.
- 02 **You pay Surety to match the Stake.** Move that many tokens from your reserve. The deed is done — *it simply works*. There is no failure here, only price.
- 03 **You may overpay.** Spend more than the Stake to buy a larger, cleaner, more decisive success — each extra token a named upgrade you and the keeper describe. You can never spend more than your Standing in that arena.
- 04 **Every token you placed slides into the Tally,** face-up, in the centre, where everyone can count it.

THE FREE FIRST TOKEN

In any arena where your Standing is at least 1, the first token of an action costs nothing from your reserve — it is drawn from the supply straight into the Tally. Even an easy, well-within-competence act arms the gun a little: skill spares your certainty, never your exposure.

Certainty is never truly free; someone always pays. It is only a question of who, and when.

So a duelist with Violence 4 can pour up to four tokens into a single blow. A scholar with Violence 1 can manage exactly one, and is never more than slightly sure of a sword. The Standing is the ceiling; the Stake is the floor; the space between them is yours to gamble in.

THE MEANING OF ZERO

Stake 0 does not mean *easy*. Easy and inert are different axes. Because the free token puts a mark in the Tally on every Stake of 1 or more, Stake 0 is the only value that places nothing — and a deed that places nothing can never be funded into a Reckoning. It is consequence-proof, forever.

So a great many trivially easy acts are still not zero. Charming a stranger who will remember your face, slipping a lock that might show you were there, telling a small lie to someone who counts — all Stake 1, because the keeper wants that one faint token on the table where it might, one day, be spent. Being good at a thing makes it cheap, not safe. Zero is reserved for the genuinely inert: pouring a drink, walking a public street, opening your own front door. The keeper rarely says it aloud — except to wave a player off paying for something that was never going to cost them.

And you never overpay a Stake 0, because there is nothing on it to buy. The moment you want more than the bare act gives you — to open the door *quietly* because someone might hear — you have not overpaid an inert act; you have declared a harder one, and the keeper prices it anew. Wanting the upgrade and pricing the upgrade are the same motion. If "quietly" buys nothing real, because no one is listening, then it is colour, and colour is free — spend nothing. This is a lever in your own hand: you can pull any inert act up into the consequential economy whenever you choose to reach past what the moment asks.

THE TALLY, AND THE RECKONING

The Tally sits in the open for the whole game and never lies. A growing Tally is a loaded gun set on the mantel where all can see it. Sooner or later it goes off.

To make something go wrong, the keeper spends tokens out of the Tally. This is a *Reckoning*, and three rules bind it absolutely:

THE THREE LAWS OF A RECKONING

It must be funded. The keeper can only spend tokens that are actually in the Tally. No Tally, no teeth. Trouble cannot be conjured from nothing.

It must be sized to its cost. The number of tokens spent is the severity. One token is a nuisance; five is a catastrophe. The keeper does not get to decide how bad it is — the ledger already did.

It must be traced. A Reckoning grows out of the specific certainties that funded it. The keeper names which tokens are being spent and to which earlier deed they belong. The bill always has your signature on it.

This is what makes the keeper structurally unable to cheat you. Every consequence is paid for in coin you handed over yourself, in plain sight, traceable to a thing you chose to be sure about. A watchful table can read the Tally and very often see the shape of the trouble before it lands.

How bad, by the numbers

-
- | | |
|---|--|
| 1 | A nuisance. A delay, a suspicion, a small thing now owed. |
|---|--|
-
- | | |
|---|---|
| 2 | A complication. A plan bends. Someone is now looking your way. |
|---|---|
-
- | | |
|---|---|
| 3 | A reversal. An ally turns, a door that should have been open is barred, the ground shifts. |
|---|---|
-
- | | |
|---|---|
| 4 | A crisis. The situation breaks open. The quiet job becomes loud. |
|---|---|
-
- | | |
|---|---|
| 5 | A catastrophe. The worst plausible thing the funded certainty could have bought. |
|---|---|
-

RIDING IT OUT — AND SCARS

When a Reckoning lands on you, the honest response is to take it. You let it happen as the keeper describes it, and you let it mark your character. When you do, the tokens that funded it leave the Tally and come home to you as **Scars** — one Scar for each token spent against you.

This is the heart of the engine. The only way to get your certainty back is to pay the debt through your own skin. Suffer the consequence, and you are repaid in hard experience. Refuse ever to suffer, and you run dry.

WHAT A SCAR IS WORTH

A Scar spends exactly like Surety — it counts toward any Stake. So a veteran covered in Scars is *more* capable than a fresh recruit.

But every Scar you spend feeds the Tally **double**: place one Scar, put two tokens in the centre. Old wounds make new certainties twice as dangerous. The longer a character lives, the more they can do — and the heavier the gun grows behind every act.

Write each Scar down with a line of fiction: the Reckoning that made it. Over a campaign the sheet becomes a biography — not a list of powers, but a record of everything the character has been through and is still carrying. That is the whole shape of a life in this game.

The maiming trade

Some Reckonings are large enough to end you — a catastrophe at the top of the ladder, or a Reckoning spent in full. When one lands that could credibly cripple or kill, and the fiction points at a particular arena — the crushed hand, the broken nerve, the burned name — the targeted player may refuse the catastrophe and take a permanent -1 to that Standing instead. The character survives by giving a piece of themselves away.

This is the one place in the whole game where the ledger runs backward. Every other wound makes you *more*; Scars are certainty earned. A maiming makes you permanently *less*. It stays honest in three ways: it is always the player's choice and never the keeper's to impose; it comes only off a Reckoning already funded, sized, and traced; and a Standing already at 1 can be carried down to 0 this way, where being sure of yourself in that arena is no longer something you own. Reach 0 and every act there is a borrow or a walk-away, for as long as the loss stands. The maimed swordsman still swings the sword. He simply swings on credit, every time, with the collector already waiting before the blade lands.

CLOSING THE BOOKS EARLY

You are not obliged to wait for the keeper to fire. The Tally is face-up; you can see debt accumulating around a particular deed. Before the keeper declares a Reckoning, you may move to settle it yourself.

Pay it down

Spend fresh Surety to address a loose end in the fiction — square the favour, erase the tool-mark, silence the witness kindly. For each token of Surety you spend this way, lift one token off the Tally. The lifted tokens become your Scars. You still grow from facing the consequence; you simply faced it on your own schedule, at the cost of present certainty, before it could be turned against you. The Surety you spent is gone — it does not return to the Tally. This is the watchful player's reward: read the ledger, and you can defuse the gun.

Meet it as it falls — the lesser path

If a Reckoning is already declared and you cannot bear it, you may spend fresh Surety equal to its size to negate or redirect it. The keeper's tokens are discarded, the blow does not land — but your spent Surety pours straight into the Tally, reloading the gun, and you gain no Scars, because you endured nothing. You did not escape the debt. You only changed its shape and put off the day. Sometimes that is exactly what a desperate moment requires. It is never the way forward.

WHEN YOU CANNOT, OR WILL NOT, PAY

Two doors are always open when a Stake is beyond you — beyond your reserve, beyond your Standing, or simply not worth it.

Walk away

The action does not happen. Nothing is spent and nothing is owed. The world, of course, goes on without you — the situation proceeds, and not waiting on your convenience. But your books stay clean. Often the disciplined play is to refuse a win you would only have to pay for later, especially with a fat Tally already on the table.

Borrow

Take what you cannot afford. Borrowing conjures exactly the tokens you need to meet the Stake — past your Standing, past an empty reserve, past all reason. The deed is done at once. Then, before anything else happens, the keeper spends that same number as a Reckoning that lands *immediately*: the bill arrives in the same breath as the deed. A borrowed success earns no Scars — you did not endure the cost, you only front-loaded it — and the conjured tokens leave play once the Reckoning resolves. This is how a spent and cornered character claws through a crisis on credit they will never repay. It is the most desperate thing the system can do, and the most dramatic.

RUNNING THE WORLD

A common first confusion: if the Tally is the keeper's only weapon, and it starts empty, how does the keeper begin?

Because the Tally is the keeper's only *weapon*, not the keeper's only *tool*. Running the world is free. Framing scenes, introducing people with their own agendas, placing obstacles, and — above all — setting Stakes: none of this costs a token. A locked door, a wary steward, a guard on his round, a host who wants to monopolise the fascinating new guest are simply *the situation*, and the keeper narrates the situation with a completely free hand.

What the Tally gates is only the *teeth* — the particular move of turning a success a player bought against the player who bought it. The world is welcome to be dangerous on its own. A Reckoning is something narrower and crueller: the world biting back out of a certainty you paid for. That move, and only that move, must be funded, sized, and traced — because that is the move that could otherwise be used to cheat you.

So the world is never toothless at the start of a session. It is *expensive*. The keeper opens with a table full of costly problems; the players spend to solve them, because success is bought; and the spending is what loads the gun. The first beats of any session are the players arming the Tally through their own confidence. Then the world turns.

STARTING HOT

To open in the middle of trouble, declare an opening balance: place tokens on the Tally before the first scene, face-up and named. "We begin with three on the Tally — that is the heat already on this town, left by the crew that botched this same job last month." Now the keeper has legitimate ammunition from the first sentence, traceable to fiction the whole table agreed to. Inherited debt. The books open with a balance carried forward.

PLANNING A SESSION

Most games ask the keeper to prepare what goes wrong. Reckoning takes that job away from you and gives it to the players. They fund every disaster; the Tally tells you what each one is, traced back to the certainty that bought it. So you do not plan plot. You plan *pressure* — the standing conditions that the players' own confidence will turn into trouble.

Bring four things, and very little else.

A situation, not a story. One place under one pressure, and three or four people who each want something the others cannot allow. Do not decide how it ends. You don't know yet, and neither do they.

A price list. Settle in advance what the obvious hard moves here cost — what's a 2, what's a 4, what's beyond buying at any price. This is the bulk of your prep and the part that keeps you fast and fair: when a player reaches for a thing, you already know the Stake, and you name it the same whether you like the move or not.

Waiting interests. For each person or faction, one line — what they want, and what they do if they notice the characters. These are your ammunition. When the Tally lets you bite, you are not inventing a consequence on the spot; you are choosing which of these interests the players just woke, and spending the Tally through it.

The inert. Mark what here is Stake 0 — the things that can never leave a thread — so you can wave a player off paying for a door that was always free.

That is the whole of it. No planned climax, no solution, no running order of scenes; those die the moment the table touches them, because the Tally decides the disasters, not your outline. Prep the powder. Let them strike the match.

A FIRST NIGHT

Keep the Tally where everyone can count it. And fire early and small — let a one- or two-token Reckoning land in the opening scene, and say aloud which certainty bought it, so the table feels cause follow effect before the stakes climb. A group that has watched one small bill come due will read the gun themselves the rest of the night.

PRINCIPLES

The keeper agrees to...

- Make the world cost something. Set honest Stakes.
- Never bite for free. Reckonings come only from the Tally.
- Trace every bite to the certainty that bought it.
- Keep the gun on the mantel. The Tally is face-up, always, and you never bluff what is in it.
- Size the harm to the tokens, not to your mood.
- Telegraph. Let them see it coming.

The players agree to...

- Buy what matters. Walk away from what does not.
- Read the Tally. It is the truest thing on the table.
- Decide who closes the books — you, on your terms, or the world, on its.
- Wear your Scars. They are who you have become.
- Remember that certainty is a resource, not a personality.
- Let the bill come due. The game is in the paying.

BETWEEN SESSIONS

At the close of a session, each player takes **one** advance:

01

Steady the hand. Raise your Surety reserve cap by one.

02

Deepen a Standing. Raise one Standing by one, to a maximum of five. This is also how a maimed Standing is reclaimed — relearning, over sessions, to trust your own hand — unless the table has written that particular loss as permanent. Some hands do not grow back.

03

Retire a Scar. Write its resolution — the peace made, the lesson integrated — and strike it from the sheet. A Scar retired this way may instead be kept as a permanent +1 to your reserve cap: the wound, finally, become wisdom.

Reserves refresh to their cap. Scars carry forward untouched unless retired. Any tokens left on the Tally either resolve off-screen by group agreement, or carry into the next session as a declared opening balance — debt does not expire merely because everyone went home.

THERE ARE NO HIT POINTS

Nothing in Reckoning tracks how close a character is to death. Harm is fiction; a five-token Reckoning can end a life if the story has been pointing that way. When the moment is right, a keeper may declare a **Reckoning in full** — spending the entire Tally at once for a single climactic consequence, the size of everything the table has done coming home together. It is the natural shape of a finale.



A SCENE IN PLAY

Two thieves at the Almsgate counting-house. **Wren** — Tongue 4, Wits 3, Craft 2, Nerve 2, Violence 1; reserve 8. **Sable** — Craft 4, Wits 3, Nerve 3, Violence 2, Tongue 1; reserve 8. The Tally begins empty.

BEAT ONE · THE CLERK

A junior clerk asks Wren's business. She is on no list. The keeper names **Stake 2**. Wren talks past him plainly — no need for flourish. Her free Tongue token covers one; she pays one from reserve.

Tally **0 → 2** · Wren reserve 8 → 7 (free token + 1 paid; both to Tally)

BEAT TWO · THE OUTER LOCK

Sable works the vault's outer lock. **Stake 3**. He overpays to four for an entry that leaves no trace at all — a bought upgrade. Free token covers one; three from reserve.

Tally **2 → 6** · Sable reserve 8 → 5 (four placed; clean, traceless entry)

BEAT THREE · THE MANTEL

Nobody has rolled anything. But six tokens now sit in the centre of the table where all can count them, and a six-token gun is a serious thing. Wren says it aloud: "That pile is pointed at one of us." She is right to be uneasy.

BEAT FOUR · THE BILL, TRACED TO BEAT ONE

The keeper spends three, traced to Wren's smooth word at the door: the flattered clerk has mentioned the charming inspector to his superior, who now comes looking. Wren rides it out — plays the role, lets herself be cornered into a tense interview.

Tally **6 → 3** · Wren Scars 0 → 3 (rode out a 3; tokens become her Scars)

BEAT FIVE · PAYING IT DOWN

Sable can see a Reckoning forming around a faint tool-mark he left at the lock. Before the keeper declares it, he slips back and erases the marks — spending two Surety to lift two off the Tally.

Tally **3 → 1** · Sable reserve 5 → 3 · Sable Scars 0 → 2 (settled on his own terms)

BEAT SIX · THE WALL

The inner door must be forced, now. The keeper names **Stake 3**. Wren's Violence is 1 — she could place a single token and no more. She cannot meet it honestly, and a borrow here would only deafen the place. She walks away and re-routes, leaving it to Sable.

No change (walked away — nothing spent, nothing owed)

BEAT SEVEN · THE BORROW

A guard rounds the corner on Sable. He must drop the man in silence, this instant. **Stake 3**, but Sable's Violence is 2 — even at his ceiling he falls one short. He borrows: three tokens conjured to meet the Stake, the guard down without a sound. At once the keeper spends three as a Reckoning — the kill works, but the guard's silence is noticed at the next check, and a patrol is now inbound. No Scars; the conjured tokens leave play.

Tally unchanged at 1 · Reckoning lands now (borrowed success, immediate bill, no growth)

THE BOOKS, RECONCILED

Into the Tally	+2	beat 1	Wren, the clerk
	+4	beat 2	Sable, the outer lock
—			
	+6	total in	

Out of the Tally	-3	beat 4	Reckoning → Wren's Scars
	-2	beat 5	paid down → Sable's Scars
—			
	-5	total out	Tally closes at 1

Off-ledger beat 7 borrow: +3 conjured, -3 spent now (no growth)

Wren reserve 7 · Scars 3 · now known to the head clerk

Sable reserve 3 · Scars 2 · clean of marks, a patrol incoming

Carried forward: 1 on the Tally — a small gun, still loaded.

No die was cast. Nobody was fudged. Every token that entered the centre is accounted for at the end. Two thieves walked the same job and came out two different people — one wealthier in hard experience and a wanted face, the other clean and quiet by refusing, all night, to overreach.

QUESTIONS AT THE TABLE

Can two characters fund one Reckoning?

Yes. The keeper names which tokens are spent, from whichever deeds. The consequence can fall on one character or the whole group; whoever takes the narrative hit is who gains the Scars on a ride-out.

Can players pool certainty on one action?

Yes — several characters can spend into a single shared Stake when the fiction supports it. All tokens go to the Tally as usual, and any later Scars fall on whoever the consequence marks.

What if one character opposes another?

Both pay into the contest; the larger total prevails, and every token spent still lands in the Tally. A duel of certainties loads the gun for both duellists.

Must the keeper ever spend the Tally?

No. A gun that never fires is a legitimate, excruciating kind of tension. But the climax is its natural home, and a Reckoning in full is what the whole ledger has been building toward.

What stops a player from just walking away from everything?

The fiction's own clock. The world is free to act, and walking away means the situation resolves without your hand in it — which is frequently worse than the price you declined to pay.



QUICK REFERENCE

To do a thing

- Keeper names a **Stake 0-5**.
- Pay that many Surety → it works.
- Overpay (up to your Standing) → it works better.
- First token in a Standing you have is free from reserve — drawn from the supply into the Tally.
- All paid tokens → the Tally.

When you can't pay

- **Walk away** — nothing happens, no cost.
- **Borrow** — conjure the Stake, succeed now; keeper fires an equal Reckoning at once; no Scars.

A Reckoning

- Only the keeper spends the Tally.
- Must be **funded**, **sized** to the tokens, and **traced** to the deed.
- **1** nuisance · **3** reversal · **5** catastrophe.

Answering it

- **Ride it out** → tokens become your Scars. Debt cleared, you grow.
- **Pay down** (before it's declared) → spend Surety, lift tokens to your Scars, on your terms.
- **Meet it** (lesser path) → spend equal Surety to negate; it reloads the Tally; no Scars.

Scars

- Spend like Surety — but feed the Tally **double**.

Two ledgers, one supply. Your **reserve** is certainty you have left; the **Tally** is exposure the world has on you. Tokens for both are drawn from the same bowl — so a token can reach the Tally without leaving your reserve.

TEAR THIS OUT

CHARACTER

NAME

RESERVE CAP

DRIVE – WHAT IS THE CERTAINTY FOR?

STANDINGS · FILL THE DOTS YOU HOLD; THE CEILING ON WHAT YOU MAY SPEND THERE

Wits

○ ○ ○ ○ ○

Tongue

○ ○ ○ ○ ○

Nerve

○ ○ ○ ○ ○

Violence

○ ○ ○ ○ ○

Craft

○ ○ ○ ○ ○

SURETY · RESERVE

◇ ◇ ◇ ◇ ◇
◇ ◇ ◇ ◇ ◇

Refreshes each session.
Spend to succeed.

SCARS · EARNED

× × ×
× × ×

Spend like Surety; feed the
Tally double.

THE TALLY · SHARED

held in the
centre of the
table, face-up

The keeper's only weapon.

SCARS · WRITE THE RECKONING THAT MADE EACH ONE

RECKONING · first edition · a diceless, cardless roleplaying game

No dice. No cards. No hidden numbers. The books always balance.

Designed for any setting where people are too sure of themselves — which is all of them.

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