ROGUE

SWINDLER

ROGUE – SWINDLER SUBCLASS

Rogue - Swindler

Subclass Overview

Swindlers are rogues who rather than stealing what exists - sell what does not.

In a city as vast and wealthy as Aranthaes, belief itself is a valuable commodity. Fortunes can be made by convincing others that success is inevitable, risk is minimal, and time is running out.

Swindlers are masters of this illusion.

They construct opportunity where none exists, scale trust faster than scrutiny, and extract value long before consequences arrive.

Unlike Bardic Dealmakers, who operate within recognised systems, Swindlers thrive outside legitimacy. They found shell ventures, promote miracle solutions, fabricate demand, and weaponise optimism. Their schemes rarely rely on outright lies; instead, they exploit omission, complexity, and momentum, allowing victims to deceive themselves while the Swindler simply *facilitates belief*.

A Swindler's greatest asset is **timing**. They know when to arrive early, when to expand aggressively, and - most importantly - when to disappear without a trace. When a scheme collapses, it is rarely traced back to them directly; the damage spreads outward through ruined investors, shattered reputations, and institutional panic.

In Aranthaes, Swindlers are inevitable. Where wealth accumulates faster than oversight, someone will always monetise faith in the future. Guilds hunt them, clerics condemn them, and Dealmakers quietly undo their messes - yet new Swindlers always emerge, adapting faster than the systems built to stop them.

As player characters, Swindlers can be dangerous choices. They excel at short-term gain, misinformation, and exploiting uncertainty, but leave instability in their wake.

Lore & Origins

Swindlers feed upon success, extracting coin from greed and misplaced optimism.

In the early expansion of Aranthaes, as trade routes multiplied and capital flowed faster than law or doctrine could track, patterns began to repeat. Certain ventures attracted extraordinary investment with little tangible foundation. Promises outpaced proof. Confidence replaced scrutiny.

When collapse followed, blame scattered - yet the architects were always gone.

At first, these incidents were treated as isolated failures: poor judgment, bad luck, overconfidence. Only later it become clear that a new kind of operator had learned how to weaponise greed at scale.

Swindlers study perception rather than people. They understand how belief compounds, how early adopters attract followers, and how complexity discourages investigation. Their schemes are rarely built on simple falsehoods. Instead, they rely on partial truths, optimistic projections, and systems too elaborate to be questioned by the common folk once momentum takes hold.

Many Swindlers begin as apprentices within legitimate institutions - guilds, trade houses, religious charities, even scholarly circles. They learn the language of trust before learning how to abuse it. Others are self-taught, shaped by watching trade bubbles form and burst, recognising that the real profit lies not in success, but in exit.

Swindlers do not teach one another openly. Knowledge spreads through imitation, post-mortem analysis, and whispered admiration for schemes that nearly escaped notice. Each generation refines the craft further, learning how to move faster, appear cleaner, and leave less trace.

Attempts to eradicate Swindlers have consistently failed. Moral authority struggles to assign guilt where consent was freely given. Even the Church of the Mother acknowledges the uncomfortable truth: most victims were not coerced but **chose to believe**.

In Aranthaes, the Swindler is dark proof that faith, optimism, and ambition can be monetised at scale - and that a city built on wealth will always generate those willing to sell the future to anyone eager enough to buy it.

Role in Aranthaes

In Aranthaes, Swindlers are seldom recognised for what they are - until it is too late.

They operate in the margins between legitimacy and novelty, attaching themselves to moments of growth, reform, or uncertainty. New trade routes, emerging guilds, religious initiatives, miracle techniques, revolutionary investments - wherever the future is being sold, a Swindler is likely nearby, shaping the narrative before facts can catch up.

Unlike common criminals, Swindlers are not hunted openly. Their schemes often involve willing participants, respectable intermediaries, and paperwork that appears sound at a glance.

By the time wrongdoing can be proven, the damage is diffuse, responsibility is contested, and the instigator has already withdrawn.

Within the city's institutions, Swindlers are treated as a persistent risk rather than a solvable threat.

When exposed, the consequences ripple outward. Riots can follow lost savings. Entire districts might collapse economically. Trust in institutions erodes. Ironically, these moments often create the conditions for new schemes to arise, feeding the very cycle the city struggles to contain.

Some Swindlers are eventually cornered and publicly disgraced. Others vanish entirely, reappearing years later under new names in distant markets.

For adventurers, Swindlers are rarely the immediate threat. They are the **cause** behind shortages, unrest, or sudden shifts in faction behaviour. Parties may be hired to expose a fraud, recover lost assets, protect whistleblowers, or contain the fallout of a collapse that has already occurred.

As player characters, Swindlers walk a narrow path. Their talents allow rapid advancement, access to resources, and influence disproportionate to their station - but success attracts scrutiny. The longer a Swindler thrives, the more heat they draw from guilds, clerics, rivals, and the city itself.

Subclass Features - Swindler

3rd Level - Manufactured Demand

You know how to create urgency where none should exist.

When you spend at least 10 minutes promoting, endorsing, or advocating for a venture, product, belief, or opportunity (real or fabricated), you may declare it **hot**.

For the next hour, creatures exposed to the promotion have disadvantage on Wisdom (Insight) checks made to assess the legitimacy or long-term risk of the venture.

This does not force belief. It accelerates adoption.

You may use this feature a number of times equal to your Charisma modifier (minimum once), regaining all uses after a long rest.

3rd Level - Early Exit

You always know when to leave.

When a scheme, deal, or venture you are involved in begins to collapse, you may immediately gain one of the following benefits (your choice):

- Advantage on ability checks made to disengage, flee, or obscure responsibility

- Advantage on Charisma checks made to redirect blame or confusion

- Advantage on Dexterity (Stealth) checks made to disappear from notice

You may use this feature once per short or long rest.

Success here is never heroic - but it *IS* efficient.

6th Level - Belief Cascade

You understand that belief compounds.

When at least three creatures have accepted or invested in a venture you promoted, you gain one **cascade die** (a d6). You may hold a number of cascade dice equal to your proficiency bonus.

You may expend a cascade die to add the result to:

- a Deception check

- a Persuasion check

- a Sleight of Hand check related to extraction or concealment

When a venture collapses publicly, all unspent cascade dice are lost.

14th Level - Plausible Deniability

Your involvement is always one step removed.

When a scheme you initiated is exposed, you may choose one:

- You are not named publicly as responsible

- Evidence implicating you is circumstantial and contested

- Another involved party is initially blamed

This does not absolve guilt - but it's very good at delaying consequence.

Once you use this feature, you cannot do so again until you finish a long rest.

18th Level - Market Collapse

You know instinctively how - and when - to pull the pin.

As an action, you may intentionally destabilise a venture, market, or belief system you helped create.

Choose one outcome:

- Panic spreads, imposing disadvantage on Charisma checks in the affected area

- Capital freezes, delaying transactions, payments, or logistics for 24 hours

- Trust collapses, granting you advantage on checks made to escape, extract assets, or redirect blame

This feature always creates fallout. Unrest, riots, investigations, and retaliation are likely.

Once you use this feature, you gain one level of exhaustion and cannot use it again until you finish a long rest.

Player Hooks

If you choose to play a rogue who walks the path of the Swindler, consider the following questions when creating your character:

When did you first realise that belief was more valuable than truth?
Was it watching others profit while honest people struggled, surviving a collapse you didn't cause, or learning that confidence could move crowds faster than facts?

Do you see yourself as predator, survivor, or necessary evil?
Do you knowingly exploit others, believe the market absolves you of responsibility, or tell yourself that those who lose would have lost anyway?

What do you tell yourself about the people who are hurt?
Are they fools, risks taken willingly, unfortunate casualties - or names you try not to remember? What happens when a face replaces an abstraction?

What is your personal line - if you have one?
Would you swindle the desperate? The faithful? The poor? Children? Institutions? Or do you believe that lines are luxuries for those who can afford them?

How do you justify continuing once success comes?
Do you plan to stop once you have "enough"? Do you believe you're smarter than those who came before? Or do you already know there is no clean exit?

Who is watching you - knowingly or not?
Is there a guild auditor, cleric, rival Swindler, or wronged victim who has begun to see patterns? Are you running *toward* something, or *away* from someone?

What will happen when it finally collapses?
Do you believe you'll be gone in time? That you'll talk your way out? Or that you'll face what you've built when the city comes looking?

Why DMs Should Allow This Subclass

The Swindler is designed as a **narrative engine**, not a source of free wealth or unchecked player advantage. Its abilities focus on **momentum, belief, and systemic instability**, creating story consequences rather than bypassing challenges.

This subclass does not generate gold, compel behaviour, or invalidate social encounters. Instead, it formalises patterns that already exist in many campaigns - speculative bubbles, miracle ventures, sudden collapses - and gives the DM structured tools to pace, escalate, and resolve them.

Crucially, Swindler features are **self-limiting**:

- success increases exposure
- momentum attracts scrutiny
- collapse is inevitable and visible
- fallout is shared by the setting, not isolated to the rogue

The Swindler thrives briefly, but never quietly.

This makes the subclass especially valuable for DMs running urban, mercantile, or faction-driven campaigns. A Swindler can organically generate unrest, investigations, rivalries, and moral conflict without requiring artificial plot hooks. Even when played as a PC, the subclass creates problems that *demand* engagement rather than sidestep it.

Importantly, the Swindler is not restricted by alignment, but it **assumes actions that cause harm, instability, or exploitation**. DMs should ensure *players understand this tone* before play.

In short, this subclass offers:

- a controlled way to introduce economic and social crises
- clear mechanical limits on success
- strong NPC antagonist potential
- built-in narrative consequences
- and a rogue whose choices create stories rather than solve them

For campaigns that value consequence, realism, and the uncomfortable truth that belief can be monetised, the Swindler is a powerful **and deliberately dangerous** addition.