

Bards gain spells from the Wizard's spell list. The following Bardic spell list can only be used by Bards.

Bard - Cantrip

Thaumaturgy (*Bard - Cantrip*)

(Transmutation)

Range: Varies

Duration: Varies

Area of Effect: Varies

Components: V

Casting Time: Minor Action

Saving Throw: None

You manifest a minor wonder, a sign of supernatural power, within range.

- Your voice booms up to three times as loud as normal for 1 minute.
- You cause flames within 30 feet to flicker, brighten, dim, or change color for 1 minute.
- You cause a harmless tremor in the ground in a 30-foot area for 1 minute.
- You create an instantaneous sound that originates from a point of your choice within 30 feet, such as a rumble of thunder, the cry of a raven, or ominous whispers.
- You instantaneously cause an unlocked door or window within 30 feet to fly open or slam shut.
- You alter the appearance of your eyes for 1 minute.

If you use Thaumaturgy multiple times, you can have up to three of its 1 minute effects active at a time, and you can dismiss such an effect as a minor action.

Vicious Mockery (*Bard - Cantrip*)

(Enchantment)

Range: 60 feet

Duration: Instantaneous

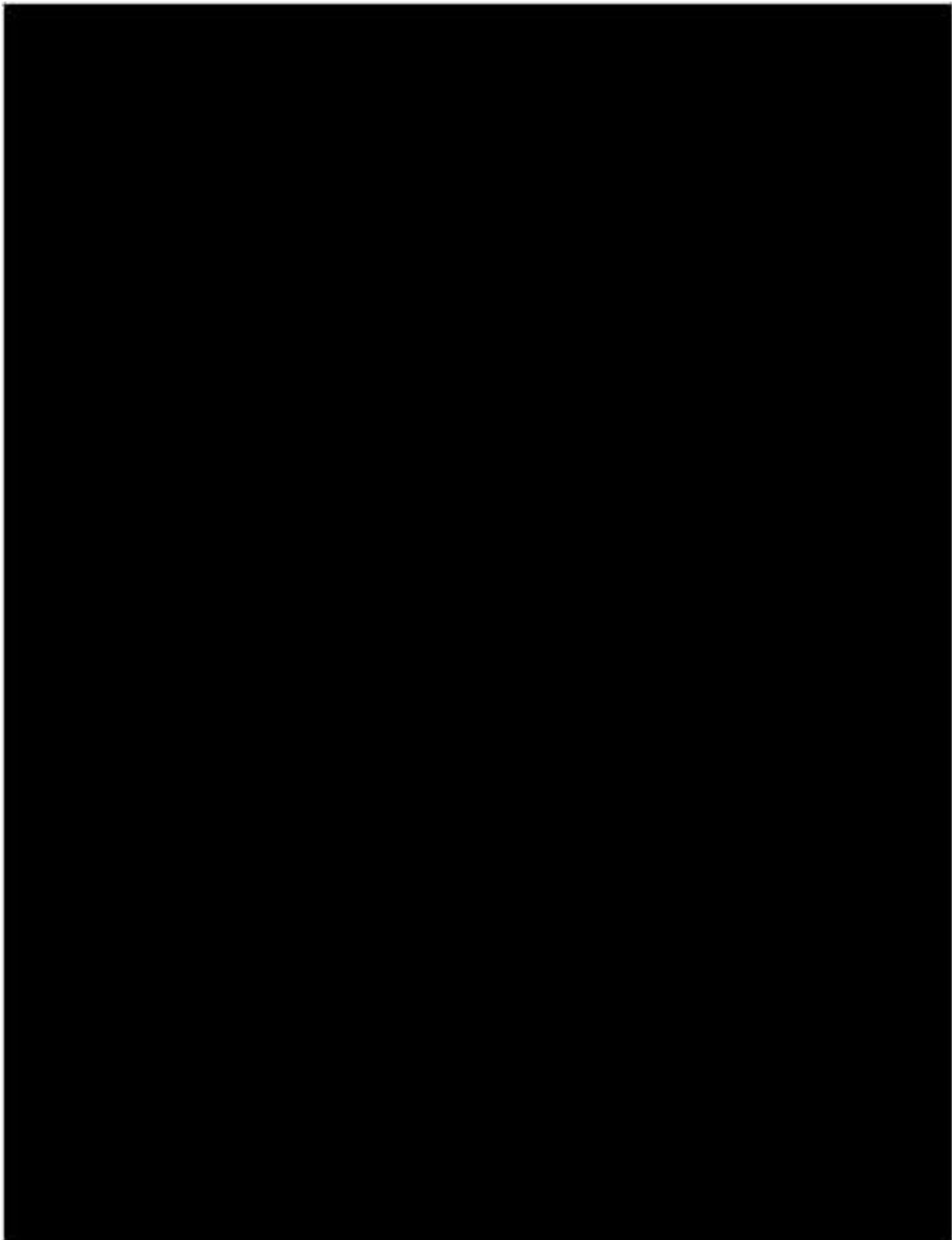
Area of Effect: 1 Creature

Components: V

Casting Time: 0

Saving Throw: Spell for half damage

You unleash a string of insults laced with subtle enchantments at a creature you can see within range. If the target can hear you (though it need not understand you), it takes 1d6 psychic damage. For every odd level after 1st, add 1d6 hit points to the damage done to a maximum of 5d6 at 9th level. With a successful Saving Throw vs Spell, the target takes only half damage.



Druids gain spells from the **Priest's** spell list, depending on what Spheres they are allowed to choose from. The following Druidic spell list can only be used by **Druids**.

Druid - Cantrips

Decompose (*Druid - Cantrip*)

(Necromancy)

Sphere: Plant

Range: Touch

Duration: Instantaneous or 10 rounds

Area of Effect: 1 creature or corpse

Components: V, S

Casting Time: 0

Saving Throw: See Below

You reach out and touch the creature or corpse:

- The cells of the living creature necrotize and fungus and mold begin to grow over the damaged cells. The target takes 1d6 necrotic damage. For every odd level after 1st, add 1d6 hit points to the damage done to a maximum of 5d6 at 9th level. With a successful Saving Throw vs Spell, the target takes only half damage.
- Over the next minute, the corpse begins to rapidly decompose, sprouting fungus and moss as it begins to degrade into compost and mulch. An odd-colored flower or two may also spring from the corpse in this time. Applicable requirements for resurrection are unaffected by this decomposition.

Druidcraft (*Druid - Cantrip*)

(Transmutation)

Sphere: All

Range: Varies

Duration: Varies

Area of Effect: Varies

Components: V, S

Casting Time: Minor Action

Saving Throw: None

Whispering to the spirits of nature, you create one of the following effects:

- You create a tiny, harmless sensory effect that predicts what the weather will be at your location for the next 24 hours. The effect might manifest as a golden orb for clear skies, a cloud for rain, falling snowflakes for snow, and so on. This effect persists for 1 round centered on the Caster.
- You instantly make a flower blossom, a seed pod open, or a leaf bud bloom within 30 feet.
- You create an instantaneous, harmless sensory effect, such as falling leaves, a puff of wind, the sound of a small animal, or the faint odor of skunk. The effect must fit in a 5-foot cube within 30 feet.
- You instantly light or snuff out a candle, a torch, or a small campfire within 30 feet.

Gust (*Druid - Cantrip*)

(Transmutation)

Sphere: Elemental

Range: 30 feet

Duration: Instantaneous

Area of Effect: 1 Creature or 10' cube

Components: V, S

Casting Time: 0

Saving Throw: See Below

You seize the air and compel it to create one of the following effects at a point you can see within range:

- One Medium or smaller creature that you choose must succeed on a Saving Throw vs Spell or be pushed up to 5 feet away from you.
- You create a small blast of air capable of moving one object that is neither held nor carried and that weighs no more than 5 pounds. The object is pushed up to 10 feet away from you. It isn't pushed with enough force to cause damage.
- You create a harmless sensory affect using air, such as causing leaves to rustle, wind to slam shutters shut, or your clothing to ripple in a breeze.

Druid - Third Level Spells

Elemental Counterspell (*Druid - 3rd Level*)

(Abjuration)

Sphere: Elemental

Range: Effect - 120 feet

Duration: 1 round per level

Area of Effect: Self

Components: V, S

Casting Time: 1 (Full Action)

Saving Throw: None

With your Reaction while the spell is active, you may attempt to interrupt a creature in the process of casting a spell that involves Elemental energy (Acid, Electricity, Cold/Ice, Fire). If the creature is casting an Elemental spell of 3rd level or lower, its spell fails and has no effect. If it is casting an Elemental spell of 4th level or higher, make an ability check using your spellcasting ability score minus the spell's level. On a success, the creature's spell fails and has no effect. If you cast this spell using a spell slot of 4th level or higher, the interrupted spell has no effect if its level is less than or equal to the level of the spell slot you used. Once a counterspell is attempted, the spell ends.

Druid - Sixth Level Spells

Sunbeam (*Druid - 6th Level*)

(Evocation)

Sphere: Sun

Range: Self (60 foot line)

Duration: Instantaneous

Area of Effect: 5 foot wide, 60 foot long line.

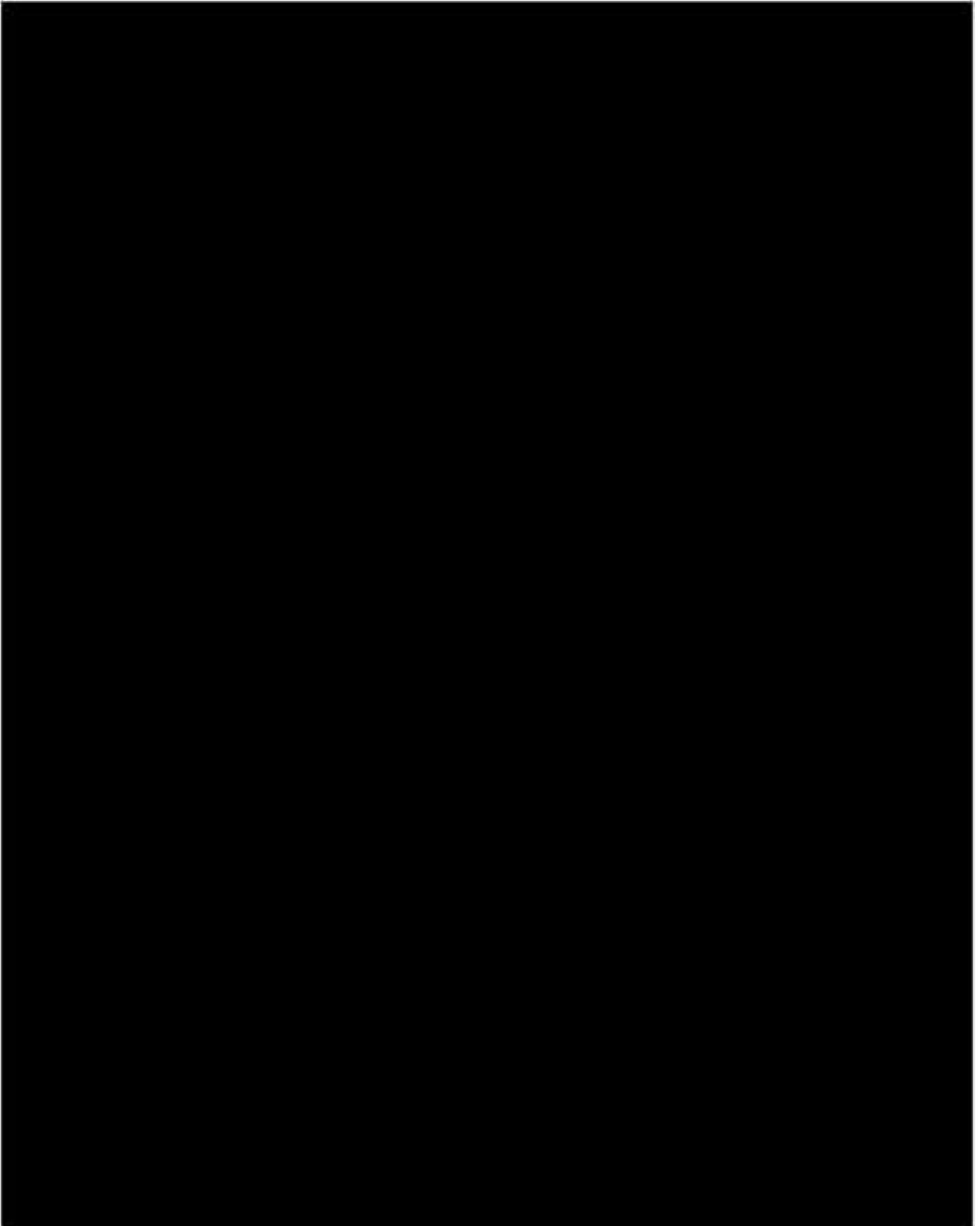
Components: V, S, M (Magnifying glass)

Casting Time: 6 (Full Action)

Saving Throw: Spell

A beam of brilliant light flashes out from your hand in a 5 foot wide, 60 foot long line. Each creature in the line must make a Saving Throw vs Spell. On a failed Save, a creature takes 10d6 radiant damage and is blinded until the start of your next turn. On a successful Save, it takes half as much damage and isn't blinded by the spell.

Undead and oozes have Disadvantage on the Saving Throw. Until the start of your next turn, a mote of brilliant radiance shines in your hand. It sheds bright light in a 30 foot radius and dim light for an additional 30 feet. This light is sunlight. The component is not consumed with the spell.



Paladins, Rangers, Clerics, Crusaders, and Druids gain spells from the **Priest's** spell list, depending on what **Spheres** they are allowed to choose from. See their own spell lists in this document for class specific spells.

Priest - Cantrip

Resistance *(Priest - Cantrip)*

(Abjuration)

Sphere: Protection

Range: Touch

Duration: Up to 10 rounds

Area of Effect: 1 Creature

Components: V, S, M (a doll-sized cloak)

Casting Time: 0

Saving Throw: None

You touch one willing creature. Once before the spell ends, the target can roll a d4 and add the number rolled to one Saving Throw of its choice. It can roll the die before or after the Saving Throw. The spell then ends.

Spare the Dying *(Priest - Cantrip)*

(Necromancy)

Sphere: Healing

Range: Touch

Duration: Instantaneous

Area of Effect: 1 Creature

Components: V, S

Casting Time: Minor Action

Saving Throw: None

You touch a living creature that has 0 hit points and it becomes stable. This spell has no effect on undead or constructs.

Thaumaturgy *(Priest - Cantrip)*

(Transmutation)

Sphere: All

Range: Varies

Duration: Varies

Area of Effect: Varies

Components: V

Casting Time: Minor Action

Saving Throw: None

You manifest a minor wonder, a sign of supernatural power, within range.

- Your voice booms up to three times as loud as normal for 1 minute.
- You cause flames within 30 feet to flicker, brighten, dim, or change color for 1 minute.
- You cause a harmless tremor in the ground in a 30-foot area for 1 minute.
- You create an instantaneous sound that originates from a point of your choice within 30 feet, such as a rumble of thunder, the cry of a raven, or ominous whispers.

- You instantaneously cause an unlocked door or window within 30 feet to fly open or slam shut.
- You alter the appearance of your eyes for 1 minute.

If you use Thaumaturgy multiple times, you can have up to three of its 1 minute effects active at a time, and you can dismiss such an effect as a minor action.

Toll the Dead *(Priest - Cantrip)*

(Necromancy)

Sphere: Necromantic

Range: 60 feet

Duration: Instantaneous

Area of Effect: 1 Creature

Components: V, S

Casting Time: 0

Saving Throw: Spell for half damage

You point at one creature you can see within range, and the sound of a dolorous bell fills the air around it for a moment. The target takes 1d6 necrotic damage. For every odd level after 1st, add 1d6 hit points to the damage done to a maximum of 5d6 at 9th level. With a successful Saving Throw vs Spell, the target takes only half damage.

Priest - First Level Spells

Cure Wounds *(Priest - 1st Level)*

(Necromancy)

Sphere: Healing

Range: Touch

Duration: Permanent

Area of Effect: Creature Touched

Components: V, S

Casting Time: 5 (Full Action)

Saving Throw: None

A creature you touch heals 10 hit points. When cast using a higher-level spell slot, heal 10 additional hit points per spell level above First. Undead are damaged by this spell, but gain a Save vs. Spell for half damage.

Priest - Second Level Spells

Enhance Ability *(Priest - 2nd Level)*

(Alteration)

Sphere: All

Range: Touch

Duration: 1 hour

Area of Effect: Creature touched

Components: V, S, M (fur or feather from an animal)

Casting Time: 2

Saving Throw: None

You touch a creature and bestow upon it a magical enhancement. Choose one of the following effects; the target gains that effect until the spell ends.

- **Bull's Strength:** Advantage on Strength checks.
- **Cat's Grace:** Advantage on Dexterity checks.
- **Bear's Endurance:** Advantage on Constitution checks.
- **Fox's Cunning:** Advantage on Intelligence checks.
- **Owl's Wisdom:** Advantage on Wisdom checks.
- **Eagle's Splendor:** Advantage on Charisma checks.
- **Rabbit's Luck:** Advantage on Luck checks.

Prayer of Healing *(Priest - 2nd Level)*

(Invocation)

Sphere: Healing

Range: 30 feet

Duration: Instantaneous

Area of Effect: Up to 6 creatures you can see

Components: V

Casting Time: 10 Minutes

Saving Throw: None

Up to six creatures of your choice that you can see within range each regain 20 hit points. When cast using a higher-level spell slot, heal 10 additional hit points per spell level above Second. This spell has no effect on undead or constructs.

Radiant Flame *(Priest - 2nd Level)*

(Evocation)

Sphere: Combat, Elemental (Fire)

Range: 0

Duration: 4 rds. + 1rd./2 levels

Area of Effect: Caster's weapon

Components: V, S, M

Casting Time: Minor Action

Saving Throw: None

With this spell, the caster causes their weapon to erupt in holy fire. If the caster successfully hits with the weapon, the creature struck suffers an additional 4 points of fire damage. Undead and those vulnerable to fire take 8 points. Those resistant to fire take 2 and if immune, take no fire damage from the spell.

Spiritual Weapon *(Priest - 2nd Level)*

(Invocation)

Sphere: Combat

Range: 120 feet

Duration: 1 rd./level

Area of Effect: Special

Components: V, S, M

Casting Time: Minor Action

Saving Throw: None

You create a floating spectral weapon, equal in statistics to your main melee weapon, within range that lasts for the duration or until you cast this spell again. When you cast the spell, you make one melee attack against a creature within 5 feet of the weapon as if you are making a melee attack with your main melee weapon. The spiritual weapon only uses your main melee weapon's attack and damage statistics and may not use any special attacks or features of the weapon that aren't direct attack and damage bonuses. The spiritual weapon is considered magical even if your physical weapon is not. As a Minor Action, on subsequent turns, you may move the weapon up to 40 feet and make one attack.

Priest - Third Level Spells

Aura of Vitality *(Priest - 3rd Level)*

(Necromancy)

Sphere: Healing

Range: Self

Duration: 1 round per level up to 10 rounds

Area of Effect: 30 foot radius

Components: V

Casting Time: 6 (Full Action)

Saving Throw: None

Healing energy radiates from you in an aura with a 60-foot radius. Until the spell ends, the aura moves with you, centered on you. You can use a [Minor Action](#) to cause one creature in the aura (including you) to regain 15 hit points.

Priest - Fifth Level Spells

Dawn *(Priest - 5th Level)*

(Evocation)

Sphere: Sun

Range: 60 feet

Duration: Up to 10 rounds

Area of Effect: 30-ft. radius x 40-ft. high cylinder

Components: V, S, M (Sunburst pendant worth 100gp)

Casting Time: 5 (Full Action)

Saving Throw: Spell

The light of dawn shines down on a location you specify within range. Until the spell ends, a 30-ft. radius x 40-ft. high cylinder of bright light glimmers there. This light is sunlight. When the cylinder appears, each creature in it must make a Saving Throw vs Spell taking 4d10 radiant damage on a failed Save, or half as much damage on a successful one. A creature must also make this Saving Throw whenever it ends its turn in the cylinder. If you're within 60 feet of the cylinder, you can move it up to 60 feet as a Minor Action on your turn. The pendant is not consumed with the spell.

Mass Cure Wounds *(Priest - 5th Level)*

(Necromancy)

Sphere: Healing

Range: 60 feet

Duration: Permanent

Area of Effect: 6 creatures in 30-ft. radius

Components: V, S

Casting Time: 8 (Full Action)

Saving Throw: None

A wave of healing energy washes out from a point of your choice within range. Choose up to six creatures in a 30-foot radius sphere centered on that point. Each target heals 20 hit points. When cast using a higher-level spell slot, heal 10 additional hit points per spell level above Fifth. Undead are damaged by this spell, but gain a Save vs. Spell for half damage.

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every receipt, invoice, and bill should be properly filed and indexed for easy retrieval. This not only helps in tracking expenses but also ensures compliance with tax regulations. The document provides a detailed guide on how to set up a filing system, including the use of folders, labels, and digital storage options. It also highlights the need for regular audits to identify any discrepancies or errors in the records.

The second part of the document focuses on budgeting and financial planning. It offers practical advice on how to create a realistic budget that takes into account all sources of income and necessary expenses. The author suggests using spreadsheets or budgeting software to track spending and adjust the budget as needed. Additionally, the document discusses the importance of saving for emergencies and long-term goals, and provides tips on how to manage debt effectively. The author stresses that a well-thought-out financial plan is essential for achieving financial stability and success.

The final part of the document covers investment strategies and risk management. It explores various investment options, such as stocks, bonds, and real estate, and provides insights into how to diversify a portfolio to minimize risk. The author also discusses the importance of staying informed about market trends and economic conditions, and offers advice on how to make informed investment decisions. Finally, the document touches on the importance of insurance and estate planning, and provides a checklist of key items to consider when protecting one's assets.

Sorcerers, Bards, Wizards, and Warlocks gain spells from the Wizard's spell list. See their own spell lists in this document for class specific spells.

Wizard - Cantrips

Acid/Fire/Force/Ice/Lightning Missile *(Wizard - Cantrip)*

(Evocation)

Range: 60 yds. + 10 yds./level

Duration: Instantaneous

Area of Effect: 1-5 targets

Components: V, S, M (coil of silver wire wrapped 5 times, often worn as a ring)

Casting Time: 0

Saving Throw: None

Use of the Missile spell creates up to five missiles of magical energy that dart forth from the Wizard's fingertip and unerringly strike their target. This includes enemy creatures in a melee. The target creature must be seen or otherwise detected to be hit, however, so near-total concealment, such as that offered by arrow slits, can render the spell ineffective. Likewise, the caster must be able to identify the target. He cannot direct a Missile to "Strike the commander of the legion," unless he can single out the commander from the rest of the soldiers. Specific parts of a creature cannot be singled out. Inanimate objects (locks, etc.) cannot be damaged by the spell, and any attempt to do so wastes the missiles to no effect. Against creatures, each missile inflicts 1d4+1 points of damage.

For every two extra levels of experience, the Wizard gains an additional missile--he has two at 3rd level, three at 5th level, four at 7th level, up to a total of five missiles at 9th level. If the Wizard has multiple missile capability, he can have them strike a single target creature or several creatures, as desired.

Choose the energy type when taking the spell. You may take the cantrip again with a different energy type chosen.

Blade Ward *(Wizard - Cantrip)*

(Abjuration)

Range: 0

Duration: 1 round

Area of Effect: Self

Components: V, S

Casting Time: 0

Saving Throw: None

You extend your hand and trace a sigil of warding in the air. Until the start of your next turn, you have resistance against bludgeoning, piercing, and slashing damage dealt by weapon attacks.

Detect Magic *(Wizard - Cantrip)*

(Divination)

Range: 0

Duration: 2 rounds/level

Area of Effect: 10 x 60 feet

Components: V, S

Casting Time: 0

Saving Throw: None

When the *detect magic* spell is cast, the wizard detects magical radiations in a path 10 feet wide and up to 60 feet long, in the direction he is facing. The intensity of the magic can be determined (dim, faint, moderate, strong, overwhelming), and the wizard has a 10% chance per level to recognize if a certain type of magic (alteration, conjuration, etc.) is present. The caster can turn, scanning a 60-degree arc per round. A stone wall of 1 foot or more thickness, solid metal of 1 inch thickness, or a yard or more of solid wood blocks the spell. Magical areas, multiple types of magic, or strong local magical emanations may confuse or conceal weaker radiations. Note that this spell does not reveal the presence of good or evil, or reveal alignment. Otherplanar creatures are not necessarily magical.

Gust (*Wizard - Cantrip*)

(Transmutation)

Range: 30 feet

Duration: Instantaneous

Area of Effect: 1 Creature or 10' cube

Components: V, S

Casting Time: 0

Saving Throw: See Below

You seize the air and compel it to create one of the following effects at a point you can see within range:

- One Medium or smaller creature that you choose must succeed on a Saving Throw vs Spell or be pushed up to 5 feet away from you.
- You create a small blast of air capable of moving one object that is neither held nor carried and that weighs no more than 5 pounds. The object is pushed up to 10 feet away from you. It isn't pushed with enough force to cause damage.
- You create a harmless sensory affect using air, such as causing leaves to rustle, wind to slam shutters shut, or your clothing to ripple in a breeze.

Prestidigitation (*Wizard - Cantrip*)

(Transmutation)

Range: Varies

Duration: Varies

Area of Effect: Varies

Components: V, S

Casting Time: Minor Action

Saving Throw: None

Prestidigitation is a minor magical trick that novice Wizards use for practice.

- You create an instantaneous, harmless sensory effect within 10 feet, such as a shower of sparks, a puff of wind, faint musical notes, or an odd odor.
- You instantaneously light or snuff out a candle, a torch, or a small campfire within 10 feet.
- You instantaneously clean or soil an object no larger than 1 cubic foot that is within 10 feet.
- You chill, warm, or flavor up to 1 cubic foot of nonliving material for 1 hour that is within 10 feet.
- You make a color, a small mark, or a symbol appear on an object or a surface for 1 hour that is within 10 feet.
- You create a nonmagical trinket or an illusory image that can fit in your hand and that lasts until the end of your next turn.

If you use prestidigitation multiple times, you can have up to three of its non-instantaneous effects active at a time, and you can dismiss such an effect as a minor action.

Wizard - First Level Spells

Force Shield *(Wizard - 1st Level)*

(Abjuration)

Range: 0

Duration: Until the end of your next turn

Area of Effect: Self

Components: V, S

Casting Time: 1 Reaction (when your AC is hit by an attack or you are targeted by *Magic Missile*)

Saving Throw: None

An invisible barrier of magical force appears and protects you. Until the end of your next turn, you have a +5 bonus to AC, including against the triggering attack, and you take no damage from *Magic Missile*.

Identify Magic Item *(Wizard - 1st Level)*

(Divination)

Range: 0

Duration: 1 minute per level

Area of Effect: 1 item/level

Components: V, S, M (100gp pearl)

Casting Time: Special

Saving Throw: None

You choose an object that you must touch during the spell. If it is a magic item or some other magic-imbued object, you learn its properties and how to use them, whether it requires Attunement to use, and how many charges it has, if any. You learn whether any spells are affecting the item and what they are. If the item was created by a spell, you learn which spell created it. You can identify one item per minute.

Wizard - Third Level Spells

Counterspell *(Wizard - 3rd Level)*

(Abjuration)

Range: 120 feet

Duration: 1 round per level

Area of Effect: Self

Components: V, S

Casting Time: 1 (Full Action)

Saving Throw: None

With your Reaction while the spell is active, you may attempt to interrupt a creature in the process of casting a spell. If the creature is casting a spell of 3rd level or lower, its spell fails and has no effect. If it is casting a spell of 4th level or higher, make an ability check using your spellcasting ability score minus the spell's level. On a success, the creature's spell fails and has no effect. If you cast this spell using a spell slot of 4th level or higher,

the interrupted spell has no effect if its level is less than or equal to the level of the spell slot you used. Once a counterspell is attempted, the spell ends.

Sheepshift *(Wizard - 3rd Level)*

(Alteration)

Range: 5 yards/level

Duration: 1 round per level

Area of Effect: 1 creature

Components: V, S, M (A caterpillar cocoon)

Casting Time: 3 (Full Action)

Saving Throw: Polymorph Negates

This spell transforms a creature that you can see within range into a sheep. An unwilling creature must make a Saving Throw to avoid the effect. The spell has no effect on a shapechanger or a creature with 0 hit points.

The transformation lasts for the duration, or until the target drops to 0 hit points or dies. The target's game statistics are replaced by the statistics of the sheep (Int 1, AC 7, Mv 12, HP 9).

When it reverts to its normal form, the creature returns to the number of hit points it had before it transformed. If it reverts as a result of dropping to 0 hit points, any excess damage carries over to its normal form. As long as the excess damage doesn't reduce the creature's normal form to 0 hit points, it isn't knocked unconscious.

The creature is limited in the actions it can perform by the nature of its sheep form, and it can't speak, cast spells, or take any other action that requires hands or speech. The target's gear melds into the sheep form. The creature can't activate, use, wield, or otherwise benefit from any of its equipment.

Wizard - Sixth Level Spells

Sunbeam *(Wizard - 6th Level)*

(Evocation)

Sphere: Sun

Range: Self (60 foot line)

Duration: Instantaneous

Area of Effect: 5 foot wide, 60 foot long line.

Components: V, S, M (Magnifying glass)

Casting Time: 6 (Full Action)

Saving Throw: Spell

A beam of brilliant light flashes out from your hand in a 5 foot wide, 60 foot long line. Each creature in the line must make a Saving Throw vs Spell. On a failed Save, a creature takes 10d6 radiant damage and is blinded until the start of your next turn. On a successful Save, it takes half as much damage and isn't blinded by the spell. Undead and oozes have Disadvantage on the Saving Throw. Until the start of your next turn, a mote of brilliant radiance shines in your hand. It sheds bright light in a 30 foot radius and dim light for an additional 30 feet. This light is sunlight. The component is not consumed with the spell.