## GAMES OF SKILL & CHANCE



oney makes the world go 'Round, and how better to grease the wheels than playing a few games of chance with new friends, potential enemies, or even a few monsters! You'll find included in this manuscript some games of chance from across the realm to try your hand. With

luck, hopefully come out with more coin than you started with. You can't lose every game, can you?

# OPTIONAL RULE: ALTERING MINIMUM BETS AND PAYOUTS

If your players are in a town or a location that is more well off than normal consider increasing the payout amounts compared to the local economy, and vice versa if the location is more run down or on hard times. Let the payout and minimum bets reflect the status of your world. You could even alter these based on who the party is gambling with, if it's a shady character have the minimum bet be higher and the payout be lower.

Town Wealth	Minimum Bet	Payout Mulitplier
Poor	x0.5	x0.5
Comfortable	x1.0	x1.0
Aristocratic	x2.0	x1.5

### SLEIGHT OF HAND & DECEPTION

The Sleight of Hand skill can be used in many of the dice and card games featured below during the "raise, call, or fold" phase allowing anyone to reroll one of their die per round, however you can't reroll more than once. Players may attempt this by rolling a sleight of hand check opposed by the perception of others at the table. The Deception skill can be used to force a fold or check from the other players or the dealer. This check is opposed by an insight check by the target. Additionally, at the GM's discretion, any of these checks can have advantage or disadvantage.

### DICE GAMES

The games contained under this section use dice both in-game and out of game. If any character has proficiency with gaming set (dice) they would generally be considered proficient while playing any of these and add their proficiency bonus on skill checks, such as Slight of Hand or Deception, whilst playing any game that uses dice.

#### COMMON GAMBLING TERMS AND DEFINITIONS

**Ante:** A small, forced bet that everyone at the table is required to pay before each hand.

**Bet:** Any wager of money placed into the jackpot.

**Buy-in:** The amount of money needed to enter a game.

Call: To match the current bet.

**Check:** To not make a bet, can't usually be done if someone has already bet any amount.

**Dealer:** The representative who manages the table for a game.

**Fold:** When a player gives up their hand, leaving the round. **Jackpot:** A cumulative prize that increase until it's paid out to

the winner, also called the pot.

**Hand:** The set of cards that a player has for use during a round of a card game.

**House:** Another term for the casino or purveyor or the game. **Raise:** To increase the amount of the bet.

### TYVERA'S FAVOR

This dice game is deceptively simple and an easy way to lose gold in a hurry. "Roll the dice and may Tyvera be with you!"

**Rules:** Players roll 2d6. If they add up to a 7 or 12, the player wins. Gamblers can double the bet to add 1d6 to the total.

### ANTE UP

A common game played competitively and quickly in bars.

Rules: Players roll 2d6 at the start of the game and adding them up, after that each player takes turns either sticking with their rolls or rolling one additional die up to 5. Should the total reach 19 or over that character is considered 'bust' and is out. Higher totals beat lower totals and more die beats less die on the same total. Should a player roll 5 die and not bust this beats any other set. Two players who draw must roll additional d6's, the higher wins.