

Poker Bankroll Management - Ultimate Guide [2025]



Using good poker bankroll management is absolutely crucial to your success. And the reason why is really simple.

You can't win if you go broke!

Poker is inherently a game that is full of ups and downs and you need to have a suitable bankroll in order to withstand the fluctuations.

But trying to find out what a good poker bankroll management strategy is these days can differ wildly depending on who you talk to.

Here is the short answer though as somebody who has been a poker pro for 10+ years.

The best poker bankroll management strategy for beginners is to have 50 buyins for any limit you are playing. Experienced poker players can get by with a bankroll of 30 buyins. And for professional poker players I recommend using a bankroll management strategy of 100 buyins for any limit you are playing.

There is a lot more to it than this though. And I also need to discuss bankroll management for tournaments and sit and gos. I am going to cover it all in this article!

Poker Bankroll Management Only Applies to Winning Poker Players

The first thing that I need to point out here though is that I will be assuming that you are a winning poker player throughout this article.

That is, you have a win rate that is above zero over a statistically significant sample size (100k hands minimum). More precisely, in online poker we use bb/100 (big blinds won per 100 hands played).

If your bb/100 is currently a negative number then let me be very clear here. There is no poker bankroll management strategy on earth that will work out for you.



And this is because by definition all losing poker players will eventually go broke.

So if you are currently not a winning poker player then you should stop reading this article right now. I have written countless other articles on this website to help you [improve your poker game](#) and start winning at the poker tables.

Assuming that you are a winning poker player though, what kind of bankroll management strategy should you utilize especially when climbing up through the micros online (1c/2c to 50c/\$1)?

Well, the answer depends on several different factors including your poker ability, experience and goals in the game and what format you play (cash, sit n gos or tournaments).

Let's begin!

Poker Bankroll Management For New Players

If you are new to online poker and you have a small win rate then you should employ a fairly conservative poker bankroll management strategy.

And by new to online poker I mean that you only started dabbling with it in the past year or two and your win rate is just above break even (e.g. 1bb/100 or 2bb/100).

If you fall into this category then it is pretty likely that you are going to face some big-time variance even at the very lowest stakes.

Here's Why:

First off, just so we are on the same page here, "variance" is the technical term that we use in poker to describe the constant ups and downs that this game will throw at you.

While we normally associate 20+ buyin downswings with limits such as 10c/25c and higher where the play becomes more "serious," the truth is that if you play 1c/2c and your win rate is only 1bb/100, then you can go on lengthy periods of losing as well.

Quick Note: when I refer to a "buyin" I am talking about 100 big blinds which is the standard max buyin in most online cash games and many live cash games as well.

And if you want to know why this is the case, just have a look at this poker hand!

That is a classic example of what we call variance in poker. It doesn't matter how good you are at poker or how high your win rate is.

This will happen to you. And it will happen again and again. This is the nature of the game of poker.

By the way, if you just want the no BS guide on exactly how to beat players like this, I cover this in extensive detail in my **BlackRain79 Elite Poker University**.

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Small Win-Rate = Huge Variance

But what if your win rate is only 1bb/100, guess what?

Hands like this are going to absolutely bury you. Somebody who is winning at 10bb/100 or 20bb/100 by comparison though can absorb routine bad beats like this much, much easier.

By the way, if you are curious how I play so many poker tables at once for crazy long sessions and still keep my sanity when the beats like this come, yes I do use several software aids and tools.

For the complete list of all the poker software tools I use as a pro, [click](#)

[here.](#)

How Variance Affects Poker Bankroll Management

So here is how it works:

- The lower your win rate the more losing sessions you will have
- The higher your win rate the less losing sessions you will have

Now everybody wants to know what the numbers are. So I have already written an ultra popular [good poker win rates article](#).

You can go check out the numbers for yourself. I won't rehash them here.

The bottom line though is that most people who win at poker (which is already a minority of the overall player pool), have a win rate close to 0.

This means that their variance (ups and downs) will be through the roof. They can't absorb bad beats because they are winning so little!



So this is why I think the traditional advice that you might have heard before that 20 buyins is enough for cash games is simply ridiculous for most people in today's games.

Tournament and sit n go players, don't worry, I will get to you below. But let's talk about cash games for now.

The cash games have tightened up a lot in recent years even at stakes as low as 1c/2c, 2c/5c and 5c/10c. These games are no longer a walk in the park!

So some of the really crazy win rates of the past like 20bb/100 and higher just aren't that realistic anymore unless you [table select](#) and site select like the pros do.

This means that downswings of a considerable length are much more commonplace now even in the very smallest games on the internet. And yes, easily 20 buyin downswing for 1bb/100 winners.

So if you only have 20 buyins in your entire bankroll, guess what? Bye bye bankroll. Not good.

Poker Bankroll Management - 50 Buyins is the New 20 Buyins

So my poker bankroll management recommendation for a relatively new player with a marginally positive win rate is:

50 buyins per limit.

Yes, even at NL2, 50 buyins.

As I stated before a buyin is 100 big blinds which is the maximum amount that you can put on the table in most online cash games.

So these are my poker bankroll management recommendations for each limit in online poker:

- **1c/2c: \$100**
- **2c/5c: \$250**
- **5c/10c: \$500**
- **10c/25c: \$1250**
- **25c/50c: \$2500**
- **50c/\$1: \$5000**

So what this means is that you do not move up to the next limit until you have these amounts in your bankroll.

As I discuss in this week's new video, if you want to make \$5000+ a month playing poker, you need to be taking your bankroll management seriously.

If you have never played online poker before for real money then I would suggest depositing \$100 to start so that you are adequately bankrolled for the 1c/2c games.

You should then move up to 2c/5c when your bankroll hits \$250.

These poker bankroll management numbers might seem excessive to some but once again for those people who are only winning at a very marginal amount (1bb/100 or 2bb/100) the variance even at the lowest stakes can be considerable.

If things go really bad and they hit a 20 buyin downswing then under my advice they will now end up losing only 40% of their bankroll rather than the whole thing.

This is a huge, huge difference.

Now I would certainly recommend moving down well before 40% of your bankroll. But this brings me to the other reason why I suggest a fairly conservative poker bankroll management strategy for marginally winning players.

And this is because of the psychological aspect of the game.

My Free Poker Cheat Sheet Teaches You How to Make \$1000+ Per Month From Poker

Are you struggling to beat the low stakes poker games? Do you want a simple step by step guide to show you exactly how to start winning consistently right now?



That is why I recently wrote this free little 50 page no BS guide to teach you exactly how to start crushing these games right now.

Enter your details below and I will send my free poker cheat sheet to your email right now.

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Poker Bankroll Management and Psychology

Psychologically it is just far easier to deal with the standard ups and downs of poker when you know that even a really bad day can still only make a very small dent in your bankroll.

Variance is indeed one of the most difficult things for newer struggling poker players to deal with. So I suggest having a big cushion and therefore the mental strain of a bad stretch will be considerably diminished.

Some people might argue by saying who cares, just reload. I don't really agree with this philosophy though.



I personally have never gone "broke" playing poker and I don't think you should have to either.

I think that psychologically this is damaging for a winning player. A winning player by definition should only be taking money out. They should not be putting it in.

So if you are just getting started with online poker and you are managing to squeak out a small win rate for now, my advice is so keep a large bankroll (50 buyins per limit) and take your time.

Do it the right way first instead of rushing up the limits like most people try to do and paying the consequences for it later.

Daniel Negreanu even mentions this in his new [poker training course](#). He prefers to be "over-rolled" as well which I think is smart for both amateurs and pros.

Poker Bankroll Management for Experienced Significant Winning Poker Players

Now let's talk about poker bankroll management for experienced players who are considerable winners (5bb/100+).

Well, let me cut to the chase. They don't need as much.

If I for example was to start over at NL2 today I would not bother having 50 buyins in my poker bankroll. I would probably go with about

30 buyins.

The reason why is because I have been playing online poker professionally for over 10 years and I know that I can absolutely crush these games beyond belief.

In fact, I quite literally wrote *the* [book on it](#).

Also, I utilize a style of play these days that is heavy on game selection and a limited table count which also ensures a large win rate.

What this essentially means is that my downswings are relatively small, typically never any more than 5 or 10 buyins at the lowest limits.

Also, I have dealt with massive downswings on many occasions in the past so even if I do hit a big one it isn't going to affect me psychologically anywhere near as much as a newer player.

If you fit into this same category then you can probably make due with a much more liberal poker bankroll management strategy as well.



Often it is better to simply move up to the bigger stakes games faster and not bother wasting your time at the very lowest limits which you can easily crush.

So for a solid experienced poker player looking to take shots and move up fast these are the poker bankroll management numbers that I would suggest at the micros:

- **NL2: \$60**
- **NL5: \$150**
- **NL10: \$300**

- **NL25: \$750**
- **NL50: \$1500**
- **NL100: \$3000**

So basically this would be just above the traditional poker bankroll management advice of 20 buyins that many people still (ignorantly) advocate for the micros these days.

I think 30 buyins for cash games is fine but once again only for highly experienced significant winning poker players.

Poker Bankroll Management For Professional Poker Players

Now let me blow your mind a little bit. I as a professional poker player do not use any of these numbers. In fact I don't know any long time pros who do.

I will typically have about 100 buyins for any limit I am playing.

Crazy right? Why on earth would I have so many buyins when I can easily beat the games I play in?

Because I know that I am not immune to significant variance even though my win rates are much higher than most people. Having a ridiculously huge bankroll means that I never even have to worry one bit about going broke.

Furthermore, you need to remember that I pay the bills with this.



Poker isn't a "game" or a "hobby" to me like it is for the vast majority of

people who play.

Therefore, I do not have the option of going broke. Going broke means I can't play, which means I can't pay my bills. Not good.

If you play this game for a living, and you plan on surviving over the long haul, then you will probably want to employ a very conservative poker bankroll management strategy.

By the way, I discuss this in much more detail in my new Elite Poker University training.

Learn EXACTLY how to start crushing small and mid stakes poker games, play semi-pro or even full time pro. Use my proven elite poker strategies to start winning fast.

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Live Poker Bankroll Management

How about live poker games though in a casino? Do you need to use the same poker bankroll management strategy that you use in online poker games?

Again everybody is different but for me personally I don't bother using such a strict poker bankroll management strategy when I am playing live games.

And this is because live games tend to be insanely soft especially at the lowest stakes. Make sure you read my [pro's guide to \\$1/\\$2 live cash games](#) for more on that.

So since I expect to have such a high win rate in most low stakes live poker games I will typically only keep about 20 buyins in my bankroll.

So if I am playing \$1/\$2 with a max buyin of \$200 I will keep about \$4000 in my poker bankroll. If I am playing a \$2/\$5 live poker game with a \$500 max buyin then I will keep \$10000 in my poker bankroll.

Keep in mind that I only play live poker occasionally. I am primarily an online poker player. So if you grind the casino poker tables full-time, then your live poker bankroll management strategy might be more conservative.

Poker Bankroll Management for Tournaments

What about poker bankroll management for tournaments? Well, once again the numbers will be slightly different.

Since poker tournament by their very nature are extremely high variance (you will go through long periods with any kind of significant score), you need a much more conservative poker bankroll management strategy.



So I recommend using a **100 buyin poker bankroll** if you play tournaments. And if you are talking about large fields of say 1k or more runners, I would suggest having more like 200 or 300 buyins.

So for example if you play \$10 tournaments online, then you should have a bare minimum of \$1000 in your poker bankroll.

Some people might scoff at this extremely strict poker bankroll

management strategy for tournaments. However, they probably haven't played enough of them to understand that you will lose in big field MTTs for months on end and sometimes even for years on end.

Then out of nowhere you will hit the big score and be on top of the world for awhile. This is the real nature of tournament poker. At least 80% or 90% of the time you will be slowly losing.

So my poker bankroll management for tournaments is always extremely strict. 100 buyins minimum even at the lowest stakes.

I personally do not play sit and gos very often and the variance is a little bit lower in them than big field MTTs.

However I would probably still employ a very conservative sit and go bankroll management strategy. 50 to 100 buyins depending on the size of the fields.

By the way, I already wrote the "ultimate" guide for you to [small stakes poker tournament strategy](#).

Poker Bankroll Management and Taking Shots

Honestly though, all of this bankroll management talk depends on your goals as well regardless of whether you are a solid experienced winner or a newcomer looking to make a quick splash.

While I would suggest the slow and steady approach in most circumstances not everyone is wired this way. And also, sometimes the game itself dictates that it is more +EV to jump up the stakes quicker.

So what if you just want to effing gamble?

Don't worry, I get it. And there is nothing wrong with it for some people.

For instance if I am playing on some tiny online poker site and I see a massive whale sitting at \$1/\$2 I am not going to move \$5000 or \$10000 there just to sit down and play with him. I will probably just stick \$1000 on the poker site and have a go at it.

The reason why I think this approach is fine is because my intentions are very clear here. It is simply to play against this one huge fish and maybe run up my bankroll quickly.

I would look at this like a 5 buyin "shot" more than anything. If the fish gets lucky and felts me well then that is life. I am risking just a small portion of my overall bankroll though.

It was a calculated risk that just didn't work out this time.

Once again, this sort of ultra aggressive bankroll management is not something that I would suggest for the vast majority of you who are reading this article.

It is an option though for a specific type of experienced player who is looking to take a calculated risk to play in a good game.

Conclusion

I hope that this article helped give you a better idea of what a good bankroll management strategy looks like at the micro and small stakes.

And especially from a pro's perspective as well.

As I talk about in [The Micro Stakes Playbook](#), your goal should always be to move up as quickly as possible because high stakes is where the

real money is at in poker.

However, you can't do this while ignoring bankroll management or it is very likely to end in disaster.

So for the large majority of people I suggest a pretty conservative 50 buyin poker bankroll management strategy for cash games these days. 100+ buyins for tournament players.

It might seem like a lot to some but I believe that it is better to move up slowly and confidently and make sure that you fully absorb all of the fundamentals along the way.

For a few other people out there, especially experienced players who game select and move around various sites a lot, they can get away with some lower requirements depending on their goals.

At the end of the day it is up to you what poker bankroll management strategy you choose to utilize. I think that you should always err on the side of being too conservative though if you can.

A lot of people vastly under-estimate the amount of variance in today's games especially at the very lowest limits. These games are not always the complete joke that they were in the past and downswings of a somewhat considerable length can occur even for top winners.

Always remember that poker is a long term game. The games will always be there tomorrow. If I was coming up in this game again I would rather spend the time paying my dues and doing it right the first time.

Lastly, if you want to know the exact strategies I use to make \$1000+ per month in low stakes poker games as a 10 year pro, make sure you grab a copy of [my free poker cheat sheet](#).

Let me know your thoughts on poker bankroll management in the comments below. What kind of strategy do you use?