Gambling

Gambling is exactly what’d you expect: A mixture of luck and strategy. There are different kinds of games, but each involves rolling dice and modifying the result with your Luck score. Additionally, depending on the game a creature may attempt skill checks to influence the results of the game or the decisions of others involved in it. Charisma is the most commonly used SPECIAL score for this, but others may be applicable at the Overseer’s discretion.

Cap Toss

A cap is tossed and both players make a call on how it will land. Whichever player has the higher Luck score, wins.

Go Mirelurk

Players: 2+

Each player rolls 4 d6s. Then, in clockwise order each player may ask one other player if they have any dice of a specific value (“Got any 2’s?”). If the other player does, they must give every die of that value to the asking player. I.e., if the player was asked for 2’s and had three of them, they would hand over all three. If the other player doesn’t have any, they say “Go mirelurk” and the asking player must take a new d6 and roll a value for it. Either way, it is the next player’s turn now.

Whoever reaches four-of-a-kind (four dice of the same value) first, wins.

Liar’s Dice

Players: 2

The two players each take a cup (or something similar) and shake 3 d6’s inside before planting the cup on the table. Neither player checks the rolls for either cup. The players then both guess that some number of dice landed on a particular value in their opponent’s cup, i.e. three 5’s or two 2’s. 1’s always count toward the total, meaning a roll including two 2’s and one 1 would count as three two’s.

The players then reveal their rolls; a correct guess wins the wager while a false guess brands that player a “liar” and costs them the round. If both players succeed or both fail, neither wins any money and a new round begins.

Mutant Jack

Players: 2

Each player rolls 2 d10s. The player whose total is closest to 21 at the end of the round, wins. A player may choose to ask the dealer for a new card to add its value to the total and get closer to 21. A player can ask for new cards until either they are satisfied or their hand exceeds 21, in which case they lose automatically.

When you ask for a new card make a Luck check. On a success the dealer/deck gives you precisely the card you needed. Otherwise, it is randomly determined like normal.

Wasteland Poker

Players: 3-6

Everyone rolls 4 d10s to determine their hands. Each die represents one card in your hand, with the number on the die being the number on the card. A successful Luck check allows a player to re-roll one of their dice for a new value, which they must keep.

Then, in clockwise-order everyone either raises the wager (which the other players must match) or folds – forfeiting the round. Players may make various rolls to bluff and hide their tells during this. This wagering and folding continues until one of the players chooses to reveal their hand (which requires meeting the current wager) and the winner of the round is determined.

The order of priority for who wins the round is as follows:

Sums: The player whose cards form the highest sum wins.

Three-of-a-kind: A player with three cards of identical value beats any sums. If there are multiple three-of-a-kinds, the one with the highest sum wins.

Four-of-a-kind: A player with four cards of identical value beats any three-of-a-kinds. If there are multiple four-of-a-kinds, the one with the highest sum wins.

Scavenger’s Straight: A player who rolls four values in ascending order (1, 2, 3, 4 for example) beats any four-of-a-kinds. If there are multiple straights, the one with the highest sum wins.

Wastelander: A player who rolls four 10’s beats all other combinations.

Raider Roulette

Players: 1+

Roll a d6. If the number rolled exceeds your Luck ability modifier roll a second d6. If this d6 lands on a 1, you die. Winner takes all.

Slot Machine

You pay the fee and roll 3 d20s. If each die meets or exceeds the DC you receive a standard payout. If each die succeeds *and* they all land on the same value you receive a jackpot payout. Three 7’s will always reward a payout regardless of DC.

You can spend your Luck ability modifier as a pool of points to improve these rolls. I.e., if you need to roll at least 15 but your dice rolls were 13, 14 and 16, with a Luck modifier of 3 you could increase the 13 by 2 and the 14 by 1, turning your failure into success.