Blackjack rules (https://www.wikihow.com/Play-Blackjack)

Original

Code

Technical

Design

Objective:

The goal of Blackjack is to beat the dealer’s hand without going over 21.

In Blackjack, every player is competing against the dealer—not each other. In a given round, the player’s ultimate goal is to get a hand that’s higher than the dealer’s (without being higher than 21, or "busting").

Play against a Digital Dealer in Blackjack

Beat the dealer’s hand without ‘busting’ (going over 21)

Only by beating the dealer can a player win their bet. Players determine the value of their hand by tallying up the point values of their cards:[1]

2 through 10: The number listed on the card (e.g., 2 is worth 2 points)

Jack, Queen, King: 10 points

Ace: 1 or 11 points (the player gets to choose)

An Ace and a 10, Jack, Queen, or King equals 21 points and is known as a Blackjack.

Win the bet by beating the dealer’s hand – tally up the point value of your cards. Ranks 2 through 10 are valued at the same as their rank (2 is 2, etc.) Jack, Queen, and King are 10 points. Ace is 1 or 11, decided by the player. An Ace and a Face card (Jack, Queen, King) is worth 21 points, and is known as a Blackjack!

GAME FLOW

(Tutorial?)

1) All the players make a bet with their chips

Using whatever betting materials they have on hand, each player wagers a certain amount of currency (before they even get their cards). All players must submit their bets before the round officially starts.[2]

This is also known as a "buy-in" or minimum bet.

If you have poker chips on hand, divide them among the players so everyone can make their bets. If you aren’t playing for cash, feel free to use anything you have a lot of lying around your home (like matches).[3]

1. **Each player makes a minimum bet**

Don’t worry, no real money will be lost during this game! Try to see how much you can win.

2) The dealer gives a card to each player as well as themselves

The dealer gives a card to each player as well as themselves.

The dealer hands a card face-up to each player and then places a card face-down in front of themselves. It’s okay if the players can see each others’ hands—all that matters is that they can’t see the dealer’s first card.[4]

A 52-card card deck is used to play Blackjack. The dealer needs to remove the Jokers and shuffle the cards before distributing them.

1. **The dealer gives a card to each player as well as themselves**

Each player is dealt a face-up card, and the dealer deals themselves a face-down card.

3) The dealer hands out a second card to every player

As they did before, the dealer passes another face-up card to each player. This time, though, the dealer places their second card face-up in their hand (leaving the first card face-down still).[5]

1. **The dealer hands out a second card to every player**

Each player receives a face-up card from the deck just as before, and the dealer this time deals themselves a face-up card.

4) The player to the left of the dealer starts gameplay

To keep things organized, have the player left of the dealer go first each round; from there, gameplay continues in a clockwise direction.[6]

1. **The player to the left of the dealer starts gameplay**

5) Decide if you want to stay or hit

Take a look at your 2 cards and add the numerical total together—how close is it to 21, and how does it compare to the dealer’s hand? If the total is pretty high (like 17 or 18, which is very close to 21), “staying” (leaving your hand as-is) is probably your best option; if your total is on the low end (like in the single digits), “hitting,” or getting another card added to your hand, could be beneficial.[7]

Staying simply means that you don’t want the dealer to give you another card that’ll get added to your total. This is signified by holding your hand flat and waving it.[8]

Hitting means that you’d like the dealer to add another card to your hand, and is signified by tapping the game table with your pointer and middle finger. You can hit as many times as you’d like until you reach or go over 21.[9]

1. **Decide if you want to stay or hit**

To ‘stay’ simply means you do not want the dealer to give you another card. You might want to stay if your card total is already quite close to 21 – 17 or 18, for example. The probability you’ll get an Ace, 2, or 3 is much lower than a 4 or higher.

To ‘hit’ means exactly the opposite – the dealer will deal you another card, which is added to the total among ranks in the cards in your hand.

6) Cycle through each player until they've each finished their turn

Give each player time to look over their cards and let the dealer know if they’d like to hit or stay. Players who hit too often may end up busting, or getting a card total that’s over 21. They automatically lose the round as well as their initial bet.[10]

1. **Each player takes their turn in this manner until each has concluded their turn.**

7) The dealer reveals their second card and winners are determined

At this point, the dealer flips over their original card to reveal their hand total. If the total is 16 or lower, they’re required to hit and take another card. If the card is 17 or higher, the dealer is required to stay.[11]

Keep in mind that the dealer has to play by different rules than the rest of the players.

If the dealer gets a Blackjack, all the players automatically lose the round, unless they have a Blackjack themselves. In this case, they push—in other words, the player who got Blackjack simply gets their original bet back. A push also occurs anytime the player’s hand matches the dealer’s.

1. **The dealer reveals their second card and winners are determined**

The dealer flips their face-down card. The dealer has to play by different rules: If their total is 16 or less, they are required to hit. If the total is 17 or higher, they are required to stay. If the dealer gets a Blackjack, all players lose the round unless they also have a Blackjack – this results in the player ‘pushing’, which really just means that they get their bet back.

8) Bets are paid out and a new round begins

Any player with a hand that’s higher than the dealer’s (but not higher than 21) wins the round (unless they busted).[12] All winning hand gets paid in a 1 to 1 ratio; if you bet 1 chip, you win 1. If you have a 21-point (Blackjack) hand, you typically get paid out at a 3 to 2 ratio—so, if you bet 2 chips for the round, you’d get rewarded with 3 (leaving you with 5 total chips)[13]

After the round ends, the dealer collects the cards, shuffles them, and starts a new round.

1. **Bets are paid out and a new round begins.**

Any winning player receives 1:1 winnings; for every 1 bet, 1 is rewarded. In the case of a Blackjack, the player receives 3:2 winnings; for every 2 bet, 3 are rewarded. The cards are then collected and another round begins.

Special Techniques

Splitting

If your second card is identical to your first (e.g., two 8 cards), you have the option to “split” your hand into 2 separate ones. Place the same number of chips down for your split bet, and then ask for the dealer to “hit” each of your hands. Think of splitting as just giving yourself an extra turn for the round—each hand is separate from the other. Even if one hand busts, you still continue playing with your other hand.[14]

If you split 2 Aces, the player can only hit each hand one time. If you end up getting a point total of 21 on one of your hands, this isn’t considered a Blackjack (in terms of payout), but it still pushes if the dealer gets a Blackjack.

Any 2 cards with the same point value can split, like a Queen and a Jack (which are both worth 10 points).[15] This rule varies by casino, though, so double-check with your dealer before you try this maneuver.

Separate your pointer and middle finger into a “V” shape and place them on the table to let the dealer know that you’re splitting.

Splitting

If you are dealt two identical cards, or any cards with identical point values, you are given the option to ‘split’ your hand into two – playing the round with each hand as if they were individual players. In order to split, you must bet the same as the initial minimum buy-in. If you choose to split two Aces, you will only be allowed to hit each hand once. If one hand gets a Blackjack, it will not be considered as such for the payout but will allow you to push if the dealer has a Blackjack.

Doubling Down

You have the option to “double down,” or double your initial bet before the dealer gives you another card—this gives you the chance to earn significantly more money in a single go. Doubling down only lets you hit once, but it can be a lucrative way to have a successful round if you feel that luck is on your side.[16] It’s best to double down when you have a lower hand, like an Ace/11, since getting a 10-value card would jump you up to a Blackjack.

Signal to the dealer that you want to double down by touching an extended pointer finger to the game table.

If you don’t feel like doubling your bet, feel free to bet a lower amount instead.[17]

You can double down on any hand that’s lower than 21, including split hands. The main thing to remember is that you can’t hit after you’ve doubled-down.

Doubling Down

Before the dealer gives you another card, you have the option to double your initial bet to ‘Double Down’ in exchange for your ability to hit. This means that your final score will be based on the initial two cards received, but winning on a Double Down rewards a significant payout. Doubling Down can be down on any hand that is lower than 21.

Surrendering

If you have an especially bad hand, “surrender” to the dealer instead of hitting or staying. Surrendering deducts 50% off your original bet, but it can save you from a total loss.[18] To signal a surrender to the dealer, slide your pointer finger in a horizontal line on the game table.

Not all casinos may let you surrender.[19]

Surrendering

In the case that you are dealt an especially bad hand, you have the option to ‘surrender’, essentially folding to the dealer immediately in order to retain 50% of your initial bet.

Side-betting (insurance)

All players have the opportunity to place a side bet (better known as “insurance”) whenever the dealer’s first card appears as an Ace—by placing a bet, you believe that the dealer has a 10-point value card face-down in their hand (thus giving them a Blackjack). This “insurance” bet can be equal to or less than your original bet.[20]

If the dealer has a Blackjack: Your first bet loses (unless your hand is a Blackjack as well), but your side bet gets a 2 to 1 payout. For example, if you bet 1 chip on the side bet, you’d get 2 back (giving you 3 total).

If the dealer doesn’t have a Blackjack: You lose all the chips you put down for the insurance bet.

Side-Betting/Insurance

If the Dealer’s face-up card is an Ace, you are allowed the option to place a Side-Bet that can be lesser than or equal to the original bet. The bet is that the dealer’s face-down card has a value of 10, giving them a Blackjack. If you are correct, your initial bet loses unless you have a Blackjack as well and your Side-Bet rewards a 2:1 payout. If you are wrong, the Side-Bet is lost.

Common Strategy

Add into How-To as appropriate

Stay if your hand is 17 or higher.

While there’s always the chance that you could receive an Ace, 2, 3, or 4 if you ask the dealer to hit, the odds aren’t in your favor. It’s always safer to stay and hope that your hand won’t be lower than the dealer’s—the chances of busting and knocking yourself out at this point are much higher!

Try to avoid hitting when your hand is already high value

Assume that the dealer's face-down card is a 10.

A good rule of thumb is to always assume that the dealer’s face-down card has a value of 10. Almost a third of the deck is comprised of 10-point cards, so this assumption tends to be a safe bet.

In a given deck of cards, 16 of the 52 cards have a value of 10 points (the 10s, Jacks, Queens, and Kings). While it's definitely not a guarantee that the dealer's hidden card is a 10, the odds for 10 specifically are better than any other individual card value—so, it's a pretty reasonable strategy to take as a beginner.

More advanced players don't use this strategy and instead opt for more sophisticated methods, but it's a good strategy for beginners.[22]

Assume that the dealer will bust if their face-up card is 6 or lower.

In Blackjack, the dealer is required to hit if their hand is less than 16.[23] Let’s say the dealer’s first card is a 6, and then their next card is a King (valued 10), giving them a total of 16. The rules would require the dealer to hit again, since their hand is lower than 17, but the chances of them getting an Ace, 2, 3, or 4 are low compared to the other cards. Because of this, it’s safer to assume that a low first card means that the dealer will bust.

If the dealer’s face up card is 6 or fewer, they will likely bust. This is because the dealer is required to hit if their hand is 16 or less, and the probability of a sum of 21 is not in their favor in this scenario.

Never bet on insurance.

While insurance can be a lucrative way to make some money (especially if your original bet fails), it’s nearly impossible to predict if the dealer will have a 10 face-down when they first reveal an Ace in their hand. Instead, play it safe and decline when the dealer offers insurance bets.[24]

There’s no way to guarantee what the dealer’s face down card is, so it’s best to avoid insurance bets.