BLACKJACK

Casino Game

Player's Guide

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1. Overview

This is a fully featured browser-based Blackjack casino game. You choose your own starting bankroll (from $500 to $25,000, $1,000 by default) and play against a computer dealer following standard casino rules. The game supports a rich set of configurable options including deck count, payout ratios, splits, doubles, surrender, insurance, and an optional Let It Ride feature for building on a winning streak. High-roller chips unlock as your bankroll grows, and the layout adapts to desktop computers, tablets, and phones, making it suitable for both casual play and strategy practice.

2. Getting Started

When you load the game, you are greeted with a casino-style felt table, a settings panel across the top, and a statistics bar showing your current balance and session record. The chip rack sits beside or below the table (depending on your screen), with the action buttons underneath. No login or setup is required; the game is ready to play immediately.

2.1 Placing a Bet

Before each hand, you must place a bet using the colored chips in the chip rack:

Chip	Color	Available
$5	Red	Always
$10	Blue	Always
$25	Green	Always
$50	Orange	Always
$100	Black	Always
$500	Purple	When your bankroll is over $2,500
$1000	Gold	When your bankroll is over $5,000

Click chips one or more times to accumulate a bet. Your current bet and updated balance are reflected instantly in the statistics bar. You may click **Clear Bet** at any time before dealing to return your chips. The cards from the previous hand stay on the table so you can review the result, and are cleared as soon as you place the first chip of your next bet.

2.2 High-Roller Chips

The $500 and $1000 chips appear automatically, with a short spin animation, once your bankroll passes $2,500 and $5,000 respectively. If your bankroll later falls to or below that amount, the chip is removed from the rack again.

- Your bankroll for this purpose is your balance plus any chips already in your bet, so stacking a large bet never makes a chip disappear while you are betting.
- Chips only appear or disappear between hands, never during a hand.

2.3 Dealing a Hand

Once your bet is set, click the **Deal** button (or press D on the keyboard). The dealer and player each receive two cards. The dealer's second card (the "hole card") is placed face-down and is not revealed until the player has completed their action.

If Let It Ride is enabled and you have just won or pushed, the Deal button may instead read **Let It Ride**. See Section 6.

3. Card Values

Blackjack uses standard card values with one important rule for Aces:

Card	Value
2 through 10	Face value (2, 3, … 10)
J, Q, K	10 each
Ace (A)	11, or 1 if counting it as 11 would cause a bust

A "soft" hand contains an Ace counted as 11. A "hard" hand has no Ace or has an Ace that must count as 1 to avoid busting.

> **Blackjack:** A two-card total of 21 (an Ace plus any 10-value card) is a natural Blackjack and pays at the configured payout rate (3:2 by default). If both you and the dealer have Blackjack, the hand is a push.

4. Player Actions

After the initial deal, the following action buttons become active (subject to the current game state and settings). Only valid actions are enabled at any time.

Action	Shortcut	Description
Hit	H	Draw one additional card. Automatically stands if you reach 21.
Stand	S	End your turn with your current hand. The dealer then plays.
Double	None	Double your current bet and receive exactly one more card, then automatically stand. Only available on your first two cards (or after a split if Double After Split is enabled).
Split	P	When your first two cards are a matching rank pair, split them into two separate hands, each with an equal bet. A second card is automatically dealt to each. You then play each hand independently.
Surrender	R	Forfeit the hand and recover half your bet. Only available on your initial two cards. Must be enabled in settings.
Clear Bet	None	Return all chips to your balance before the hand is dealt. Not available during an active hand.
Deal	D	Start the hand once a bet is in place. After a win or push with Let It Ride enabled, this button becomes Let It Ride (see Section 6).

4.1 Splitting Hands

When you split, both hands are shown side by side, each with its own label and running total. The hand you are currently playing has an arrow beside its label and a gold glow, while the other hand is dimmed. A hand that goes over 21 shows **BUST** in place of its total. After completing the first hand, play automatically advances to the second. If Double After Split is enabled in settings, you may still double on each split hand. Surrender and re-splitting are not available on split hands.

5. Insurance

If the dealer's face-up card is an Ace and Insurance is enabled in settings, an Insurance window appears automatically after the deal. It shows the dealer's Ace, your two cards and their total, and the cost of insurance, so you can decide with all the information in front of you. Insurance is a side bet against the possibility that the dealer holds a natural Blackjack.

- Insurance costs half your current bet.
- If the dealer has Blackjack, insurance pays 2:1. You receive double your insurance bet back (plus the original insurance stake), which exactly offsets the loss on your main hand. The main hand is still recorded as a loss in your statistics, but for Let It Ride it counts as a push.
- If the dealer does not have Blackjack, the insurance bet is lost and play continues normally.

- If both you and the dealer have Blackjack, the main hand is a push and insurance pays normally.

> **Tip:** Insurance is generally considered a poor wager in the long run unless you are tracking the composition of the remaining shoe.

6. Let It Ride

Let It Ride lets you press your luck after a good result with a single click. Turn it on with the **Let It Ride** checkbox in the settings panel (it is off by default).

- After a qualifying result, the message on the table asks "Let it ride for $X?" and the Deal button turns gold and reads **Let It Ride $X**.
- Click that button, or press D, to place the offered bet and deal the next hand immediately.
- To decline, simply click any chip. That starts a normal bet from that chip, and the button changes back to **Deal**.
- The offer is based on your original bet, before any double down or split. For example, if you bet $25, double down, and win, the offer is $50.

Hand Result	Let It Ride Offer
Win or Blackjack	Double your original bet
Push	The same bet again
Push via insurance	The same bet again (dealer Blackjack, insurance taken)
Loss, bust, or surrender	No offer

A Let It Ride offer is always affordable: a win returns twice your bet and a push returns your bet, so the offered amount is always covered by what the hand just paid back.

> **Example:** You bet $25 and win. The button reads Let It Ride $50. Win again and it offers $100, then $200, and so on. The streak ends when you lose a hand or choose to place a chip instead.

7. Dealer Rules

The dealer follows a fixed set of rules and has no choice in how to play:

- The dealer's second card is dealt face-down (the hole card) and is not revealed until you have completed your action.
- The dealer must draw cards until reaching a total of 17 or higher.
- By default, the dealer stands on all 17s (including soft 17). When the Dealer Hits Soft 17 setting is enabled, the dealer will draw an additional card on a soft 17 (Ace + 6).
- If the dealer busts (exceeds 21), all non-busted player hands win.

8. Game Outcomes & Payouts

Outcome	Payout	Condition
Blackjack	3:2 or 6:5*	Player has Ace + 10-value card on initial two-card deal and dealer does not have Blackjack
Win	1:1	Player's total beats dealer's without busting, or dealer busts
Push	Bet returned	Player and dealer finish with equal totals
Lose	Bet lost	Dealer's total is higher, or player busts
Surrender	Half bet returned	Player surrenders on initial two cards (if enabled)
Insurance Win	2:1	Dealer has Blackjack and player purchased insurance

* Blackjack payout rate is configurable in the Settings panel (3:2 recommended; 6:5 increases the house edge).

9. Settings

The settings panel at the top of the screen allows you to customize the rules of the game. Rule changes take effect on the next hand dealt. A new deck count is used the next time the shoe is shuffled; click **New Shoe** to apply it immediately. Changing the Starting Bankroll begins a new game (see 9.3).

Setting	Options	Notes
Number of Decks	1, 2, 4, 6 (default), 8	More decks increase the difficulty of card counting and slightly adjust the house edge.
Starting Bankroll	$500, $1,000 (default), $2,500, $5,000, $10,000, $25,000	The balance you start each new game with. Also used by Reset Game and Start Over.
Blackjack Payout	3:2 (default) / 6:5	3:2 is the standard casino payout. 6:5 reduces the Blackjack bonus and increases the house edge significantly.
Allow Surrender	On (default) / Off	Enables or disables the Surrender action on initial two-card hands.
Double After Split	On (default) / Off	When enabled, you may double down on each individual hand after a split.
Dealer Hits Soft 17	Off (default) / On	When enabled, the dealer draws an additional card on a soft 17 (Ace + 6). This slightly increases the house edge.
Allow Insurance	On (default) / Off	Enables or disables the insurance side bet when the dealer shows an Ace.
Let It Ride	Off (default) / On	After a win or push, offers to let your bet ride on the next hand. See Section 6.

9.1 New Shoe

The **New Shoe** button reshuffles all decks at the current deck count setting, resetting the card order without affecting your balance or session statistics. Use this to simulate a fresh shoe as you would find in a casino, or to apply a new deck count right away.

9.2 Reset Game

The **Reset Game** button resets everything: your balance returns to your Starting Bankroll and all session statistics (wins, losses, pushes) are cleared. A confirmation window always appears first, with **Keep Playing** and **Reset** buttons, and it warns you if a hand is in progress.

9.3 Changing Your Bankroll

Choosing a new amount in the **Starting Bankroll** list asks you to confirm, because it starts a new game: your balance is set to the new amount and your statistics are cleared. If you cancel, the list returns to its previous value and your game continues unchanged.

10. Statistics Bar

The statistics bar appears directly above the table and updates in real time after each hand:

Field	Description
Balance	Your current chip total. Starts at your Starting Bankroll ($1,000 by default).
Current Bet	The amount wagered on the hand in progress.
Wins	Number of hands won this session (including Blackjacks). Split hands count individually.
Losses	Number of hands lost this session (including surrenders).
Pushes	Number of tied hands this session.

11. Keyboard Shortcuts

Keyboard shortcuts allow faster gameplay without reaching for the mouse. Game shortcuts are disabled while the insurance offer or any other window is open.

Key	Action
D	Deal: start a new hand (only when a bet is placed and no hand is in progress). When the button reads Let It Ride, D accepts the offer.
H	Hit: draw another card (only during an active hand)
S	Stand: end your turn (only during an active hand)
P	Split: split a matching pair (only when Split is available)
R	Surrender: forfeit and recover half the bet (only when Surrender is available)
Enter	In a confirmation window: choose the main button (for example, Reset)
Esc	In a confirmation window: cancel and close it

12. Running Out of Chips

If your balance reaches zero at the end of a hand, an **Out of Chips** window appears. Click **Start Over** to begin a new game with your chosen Starting Bankroll. Your statistics are reset, the same as using Reset Game.

13. Playing on Phones and Tablets

The game adjusts its layout automatically to fit your screen and how you are holding your device. Every layout keeps the table, chips, and action buttons visible together.

Screen	Layout
Desktop / laptop	Chip rack to the left of the table, action buttons in a row below. Cards shrink slightly on shorter screens so the whole game fits.
Tablet, upright	Larger cards, the chips move below the table so it can use the full width, and all action buttons fit on one row.
Tablet, sideways	The same arrangement as a desktop. The entire game, settings included, fits on one screen.
Phone, upright	Settings in a compact two-column grid, the table at full width, chips in a single row underneath, and the action buttons in a grid that stays pinned to the bottom of the screen.
Phone, sideways	Laid out like a real table: chips on the left, the table in the middle, and the action buttons in a column on the right. The statistics shrink to one slim line.

- On phones, cards fan out with a slight overlap, the way a dealer lays them, so long hands always fit. Split hands overlap on every screen size.
- Buttons and chips press in when tapped. Tapping quickly will not select text or zoom the page.
- The settings panel can be scrolled out of view once your rules are set.

14. Basic Strategy Quick Reference

The following summary reflects the statistically optimal plays in most configurations. Adjustments may be warranted based on your specific settings (particularly Dealer Hits Soft 17 and number of decks).

14.1 When to Hit or Stand (Hard Totals)

Your Total	Recommended Action
8 or less	Always hit
9	Double if dealer shows 3–6; otherwise hit
10–11	Double if your total exceeds the dealer's up-card; otherwise hit
12–16	Stand if dealer shows 2–6; hit if dealer shows 7 or higher
17 or more	Always stand

14.2 When to Split

Pair	Recommendation
Aces	Always split
Eights (8–8)	Always split
Tens / Face cards	Never split (20 is a strong hand)
Fives (5–5)	Never split (treat as a 10 and double or hit)
Fours (4–4)	Generally do not split
2–2, 3–3, 6–6, 7–7, 9–9	Split when dealer shows a weak card (2–6); otherwise hit

Note: Basic strategy minimizes the house edge but does not guarantee a win. Each hand is an independent event, and short-session variance is normal.

15. Tips for New Players

- Always play 3:2 Blackjack payout. The 6:5 option significantly increases the house edge and is not recommended for optimal play.
- Use the Surrender option when available. Surrendering a hard 16 against a dealer 9, 10, or Ace saves money over the long run.
- Never take insurance unless you are tracking the shoe. On average, insurance is a losing side bet.
- Double down on 11 whenever you can: it is one of the highest value plays in the game.
- Always split Aces and Eights. Aces give two chances at Blackjack; splitting Eights escapes a weak 16.
- Treat Let It Ride as a streak bet, not a strategy. Each hand is independent, so a doubled bet carries double the risk. Click a chip whenever you want to lock in your winnings.
- Pick a Starting Bankroll that matches how you like to play: $500 for tight, careful sessions, or $5,000 and up to have the high-roller chips available from the first hand.
- Keyboard shortcuts (D, H, S, P, R) speed up gameplay considerably once you are comfortable with the rules.
- Use New Shoe to reset the deck without losing your balance. Useful for testing different rule configurations, including a new deck count.