FREE GUIDE FROM AI CRUISE GRANNY™ & CRUISE GRANNY™

Blackjack Basic Strategy

6 decks · dealer hits soft 17 · double after split. Find your hand on the left, the dealer's up card across the top.

H Hit **S** Stand **D** Double (if you can't, hit) **Ds** Double (if you can't, stand) **P** Split

Across the top: the dealer's face-up card.

Hard totals (no ace, or an ace counted as 1)

You have	2	3	4	5	6	7	8	9	10	A
8 or less	H	H	H	H	H	H	H	H	H	H
9	H	D	D	D	D	H	H	H	H	H
10	D	D	D	D	D	D	D	D	H	H
11	D	D	D	D	D	D	D	D	D	D
12	H	H	S	S	S	H	H	H	H	H
13	S	S	S	S	S	H	H	H	H	H
14	S	S	S	S	S	H	H	H	H	H
15	S	S	S	S	S	H	H	H	H	H
16	S	S	S	S	S	H	H	H	H	H
17+	S	S	S	S	S	S	S	S	S	S

Soft totals (an ace counted as 11)

You have	2	3	4	5	6	7	8	9	10	A
A,2	H	H	H	D	D	H	H	H	H	H
A,3	H	H	H	D	D	H	H	H	H	H
A,4	H	H	D	D	D	H	H	H	H	H
A,5	H	H	D	D	D	H	H	H	H	H
A,6	H	D	D	D	D	H	H	H	H	H
A,7	Ds	Ds	Ds	Ds	Ds	S	S	H	H	H
A,8	S	S	S	S	Ds	S	S	S	S	S
A,9	S	S	S	S	S	S	S	S	S	S

Pairs

You have	2	3	4	5	6	7	8	9	10	A
A,A	P	P	P	P	P	P	P	P	P	P
10,10	S	S	S	S	S	S	S	S	S	S
9,9	P	P	P	P	P	S	P	P	S	S
8,8	P	P	P	P	P	P	P	P	P	P
7,7	P	P	P	P	P	P	H	H	H	H
6,6	P	P	P	P	P	H	H	H	H	H
5,5	D	D	D	D	D	D	D	D	H	H
4,4	H	H	H	P	P	H	H	H	H	H
3,3	P	P	P	P	P	P	H	H	H	H
2,2	P	P	P	P	P	P	H	H	H	H

Dealer stands on soft 17? 11 vs ace: hit instead of double; A,7 (soft 18) vs 2: stand instead of double; A,8 (soft 19) vs 6: stand instead of double. **Surrender allowed?** Surrender hard 16 vs 9, 10 or ace; hard 15 vs 10 or ace; hard 17 vs ace and a pair of 8s vs ace (when the dealer hits soft 17).

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The short answer

Use the color chart below. Find your hand on the left and the dealer's face-up card across the top, then do what the box says. With this basic strategy, a 6-deck game where blackjack pays 3 to 2 and the dealer hits soft 17 has a house edge of about 0.64%: around 64¢ for every $100 you bet. Most players lose several times that by guessing.

Four table rules worth more than any tip

Blackjack pays 3 to 2, not 6 to 5

A $10 blackjack pays $15 at 3 to 2 and only $12 at 6 to 5. On a 6-deck game where the dealer hits soft 17, that change takes the house edge from about 0.64% to about 2.00%. Read the felt before you sit.

Dealer stands on soft 17

If the felt says "dealer must stand on all 17s," that's better for you: about 0.44% instead of 0.64% on a 6-deck 3 to 2 game. The chart changes on just three boxes, listed under the chart.

Never take insurance

Insurance is a side bet that the dealer has blackjack. It pays 2 to 1, but the dealer has a 10 under the ace less than one time in three. Skip it every time.

Even money? Depends on the table

With your blackjack against a dealer ace, say no to even money at a 3 to 2 table, since waiting it out is worth more. At a 6 to 5 table, even money is actually the better deal.

The mistakes that cost the most

- Standing on 12 to 16 against a 7 or higher because you're scared to bust. The dealer will usually beat you, so hit.
- Hitting 12 to 16 against a 4, 5 or 6. Let the dealer bust.
- Not splitting 8s and aces. Always split them.
- Splitting 10s or 5s. Twenty is a winner, and 5,5 is a 10 to double on.
- Taking insurance, or even money at a 3 to 2 table.
- Not doubling soft hands like A,6 against a 3 to 6. Those are money-making spots.

Practice free

Scan for the AI Cruise Granny blackjack trainer. It grades every decision you make.

The full web guide

Scan for this chart online, with more answers.

Blackjack should stay fun. Set your budget before you sit down. If gambling isn't fun anymore, free and confidential help is there 24/7: call or text 1-800-MY-RESET (1-800-697-3738) or visit 1800myreset.org.

Chart worked out with our own expected-value calculator and checked against the standard 6-deck chart. House edges from a published 200-million-hand simulation (ScoresAndStats). For entertainment and education.

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