

Blackjack Playing Strategy Basics for 21

Typical Casino Rule Set:

Multi-deck (6 or 8 decks)

Dealer stand on soft 17 (A,6)

Double on any 2 cards

Split to make 3 hands; including Aces

Double after split

Lose only original bet to dealer Blackjack ie: don't lose doubles and split bets also.

The game of 21 offers the Player 4 options - Hit, Stand, Double or Split.

The strength of the Dealer (1 card across top of chart) up-card determines the player strategy.

Below is a basic mathematical chart to cover how the Player should utilise each option based on the up turned cards.

An average flat betting strategy (same bet every hand) will yield the casino approx. 0.38% of player turnover. (38 cents per \$100 turnover)

Any deviation from the following table will further increase the house edge on player turnover. (excepting advanced play strategies)

Player total	Dealer up-card											
	2	3	4	5	6	7	8	9	Ten	Ace		
(Hard) 21	S	S	S	S	S	S	S	S	S	S	Hit and stand decisions apply to 2 or more cards	
20	S	S	S	S	S	S	S	S	S	S		
19	S	S	S	S	S	S	S	S	S	S		
18	S	S	S	S	S	S	S	S	S	S		
17	S	S	S	S	S	S	S	S	S	S		
16	S	S	S	S	S	H	H	H	H	H		
15	S	S	S	S	S	H	H	H	H	H		
14	S	S	S	S	S	H	H	H	H	H		
13	S	S	S	S	S	H	H	H	H	H		
12	H	H	S	S	S	H	H	H	H	H		
Soft Hands	A - T Blackjack - Stand on all 21's										Soft Hands could include multi card totals ie: Soft 18 could be Ace, 3, 4.	
20 - A, 9	S	S	S	S	S	S	S	S	S	S		
19 - A, 8	S	S	S	S	S	S	S	S	S	S		
18 - A, 7	S	D	D	D	D	S	S	H	H	H		
17 - A, 6	H	D	D	D	D	H	H	H	H	H		
16 - A, 5	H	H	D	D	D	H	H	H	H	H		
15 - A, 4	H	H	D	D	D	H	H	H	H	H		
14 - A, 3	H	H	H	D	D	H	H	H	H	H		
13 - A, 2	H	H	H	D	D	H	H	H	H	H		
11	D	D	D	D	D	D	D	D	D	D/H	Always Double - D/H - Hit if Dealer BJ takes both bets instead of original bet only	
10	D	D	D	D	D	D	D	D	H	H		
9	H	D	D	D	D	H	H	H	H	H		
8	Always Hit											
7												
6												
5												
A, A	Always Split										Never split 10, 10 - stand on 20 (advanced).	
10, 10	S	S	S	S	S	S	S	S	S	S		
9, 9	P	P	P	P	P	S	P	P	S	S	2 hands of 1 card 8 is much stronger than 16	
8, 8	Always Split											
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		Never split 5, 5 - Double down as a Hard Ten
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		
Insurance	Never take insurance - advanced play only										Insure when (1/3) one third or more of the remaining cards are Tens (2/1 payout)	

H = Hit (take another card)

S = Stand (don't take a card and stand on the total)

D = Double (after first 2 cards match original bet and receive one card only)

P = sPlit (match original bet and play 2 hands from the original pair)

A soft hand is one that includes an Ace to count as 1 or 11.

ie: Soft 17 could be; Ace + 6, or Ace + 2 + 4, etc

Soft 18 could be; Ace + 7, or Ace + 5 + 2, etc

Ace + 6 + Ten = a two card Soft 17 is then a three card Hard 17.