



GAMES &
GAMBLING

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IT'S DICE ALL THE WAY DOWN

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PLAYING GAMES

Sometimes, it's good to take a break from all the high-pressure adventures, questing, and dungeon delving. These game rules are presented for those occasions—for the nights spent blowing off steam in bars or casinos, whether gambling money or playing with friends for fun.

BLACKJACK

Blackjack is a card game played between any number of gamblers and one dealer, or between two gamblers. The aim of the game is to get as close to 21 as possible without exceeding 21. Aces can be valued at 1 or 11, face cards are worth 10, and all other cards are worth their face values. Jokers are excluded. The die for this game is a d10, as the range is from 1 to 10, with a 1 alternating as an 11 if you choose.

To play, take turns with other players. On your turn, you can do one of two things. If you want another card, you can roll a d10, adding the resulting number to your total. If you roll a 1, you can choose whether it is worth 1 or 11. This value is not fixed, and can change whenever you need it to. If you don't want another card, you can also hold, which ends your involvement in the round. When all players have held their hands, everyone reveals their totals. The player closest to 21 without exceeding it wins.

You can also play with revealed cards, in which case every player knows each other's totals. In this case, the dealer leaves one of their own cards face-down, which adds an element of risk to the game.

DARTS

Darts is a game of precision projectile-throwing. The darts board has wedges representing 1 through 20, and four rings intersecting those wedges—one which doubles the wedge's value, one which triples it, one which is valued at 25 regardless of wedge, and one which is valued at 50 regardless of wedge. In each round, each player throws three darts, attempting to collect the highest total sum of points. You can play as many consecutive rounds as you wish.

To play, first roll a d20, adding your Dexterity modifier. Rolls above 20 are rounded to 20. This first roll represents which wedge of the board your dart ends up in, and is the base number to multiply by your placement in the rings. Then roll a d6. A roll of 1 or 2 leaves your score as is, a roll of 3 doubles your score, a roll of 4 triples your score, a roll of 5 rounds your score to 25, and a roll of 6 rounds your score to 50.

You roll the d20/d6 combination three times, adding up your score. The player with the higher score wins the round, and the highest sum of round scores at the end of the last round wins the entire game.

DICE ROULETTE

Dice roulette is a simple variant of wheel roulette, where players bet on the result of a small silver ball landing on a spinning wheel. In this game, players bet on the result of a dice toss. The more specific a player's bet is, the better it pays out.

When the game begins, choose one of the results below to bet on. Then the DM rolls a d100. If the dice lands on your result, it pays out, and you get a number of coins for each coin you bet. For instance, at 3 to 1 odds, you get 3 dollars for each dollar you bet, in

addition to collecting your original bet. If the dice doesn't land on your result, your bet goes to the house.

TABLE: ROULETTE PAYOUTS

Result	Payout
Odd or Even	1 to 1
Low Half (1-50) or High Half (51-100)	1 to 1
Thirds (1-33, 34-66, 67-100)	2 to 1
Fourths (1-25, 26-50, etc.)	3 to 1
Fifths (1-20, 21-40, etc.)	4 to 1
Tenths (any range of 10 values)	9 to 1
Split Bet (any two numbers)	24 to 1
Single Bet (any single number)	99 to 1

ODDS

Odds is an extremely simple betting game involving two dice. A dealer has 2d6 covered by a cup, and shakes them to roll. Anyone playing the game bets with another player on whether the total sum of the die is even or odd. The dealer then reveals the sum, determining the winning side of the game. Odds is best played in pairs of betters, though sides of multiple players can pool money together and split the winnings.

HIGH CARD DRAW

High Card Draw is another very simple game for two or more players. The aim of this game is to draw the highest card.

When played with two players, each player draws a card and reveals it. This card is represented by a roll of the d10, as face cards are only worth 10 in this game. The

higher roll of the die wins. If both cards roll the same result, both reroll until one wins.

When played with more than two players, the lowest score of each round is eliminated until two players remain. The game then proceeds with two-player rules.

LIAR'S DICE

Liar's Dice is a game of deception and strategy with two or more players. Each player has a cup and five six-sided die, and must bluff about the contents to continue playing the game.

At the beginning of the game, each player must roll 5d6, keeping the results hidden from other players. The first player then declares that a number of dice are showing a certain face under their cup—for instance, they might claim that there are two 5's under their cup. The next player, usually the next clockwise position at the table, can do one of two things—raise the bet, or call liar.

If they raise the bet, they must declare a combination of number and face that exceeds the last in some way—for instance, in the prior example, the second player would have to declare three dice showing the same face, or two dice showing a face higher than 5. If they raise the bet, this motion repeats with the following player until someone calls liar.

If they call liar, the round ends, and the accused player must reveal their dice. If the accused player was telling the truth, they win the round, and the accuser loses one of their five dice. If the accused player was lying about the contents of their cup, the accuser wins the round, and the accused player loses one of their dice. The game ends when only one player with dice remains.

When adapting this game to D&D, you can do one of two things. You might leave the game as is, using pure in-person bluffing to deceive other players. Otherwise, you can let a player's character bluff and make insights on their behalf. When lying about the contents of your dice, make a Charisma (Deception) check. This check can be contested by a Wisdom (Insight) checks on their own turns. Similarly, before you decide whether to raise the bet or call liar, you can make a Wisdom (Insight) check to determine whether the player before you was lying about the contents of their cup.

MIDNIGHT

Midnight is a game of stacking values for two or more players. Each player takes turns rolling 6d6, keeping one die from each roll to determine their score.

On your turn of midnight, begin by rolling 6d6. Each time you do this, you must keep the values of at least one of the six die, removing this die from your next roll. Then you roll again with 5d6, taking a die and repeating until you are left with a single roll you are forced to take. Once this process is completed, you pass the dice to the next player, who does the same, until every player has rolled.

You must have a 1 and a 4 among your six final die in order to score at all. Provided that you have those dice, your score is the total of the remaining four die—meaning the highest possible score is 24 (four 6's). The player with the highest score wins the game.

POKER DICE

Poker dice is a variation on classical poker that can be played easily with dice, for two or more players.

On your turn, roll 5d6. You may recycle this hand three times, keeping dice between each roll if you desire. After three rolls, your hands are revealed, and the hand with the best combination wins. The possible combinations are described in the table below, ranked in order of best hand to worst. In the case of two identical hands, players resort to the higher card value.

TABLE: POKER DICE HANDS

Hand	Example
Five of a Kind	3 3 3 3 3
Four of a Kind	2 2 2 2 4
Full House	2 2 5 5 5
Straight	1 2 3 4 5
Three of a Kind	3 3 3 2 1
Two Pair	2 2 1 4 5
One Pair	6 6 4 3 1
Bust	1 3 5 6 2

RACES

Races is a blanket category that covers racing between all kinds of creatures. In racing, the players have no agency to manipulate the outcome of the game, but bet on the results of the race.

This game requires some preparation on the DM's part: you must determine how many participants are racing, and if you wish, each racer's hidden Dexterity modifier to determine how fast they move. You might drop hints to players about these modifiers through stories of past wins, Wisdom (Nature) checks when examining the racing animals, or other subtle storytelling cues.

If you wish, you can forego giving each racer a modifier and let the results be entirely random.

BETTING

The players are presented with a list of racers, with the option of placing any of the bets described in the table below. In the result that the race plays out as the player bet, they are paid out according to the table below. For instance, a 3 to 1 payout awards 3 coins for each coin the player bets, in addition to the player collecting their original bet.

TABLE: RACING BETS

Bet	Payout
<i>Straight Bets</i>	
<i>Win.</i> Your chosen racer will come in 1st place.	3 to 1
<i>Place.</i> Your chosen racer will come in 1st or 2nd place.	2 to 1
<i>Show.</i> Your chosen racer will come in 1st, 2nd, or 3rd place.	1 to 1
<i>Exotic Bets</i>	
<i>Exacta.</i> You choose two racers, betting that they will come in 1st and 2nd place, in an exact order.	6 to 1
<i>Quinella.</i> You choose two racers, betting that they will come in 1st and 2nd place, in any order.	4 to 1
<i>Trifecta.</i> You choose three racers, betting that they will come in 1st, 2nd, and 3rd place, in an exact order.	9 to 1
<i>Superfecta.</i> You choose four racers, betting that they will place 1st through 4th, in an exact order.	16 to 1

RACING

Once the betting phase has ended, the race begins. At this point, the players are spectators on the game, and the DM is in total control. There are two ways to determine the results of this race: with a single roll or multiple rolls.

Single Roll. In this method, you roll a d20 for each racer, adding their hidden Dexterity modifier if present, and the racers place in order of their rolls. This method is more random than the multiple rolls method when using modifiers, and requires the DM to improvise more when describing the race unfolding.

Multiple Rolls. In this method, you roll a d20 for each racer, adding their hidden Dexterity modifier if present. This determines the racers' positions at the end of the first section of racetrack. Repeat this roll three times and add the results from each section together for each racer to determine the racer's final placements. This method is more descriptive, and allows DMs to call out how each racer is doing as the race progresses, building tension and drama with the players. However, if racers are using hidden Dexterity modifiers, this allows racers with higher modifiers to pull ahead much more consistently, eliminating some of the pure randomness of the event. It is up to the DM whether they prefer total randomness or advantages that the players have opportunities to discover.

SLOT MACHINE

Slot machines describe single-player gambling games, wherein the player pays the machine cost, pulls a lever, and the machine randomly generates a result. If the result is favourable, the player wins a large payout. If not, the player loses their pay-in.

Most slot machines use an easy-to-understand mechanic for determining what rolls are good: if the slots are the same symbol, they pay out well. Therefore, to mimic the effects of this slot machine, use the table below to determine the risk of the machine and what die to roll to play.

To play the machine, input a number of coins, and roll three of the indicated die. If you roll a winning roll, the machine pays out according to the table. For instance, a 3 to 1 payout awards 3 coins for each coin the player bets, in addition to the player collecting their original bet. A player that successfully bets 5 gold would walk away with 20 gold—5 from their original bet and 15 in winnings.

TABLE: SLOT MACHINES

Dice	Winning Rolls	Payout
d4	All Evens or Odds All 4s	1 to 1 2 to 1
d6	All Evens or Odds All 6s	1 to 1 3 to 1
d8	All Evens or Odds All 8s	1 to 1 4 to 1
d10	All Evens or Odds All 10s	1 to 1 5 to 1
d12	All Evens or Odds All 10 or Above All 12s	1 to 1 2 to 1 6 to 1
d20	All Evens or Odds All 15 or Above All 20s	1 to 1 3 to 1 10 to 1