

jack 21

The term 3 to 2 can be confusing. What this ratio is telling us is that the player will get paid 3 chips for every 2 chips they bet, or 3 to 2.

Another way to think about it is, 3 to 2 is exactly the same as 1.5 to 1. And it's a lot easier to figure out half of the bet and then add that number to the original bet. For example, if you have a \$12 wager, half of \$12 is \$6. Add \$6 to \$12 and your answer is \$18.

$12 \times 1.5 = 18$

When a player gets a blackjack, they're immediately paid even money plus a bonus. That bonus is also known as 3 to 2 and this describes the odds the player is paid when getting a blackjack.

If a player gets a blackjack, then they are paid 3 to 2 (or 1.5 to 1) plus a bonus.

the discard rack.

As the dealer, when it comes to paying a blackjack the 3:2 payoff is easier than it looks, you just pay the entire bet plus half. I provided a chart with these payoffs if you would like a reference.

If a player has a blackjack and they insist on taking insurance, explain to them that taking Even Money is the same thing. Even Money can only occur if the player has a blackjack, and the dealer has an ace up card. Only after the dealer asks for insurance is the player allowed to request Even Money. Again, taking Even Money is the same thing as taking Insurance. With Insurance, you must forfeit half of your bet to protect yourself in case the dealer has a blackjack. With Even Money, you forfeit half of your winnings so you can get paid right away, which results in getting paid 1 to 1 or even money. Even Money is not normally offered on blackjack tables with 6 to 5.

Original Bet Blackjack Payoff

\$1	\$1.50	\$2	\$3	\$3	\$4.50	\$4	\$6	\$5	\$7.50	\$10	\$15	\$15	\$22.50	\$20
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