

GAMING SETS

Gaming sets are the quick and easy way of gaining a large fortune, or finding yourself in debt to some scary guilds. Striding up to a gambling establishment can wind you up with a large bag of coin, some serious trouble with the owners, or new friends that are just as poor as you.

GAMING SETS

There are two types of gaming sets: dice or playing cards. By being proficient in one type of set, you are better with the odds at games of chance and each type of game may have special bonuses if you are proficient with the appropriate gaming set.

GAMING AND GAMBLING

Not every match of dice or cards will result in gambling your hard earned gold, sometimes its about camaraderie with your party or acting as a distraction while the rest of your party sneaks past the guards.

In any case, certain establishments will have caps as to how much they are willing to bet per match, just like individuals will have their own limits. This guide will focus on three limits: Individual, Gambling Dens and Casinos.

Individuals will have the lowest limit as it is played informally and without a house having a large purse, followed by Gambling Dens and then Casinos.

Gambling Dens and Casinos are always assumed to have proficiency in all Gaming Sets and the DM can use that proficiency in their favor. Individuals may have proficiency if the DM chooses to give it to them. When the party is playing in a Gambling Den or Casino, the DM plays the role of the House and certain establishments may be willing to cheat. (See *Sleight of Hand* below.)

RUNNING THE GAMES

All games will involve a certain number of dice and all rolls should be rolled secretly from the other players.

TYPES OF GAMES

Certain games will require playing cards and others will require dice. By having proficiency with one set, you can move the odds into your favor but only for that gaming set. This proficiency could mean you get to reroll a single dice, see the hand of the House or something else to help you tip the odds in your favor.

THE HOUSE

The House should reveal their total after all players. This helps the house win in certain games of chance, and ensures that they can make decisions being the most informed at the table.

SLEIGHT OF HAND

Some characters, and establishments, are less trustworthy than others. If a character wishes to, they can roll a *Sleight of Hand* against the perception of the house. The DC is $5 + 2d10$ to determine the Dexterity (Sleight of Hand) check against the House. This allows them to reroll one die. They must repeat the check to reroll more die.

If the House wishes to cheat, the DM can either roll against the passive Perception of the party or have the party make a Wisdom (Perception) check against the DC. If the DM rolls against the passive Perception of the party, they make a Dexterity (Sleight of Hand) check and add an appropriate modifier from the chart below. If the DM has the players roll a Wisdom (Perception) check, the DC is $5 + 2d10$.

HOUSE'S PROFICIENCY

Expertise	Sleight of Hand Modifier
Poor	+2
Average	+4
Experienced	+6
Master	+8

GAMES OF CHANCE

There are a wide variety of games for a table to take part in, and each have different rules to go along with them. You can create your own, or use the following games to put at your favorite gambling dens!

FIRST TO 21

All participants must first buy-in to the table, and then roll a d10, a d8, and a d6. After all dice have been rolled, going counterclockwise around the table, the House offers to let the players buy a single extra d4 to add to their total. After the buying of dice is completed, going clockwise around the table, the players can increase their bet up to the table maximum ending with the House last (who does not increase the bet). The players then reveal their rolls.

The goal is to get a total of 21, or be the closest at the table. If a player rolls over a 21, they bust and automatically lose. The House is the last to reveal their hand and automatically wins if everyone busts, including themselves.

Gaming Set: Cards

Proficiency: Reroll a single die once

Individual Buy-In: 1 gp

Gambling Den Buy-In: 4 gp

Casino Buy-In: 8 gp

d4 Cost: Half of Buy-In

Individual Maximum Bet: 3 gp

Gambling Den Maximum Bet: 10 gp

Casino Maximum Bet: 15 gp

Winner: Gets pot

House Earns: 5% of pot

THE HIGHEST WINS

All participants must first buy-in to the table, and then roll 4d6. After all dice have been rolled, each participant sets a single d6 they rolled in front of them. The last remaining 3 d6s are added together by the participant to create their total, but not yet revealed. The House then goes around the table counterclockwise allowing the participants to increase their bet up to the maximum. After all bets have been made, everyone reveals their total. The hand with the highest total wins the roll.

Gaming Set: Dice

Proficiency: Reroll a single die once

Individual Buy-In: 1 gp

Gambling Den Buy-In: 4 gp

Casino Buy-In: 8 gp

Individual Maximum Bet: 3 gp

Gambling Den Maximum Bet: 10 gp

Casino Maximum Bet: 15 gp

Winner: Gets pot

House Earns: 5% of pot

ROULETTE

All participants offer up a bet, up to the maximum bet, and the House then rolls a d20. The participants are able to bet on a certain number being rolled, even or odds and also a critical result. Each bet provides different odds: a single number bet provides 18 to 1 odds, even/odds bet is 1 to 1, while a critical is 9 to 1 odds.

On a win, the participant earns what they bet plus that number times the odds against them. So if a player wins on a single number bet, they earn what they bet plus 18 times the amount. On a loss, the House wins the bet.

Gaming Set: Dice

Proficiency: On a single number bet, you can choose two numbers

Individual Minimum Bet: 1 gp

Gambling Den Minimum Bet: 5 gp

Casino Minimum Bet: 10 gp

Individual Maximum Bet: 5 gp

Gambling Den Maximum Bet: 15 gp

Casino Maximum Bet: 20 gp

Winner: Their Bet + Odds

House Earns: Lost Bets

GUESS THE NUMBER

The participants offer up a bet, up to the maximum bet, and they choose a number between 1 and 6. The House then rolls 3d6. If one die matches the player's number, they get their bet back plus an equal amount. If two dice match the player's number, they get their bet back plus twice the amount. If three dice match the player's number, they get their bet back plus three times the amount. House wins if none of the dice match.

Gaming Set: Dice

Proficiency: Reroll one die once

Individual Minimum Bet: 1 gp

Gambling Den Minimum Bet: 4 gp

Casino Minimum Bet: 8 gp

Individual Maximum Bet: 3 gp

Gambling Den Maximum Bet: 10 gp

Casino Maximum Bet: 15 gp

Winner: Their Bet + a number of times equal to the dice that have their number

House Earns: Lost Bets

Source: [ProfQuirrell on Reddit](#)

GAMBIT OF ORD

Each card player rolls 1d8, keeping the die hidden. Each player has the chance to raise the bet, call the bet (meet it), or fold. It continues when all bets are equal.

Then each player rolls a 1d6, keeping it secret as well. A final chance to raise, call, or fold. Each remaining player rolls 1d4. They all reveal the 1d8, 1d6, and 1d4, adding them all together.

Winner takes 80% of the pot (the other 20% goes to the casino). Ties split the 80%.

Gaming Set: Cards

Proficiency: Reroll one die once

Individual Minimum Bet: 1 gp

Gambling Den Minimum Bet: 4 gp

Casino Minimum Bet: 8 gp

Individual Maximum Bet: 3 gp

Gambling Den Maximum Bet: 10 gp

Casino Maximum Bet: 15 gp

Winner: 80% of Pot

House Earns: 20% of Pot

Source: [Matt Mercer](#)

BLACKJACK (VARIANT TO *FIRST TO 21*)

Each participant must first buy-in to the table and then roll a d6 and a d4 in secret. The House rolls a d6 publicly, but keeps their d4 secret. Then, going clockwise, the participants can hit to receive an extra d4 that they can roll and keep secret. After all hits are done, the House calls for any last bets, up to the maximum, going clockwise again.

The goal is to hit 10 or be the closest to it. Any who go over automatically lose. The House is the last to reveal their cards.

Gaming Set: Cards

Proficiency: See the House's hand

Individual Buy-In: 1 gp

Gambling Den Buy-In: 4 gp

Casino Buy-In: 8 gp

Individual Maximum Bet: 3 gp

Gambling Den Maximum Bet: 10 gp

Casino Maximum Bet: 15 gp

Winner: Gets pot

House Earns: 5% of pot

ETTIN HEADS

This simple game is very popular amongst goblinoids, possibly because it's the only game they can understand. It's also common amongst the lowest ranks in Waterdeep, such as rogues, ruffians and ragamuffins.

Play begins with everyone placing a coin in the pot. On your turn throw all four dice. If you throw a single pair (e.g. 4-4-2-6), the cry is "Bugbears!", and you must put an additional coin in the pot. If you throw two pairs (e.g. 2-2-4-4) the cry is "Ettin Heads!", and you take the pot.

Gaming Set: Dice

Proficiency: Reroll one die once

Individual Buy-In: 1 sp

Gambling Den Buy-In: 1 gp

Casino Buy-In: 2 gp

Winner: Gets pot

House Earns: 5% of pot

Source: Patreon, Caleb