

Dealer's Card		Player's hand
2 to 6	7 to A	Hard
H	H	4 to 8
D	H	9
D with more than Dealer		10 to 11
S	H	12 to 16
S	S	17 to 21

Dealer's Card		Player's hand
2 to 6	7 to A	Soft
H	H	13 to 15
D	H	16 to 18
S	S	19 to 20

Dealer's Card		Player's hand
2 to 6	7 to A	Pairs
J	N	22, 33, 66, 77, 99
J	J	88, AA
N	N	44, 55, 10-10

**Exceptions:**

Surrender 16 when dealer has 10

Never take insurance



Hit



Stand



Double



Split



Don't split