

STAKES

A push-your-luck card game where the finish line moves while you are running at it.

PLAYERS

2 to 6

LENGTH

About 20 minutes

AGES

10 and up

YOU NEED

One deck of cards, a handful of dice

THE GAME

Read this part no matter how many of you there are.

THE IDEA

Flip cards toward a target number and try not to go over. You already know that bet. Here is the part you do not: the target is set by two dice in the middle of the table, and any live player can spend their own dice to reroll it.

So you are not only racing the deck. You are racing everyone who can move the goalposts while you stand there holding a total you were happy with a second ago.

WHAT YOU NEED

Most people already own all of it. If you have a poker deck and the dice out of a family game in the closet, you are done shopping.

WHAT	HOW MANY	NOTES
Standard 52 card deck	One	Jokers removed. Poker size reads better across a table than bridge size.
Center dice	Two six sided	Pick a color no player is using. These two set the target and they get handled constantly, so they need to be obvious.
Leverage dice	Three per player (four each in Duel)	Six sided. Give every player their own color if you can. Six players needs eighteen, plus the two center dice, so twenty is the ceiling.
Something to hold the pot	One bowl, lid or saucer	Optional, but worth it. Spent dice go here, and with nowhere to put them they wander back into people's stacks by accident.
Score paper	One sheet	Optional. Five rounds, one column per player. Duel needs nothing beyond a tally of round wins.

Buying it from scratch, a deck of cards and a bag of assorted 16mm dice covers a full six player table for pocket change. Nothing here is proprietary and nothing is sold separately, because there is nothing to sell.

SETUP

1. Shuffle the deck and put it face down where everyone can reach it.
2. Roll the two center dice. Add 10 to their total. That is the target, and it will land somewhere between 12 and 22.
3. Give every player three leverage dice. In the two player Duel, make it four each.

4. Pick a first player however you like. Youngest, loudest, last to lose at anything.

Example: the center dice come up 4 and 5. The target is $4 + 5 + 10$, so 19.

The +10 is not decoration. Without it the target can open at 3 and one card kills you before anybody has made a decision. Ten lifts the floor so the opening flips are always a real choice.

THE GOAL

Each round, build a row of face up cards as close to the target as you can get without going over. Play five rounds. Add up your scores. Highest total wins. There is no other scoring anywhere in this game.

ON YOUR TURN

Do exactly one of these three things, then play passes to the left.

- FLIP** Draw the top card of the deck face up into your row. Your total goes up by whatever it is worth.
- BANK** Stop. Your total right now becomes your score for the round. You are out of the round and safe from everything except regret.
- TWIST** Pay one leverage die into the pot, then reroll either one of the two center dice. The target changes immediately, for everyone at the table.

Two small rules hold the shape of it: **your first turn of every round must be a Flip**, and you cannot bank at zero. Everything after that is your call.

BUSTING

The moment your row total goes over the target you are bust. You score 0 for the round and you are out of it.

This applies when it is not your turn. If somebody twists the target down below your total while you sit there holding a comfortable 14, you bust from your chair without touching a card. That is not a rules gap. That is the game.

The first question every new player asks: what if I bank at 14 and then somebody drags the target to 11? Nothing happens to you. Your 14 is locked and it is still worth 14. The twist landed after you got out. That is the whole deal banking offers, and it is why the decision has teeth. You give up the bigger number, and in exchange your number stops being anybody else's business.

CARD VALUES

- Ace counts 1.
- Number cards count their face value.
- Tens count 10.
- Jack, Queen and King count 0, and each one does something when you flip it.
 - JACK, PEEK** Look at the top two cards of the deck, then put them back in either order. You now know what is coming and nobody else does.
 - QUEEN, SHIELD** The next card that would bust you is discarded instead of joining your row, and your total does not move. One use, and it expires at the end of the round whether you spend it or not.
 - KING, NUDGE** Turn either center die up or down by exactly 1. It cannot go below 1 or above 6. A free half twist that costs you no dice.

Suits never matter. The Jack of clubs and the Jack of hearts do the same thing. The deck has suits because real decks have suits.

HITTING IT EXACTLY

Bank with a total exactly equal to the target and you score it, take **+5 bonus points**, and reclaim one die from the pot if there are any in there.

This is judged once, at the moment you lock in. A later twist cannot take the bonus away from you and it cannot hand you one you did not earn.

ENDING A ROUND, ENDING THE GAME

The round is over when every player has either banked or busted. Reroll both center dice for a fresh target, pass first player to the left, and go again.

After the fifth round, add up the five scores. Highest total wins. Ties score in full for everyone at that total, so a tied game is a tied game and you play another.

Example game: you bank 12, bank 9, bust, bank exactly on a target of 15 for 15 plus 5, then bank 11. That is $12 + 9 + 0 + 20 + 11$, so 52.

A ROUND, START TO FINISH

FOUR PLAYERS. THE CENTER DICE ROLL 2 AND 3, SO THE TARGET IS 15.

1. Ana flips a 7. Ben flips a 9. Cal flips a King, worth nothing, so he nudges a center die up. Target is 16. Dee flips a 10.
2. Ana flips again and takes an 8. She is sitting on 15, one under. Ben banks at 9 and plays it safe. Cal flips a 6. Dee is at 10, and she is looking at Ana's 15.
3. Dee twists. One die into the pot, one center die rerolled, target drops to 13. Ana busts instantly from her chair at 15. Cal is at 6 and could not care less.
4. Dee flips a 3, which puts her at exactly 13. She banks for 13 plus 5, so 18, and takes a die back out of the pot.
5. Cal, alone now, flips a 4 to reach 10 and banks.
6. Round scores: Dee 18, Cal 10, Ben 9, Ana 0. Ana is already planning something, which is correct.

RULES CORNERS, ANSWERED BEFORE YOU ASK

- **Leverage dice live in front of you, in the open.** Never in a hand, never behind anything. Every threat in this game is public information, and if you bank greedy while somebody sits on a pile of dice, what happens next was readable before you did it.
- **Banked and busted players cannot twist** in the 3 to 6 player game. Only live players touch the target, which makes staying live a kind of leverage all by itself. Duel changes this, see below.
- **A Queen discards the busting card outright.** It never joins your row and your total does not move.
- **If the deck runs out**, shuffle every discarded and busted row back into a fresh deck and carry on.
- **If the table runs out of leverage dice**, play on. The endgame becomes pure push your luck, and that is a fine way for a game to end.
- **Nudges are free.** A King costs you no dice and a nudge is not a twist, so it does not touch the pot.

STAKES: DUEL

The two player variant. Sharper and meaner. Everything above still applies except where it says otherwise here.

YOU WIN ROUNDS, NOT POINTS

Whoever banks closest to the target wins the round, judged against the target as it stands when the round ends. If one of you busts and the other banked anything at all, the banker takes it. If you both bust, nobody scores. **First to four round wins takes the match.**

DEVALUATION

This is the one that trips people, so slow down here. A banked player can never bust. But in Duel the target that counts is the final one, and any banked score at or under that final target beats any banked score over it. Inside the same group, closest wins.

So your banked 14 is safe from destruction and still exposed to demotion. Your opponent drags the target to 11, banks at 10, and their 10 beats your 14. They did not blow up your bank. They moved the finish line so your parked car is in the wrong lot.

COLD TWISTING

Because of devaluation, a banked player in Duel may still twist on their turn by spending leverage. You cannot flip any more, but you can absolutely keep fighting over the number. Banking does not make you safe. It makes you entrenched.

Expect to bank at 15, watch your opponent grind to 14, and burn your last die trying to pull the target out from under them.

FOUR DICE EACH, AND EXACT HITS STEAL

- **Take four leverage dice each** instead of three. Twisting is the whole conversation at two players, so the economy gets more fuel.
- **An exact hit steals.** Instead of the +5 and a die from the pot, banking exactly on the target takes one leverage die straight off your opponent. In a duel, theft is worth more than points.
- **The loser of a round flips first** in the next one. Flipping first commits information, so this is a built in rubber band.

PRESSURE

At the end of every round, whoever lost it pays one leverage die into the pot. If the round was dead and nobody scored, both of you pay. A player who banked exactly on the target never pays. A player with no dice pays nothing and plays on dry.

Pressure is the anti hoarding engine. Sitting on your dice does not save them, because losing drains your stack anyway. The die you were guarding was probably going to be taxed off you, which means spending it to ruin your opponent's round was close to free the whole time.

QUICK REFERENCE

Tear this bit off and leave it on the table.

YOUR TURN, PICK ONE

- FLIP** Draw the top card face up into your row.
- BANK** Lock in your total. You are out of the round and safe.
- TWIST** Pay one die to the pot, reroll one center die.

CARD VALUES

- ACE** 1
- 2 TO 10** Face value
- JACK** 0, then peek at the top two cards
- QUEEN** 0, then shield one busting card
- KING** 0, then nudge a center die by exactly 1

THE NUMBERS

- TARGET** Both center dice plus 10, so 12 to 22
- LEVERAGE DICE** Three each, four each in Duel
- EXACT HIT** Plus 5 and a die back from the pot
- DUEL EXACT HIT** Steal a die from your opponent instead
- GAME LENGTH** Five rounds, or first to four rounds in Duel

EASY TO FORGET

- FIRST TURN** Always a Flip. You cannot bank at zero.
- RETRO BUST** A twist under your total busts you out of turn.
- BANKED** Untouchable in the base game. Only demoted in Duel.
- TWISTING** Live players only, except banked players in Duel.

THE BROWSER VERSION

The free browser game is Duel. You take one seat and Cindie, the house dealer, takes the other. Same target, same four leverage dice each, same Pressure, same first to four rounds.

The screen does the bookkeeping. It totals your row, tracks the pot, works out devaluation at the end of a round, and busts you the instant a twist lands under your total so you never have to catch it yourself. What it does not do is play softer. Cindie runs one of four moods and each one values twisting differently, so the opponent you sat down against in round one is not always the one you finish against.

If you are learning Stakes in order to teach it at a table, a few browser matches is the fastest way in. Everything the app enforces is written out above.

Stakes is made by CindieForge. Play it free in your browser and read these rules online at cindieforge.com/games/stakes/rules. Print these rules, teach them, and play them wherever people sit around a table. Rulebook v1.0, last revised 2026-08-19.