THE INSIDER'S GUIDE TO CRUISE SHIP CASINOS

Play Smart, Cruise Free

How to earn casino offers that **pay your cruise fare,** stretch your budget, and leave the ship with **money in your pocket**

8
CUT-OUT STRATEGY CARDS INSIDE





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Sails 3 to 4 cruises a year on casino offers

Play Smart, Cruise Free

Cruise Granny™'s Guide to Cruise Ship Casinos

How the games really work, how to earn casino offers that pay your cruise fare, and how to leave the ship with money in your pocket

Cruise Granny™



CSSM Reed, LLC

Play Smart, Cruise Free

Cruise Granny™'s Guide to Cruise Ship Casinos

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Cruise Granny™ is a pen name.

ISBN 979-8-9823815-0-7 (paperback)

First edition, 2026.

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Facts, rates, and web addresses were checked in October 2026. Casino programs change often; always confirm with the cruise line.

Free, confidential help with gambling: 1-800-MY-RESET (1-800-697-3738), 1800myreset.org.

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Please Read This First

- This book is for entertainment and education only. It is not financial, legal, tax, or medical advice.
- Gambling involves risk. Nothing in this book guarantees you will win money, earn points, or receive a free cruise. Over time, the house is expected to win on almost every game.
- The stories in this book are the author's own experiences. Your results will be different.
- Cruise lines change their casino programs, earn rates, tiers, and offers without notice. Numbers in this book were checked in October 2026 and may be out of date when you read them. Always confirm current rules with the cruise line and the onboard casino.
- House-edge figures are standard published math for each game under the rules described. The ship you sail on may use different rules or pay tables.
- You must be of legal gambling age on your ship and follow all cruise line rules.
- The author and publisher are not responsible for any money lost, offers not received, or decisions made using this book.
- This book is not affiliated with, sponsored by, or endorsed by any cruise line. All cruise line and program names belong to their owners.

Before You Read: If Gambling Stops Being Fun

If gambling is costing you more than you planned, sleep, peace of mind, or the trust of people you love, stop and get help. That matters more than any free cruise.

Free, confidential help in the U.S.: call or text **1-800-MY-RESET (1-800-697-3738)** or visit 1800myreset.org.

On the ship: ask the casino manager or Guest Services whether the cruise line can block you from the casino. Many lines offer self-exclusion. You can also ask them to stop sending you casino offers.

Warning signs to take seriously:

- You spend more than you planned, or keep adding to your budget.
- You chase losses, telling yourself you will win it back.
- You hide your play or your losses from family.
- You borrow money, use savings, or charge cash advances to gamble.
- You feel restless, anxious, or irritable when you are not gambling.
- You gamble to escape worry, loneliness, or sadness.
- You lie about where you were or how much you lost.

One sign is a reason to pause. Several signs are a reason to call. There is no shame in it. Asking for help is the smart play.

How to Use This Book

This book is meant to be the only casino guide you need for a cruise. Read Part 1 before you pack. Use Part 2 to learn the games you want to play. Parts 3 and 4 are about points and offers. Parts 5 and 6 cover cashing out, the rules, and the inside scoop.

Everything is sourced. Every chapter that states a fact ends with its sources (Chapters 1, 2, and 20 are my own experience), with web addresses printed so you can check them yourself. Facts come from cruise lines' own pages, gaming regulators, the IRS, published research, and standard game math (mostly the Wizard of Odds, the best-known public source of casino math). Numbers were checked in October 2026.

How to read the labels:

- **My own experience** is written in the first person and labeled as mine. It is one player's experience, not a published rule.
- **Not published** means the cruise lines or regulators do not say. I will not guess.
- **Rumor** or **player report** means something people say on message boards or in the casino that no official source confirms.
- **Strong evidence, one study, mixed evidence** tells you how much weight a research finding can bear.

- **My own arithmetic** means I worked out a number from published figures. The math is shown so you can check it.

At the back of the book: cut-out strategy cards to laminate, a glossary, a Casino Log to fill in, and a page of QR codes for every cruise line's casino program.

PART 1

Before You Play

CHAPTER 1

Why I Gamble on Cruises

I gamble on cruises because one casino trip, played with a set budget, earns me three or four cruises a year that I would otherwise pay for. That is the whole secret, and it took me years to figure out.

My craps years

Back in the 1990s and early 2000s, when my children were young, craps was the only game I played. I gave myself $40 a day at the table, I played to win, and I did. Some cruises I came home with $2,500. A few times I brought home $7,500. That money meant a lot to a young family.

We took one or two discounted cruises a year. In all those years I never got a single free cruise offer. I was there to win money, and craps is one of the best games on the ship for that.

What I did not know back then is that the offers were there to be earned. If I had known, I would have taken some of my winnings and played enough to earn a free or discounted cruise. Chapter 16 explains why the offers never came. The short version: the smartest craps bets earn almost nothing in the casino's rating system.

That is why I research all the time now. I want to get the most out of the casino for free cruises, and win some too. This book is everything I have learned.

What changed

Today I am semi-retired, and I can cruise as often as I like. So I changed my goal. Instead of trying to bring money home, I play to earn casino points.

These days I bring about $1,000. Since I changed my method (Chapter 20), on Royal Caribbean and Celebrity I usually earn 1,500 to 2,500 points per cruise. At $5 of play per point, that means I run $7,500 to $12,500 through the machines on my original $1,000 plus whatever I win along the way.

That play earns me offers. They arrive by mail and email about every other day, some weeks five or more, for close to a year.

The math that sold me

I usually sail alone in a double room because my husband cannot always go. At internet prices, one of those cruises runs me about $3,700. Four of them would cost about $14,800.

I never won $14,800 playing craps. And if I lose every dollar I bring to the casino, I am out $1,000.

Since I changed my method, some cruises I come home with extra money. Some I lose a couple hundred. Some I come home with exactly what I took. I never take more than the cruise would have cost me, so I come out ahead either way.

My tier-match cruise

One cruise came to me through a tier match, where a new cruise line gave me an offer based on another line's offers. I

wanted that line to keep sending me offers, so I went point hunting.

My husband came with me. We brought $1,000 in cash, and we each had $200 in onboard credit. I cycled that $1,000 through the machines, playing my wins back in, and earned more than 10,000 points.

Here is where every dollar went:

- **The cash:** I came home with $400 of the $1,000, so the casino kept $600.
- **My husband's $200 onboard credit:** he lost it at the blackjack table.
- **My $200 onboard credit:** $175 bought a Lotus Spa package for the two of us for our anniversary, and I played the last $25.

All told, the casino got $825 of our cash and credit. I came home with more than 10,000 points, $400 still in my pocket, and a spa day with my husband.

A points chase is exactly when budgets break, and Chapter 4 explains why. What kept this one on track was deciding the money at home: the cash, and what each of us would do with our onboard credit. That is why the next chapter comes before any game strategy. Everything in this book works only if you keep your budget.

CHAPTER 2

Set Your Budget at Home, and Keep It

The most important decision of your cruise happens at your kitchen table, before you pack. Decide exactly how much you will gamble, and never go over it. Every other strategy in this book depends on this one.

The rule

Gamble only with money you are fully prepared to lose. Not money for bills, not savings, not money you will need to explain.

My personal rule: I never bring more than the cruise would have cost me. If I lose it all, I paid less than the fare. If I win, it is a bonus.

Set it up before you leave home

1. **Pick your number.** Write it down. Tell your spouse or a friend.
2. **Divide it by sea days.** Ship casinos are usually closed in port, so most play happens on sea days. A $1,000 budget on a cruise with four sea days is $250 a day.
3. **Split each day into sessions.** For example, two sessions of $125. When a session's money is gone, that session is over.

4. **Decide your win rule now.** For example: any single win over $200, half goes to the cabin safe immediately and stays there.
5. **Bring it as cash.** Put each day's amount in its own envelope.

Why good people blow their budget

Almost everyone who goes over their budget meant not to. The casino environment is built to make stopping hard. Knowing how it works is your best protection.

- **Your brain loves not knowing.** The brain's reward system, driven partly by a chemical called dopamine, fires strongly while you wait to see what happens, not just when you win. Unpredictable rewards are the hardest kind to walk away from. A slot machine delivers an unpredictable result every few seconds.
- **The "house money" trap.** An early win feels like free money, so you bet it more loosely. It is not free money. It is your money now.
- **Chasing losses.** "I will just win back what I lost" is the fastest way through a budget. Losses do not come back on schedule.
- **Losses dressed up as wins.** A machine plays music and flashes lights when you win $1.20 on a $2.50 spin. You just lost $1.30, but it felt like a win.
- **Near misses.** Two jackpot symbols land and the third stops just above the line. It feels like "almost." It is simply a loss.

- **Your ship card (SeaPass).** Charging play to your room does not feel like spending real money. It is real money, and some lines add a fee.
- **Free drinks.** Complimentary drinks in the casino are generous for a reason. Judgment drops as drinks go up.
- **No clocks, no windows.** Hours disappear, especially on a long sea day.
- "**Just 300 more points.**" Chasing a certificate or tier is the trap that got me (Chapter 1). Money already spent pulls you to spend more so it "was not wasted."
- "**I am on vacation.**" Normal rules feel like they do not apply. They do.

How to protect yourself

- **Leave your cards in the safe.** Bring only the day's cash to the casino. Ask the casino whether you can block or cap casino charges on your ship card (SeaPass on Royal Caribbean and Celebrity).
- **Never use the casino ATM or a cash advance.** If you are reaching for one, your budget is already gone.
- **Use a 24-hour rule.** You may never raise your budget on the same day you want to.
- **Set a phone alarm** for each session.
- **Give your reserve money to your partner.** Agree ahead of time that they will not hand it over mid-cruise.
- **Walk away on a schedule, not a feeling.** Stop when the session ends, win or lose.

My Casino Rules (cut out and keep in your wallet)

My Casino Rules	Fill in at home
My total budget for this cruise	$
My daily limit	$
My session limit	$
A win over this amount goes to the safe	$
Who holds my reserve money	
I will never use the casino ATM or a cash advance	Initial:
If I want to raise my budget, I wait 24 hours	Initial:

CHAPTER 3

House Edge and Odds Made Simple

Every casino bet has a built-in price called the house edge. It is the share of every dollar you bet that the casino expects to keep over the long run. Choosing low-edge bets is the single biggest thing you control.

How the casino gets its edge

The casino pays you a little less than the true odds. A fair coin flip should pay even money. If the casino paid 95 cents for every dollar on a coin flip, you would win half the time and still slowly lose. That 5-cent shortfall is the house edge.

Every game works this way. The numbers are just hidden better.

The one formula worth knowing

Expected loss = total amount bet × house edge

"Total amount bet" is not the money you bring. It is every bet added up, including bets made with your winnings. Casinos call this coin-in on slots.

Here is my own cruise as an example. I run about $10,000 through slot machines. Ship paybacks are not published, so I plan as if those machines hold about 10%, a little worse than Nevada's average (Chapter 6). At 10%, my expected loss is

about $1,000. That is almost exactly the budget I bring. It is not a coincidence. It is why my budget works.

Short run versus long run

The house edge is a long-run average. In one session, anything can happen, which is why people win. Over thousands of bets, results drift toward the edge. A cruise is somewhere in between, so you can win, but you should plan for the edge.

House edge by bet

Lower is better. Figures are standard math for common rules. Ship rules and pay tables vary, and cruise lines do not publish slot paybacks.

Bet	House edge	Verdict
Craps odds bet (behind pass or come)	0%	Best bet on the ship
Craps pass line with 3-4-5x odds, combined	about 0.4%	Excellent
Blackjack, 3:2, basic strategy	0.4% to 0.7%	Excellent
Video poker, 9/6 Jacks or Better, perfect play	0.46%	Excellent
Ultimate Texas Hold'em, good strategy	0.53%	Excellent
Baccarat, banker	1.06%	Very good
Baccarat, player	1.24%	Very good
Craps don't pass	1.36%	Very good
Craps pass line, no odds	1.41%	Very good
Craps place 6 or 8	1.52%	Very good
Blackjack, 6:5	about 2%	Avoid this table

Bet	House edge	Verdict
Three Card Poker, ante and play	2.01%	Good
Caribbean Stud, ante and raise	2.56%	Fair
Roulette, single zero	2.70%	Fair
Let It Ride	2.85%	Fair
Craps place 5 or 9	4.00%	Weak
Roulette, double zero	5.26%	Weak
Craps field, 2:1 on 2 and 12	5.56%	Weak
Craps place 4 or 10	6.67%	Weak
Slot machines (Nevada 2026 average 7.14%; pennies 8.86%; ship paybacks not published)	about 4% to 9% on land	Expensive
Craps hardways and most proposition bets	9% to 14%	Sucker bet
Baccarat tie, 8 to 1	14.36%	Sucker bet
Craps any 7	16.67%	Worst at the table
Keno	often 20% to 35%	Skip it

Poker-style table games are shown as the edge per total amount bet, so they compare fairly with the others.

What this means for you

- Slots cost the most per dollar, but they earn points the fastest. That trade-off is the heart of Part 3.
- Table games at good rules cost far less, but earn points more slowly.
- Side bets and proposition bets are almost always the worst value on the table.

Sources for Chapter 3

- Wizard of Odds, House Edge (house edge by game). wizardofodds.com/gambling/house-edge/
- Game-by-game figures and their sources are in Chapters 5 to 14.

CHAPTER 4

The Psychology of Gambling, and the Myths

Your brain is wired to find patterns, even where none exist. Casinos do not have to trick you. They only have to let your brain do what it naturally does. Knowing these habits of mind keeps you in charge of your money.

This is the chapter I wish I had read before my first cruise casino. Everything in it comes from published research, and I tell you how strong each finding is. Some are proven many times over. Some come from one small study. A few are things people say about casinos that turn out to be half true.

Why "maybe" feels so good

Your brain rewards surprise, not just winning. The brain's reward chemical, dopamine, works like an alarm for "better than expected." Wolfram Schultz, Peter Dayan, and Read Montague showed in 1997 that dopamine cells fire when something turns out better than you predicted, and go quiet when it turns out worse. A win you did not see coming gives a bigger jolt than one you expected.

Not knowing is exciting all by itself. In a 2003 study published in *Science*, Christopher Fiorillo, Philippe Tobler, and Wolfram Schultz found a second, slower dopamine signal that built up while the animals waited to find out whether a reward was coming. It was strongest when the odds were 50/50. That study was done in monkeys, not

people at slot machines, so it suggests why "maybe" feels thrilling. It does not prove that slots cause it.

Unpredictable rewards are the hardest to walk away from. The psychologist B. F. Skinner found that when rewards come after an unpredictable number of tries, animals work fast and keep going for a very small payoff. He wrote that this kind of schedule produces "a very high rate of activity" from "a relatively slight net reinforcement," and he compared it to gambling devices. Strictly speaking, slot wins arrive completely at random, which researcher John Haw calls a "random-ratio" schedule. The effect is the same: you can never tell when the next win is coming, so the next spin always feels like it might be the one.

"So close!" The near miss

A near miss is two jackpot symbols on the line and the third just above it. It feels like you almost won. You did not. It is a loss like any other.

- **Near misses make people want to keep playing.** In a 2009 brain-scan study in the journal *Neuron*, Luke Clark and colleagues found near misses "were experienced as less pleasant, but increased desire to play." They lit up the same reward areas of the brain as real wins, and the boost was strongest when players felt in control, such as choosing when to stop. **[Strong evidence]**
- **Near misses kept people playing about a third longer.** In a 2003 experiment at Université Laval in Québec, players who saw near misses on a video lottery machine "played 33% more games" than players who did not. **[One study]**

- **Near misses can be designed in.** Manufacturers' confidential math sheets for slot machines, called PAR sheets, show reels that are far bigger on the inside than they look. A reel you see with 22 positions can be mapped to 72 or 256 "virtual" stops inside the computer. Researchers Kevin Harrigan and Mike Dixon showed in 2009 how high-paying symbols can be clustered just above and below the pay line, which raises the number of near misses you see. The near misses themselves pay nothing. **[Strong evidence, from the manufacturers' own documents]**

Some gaming regulators limit how near misses can be shown on land. Ships sail under foreign flags, and I found no published source saying which standards cruise ship machines follow. Chapter 5 explains how slot machines work inside.

Wins that are really losses

You bet $2.50, the machine plays music and flashes lights, and it shows "WIN $1.20." You just lost $1.30. Researchers call this a **loss disguised as a win.**

- **It happens constantly on multi-line slots.** Harrigan and Dixon worked through the real math sheet for one popular 15-line game played at maximum bet. About 66% of spins were plain losses. Of the spins that celebrated a win, **60.73% paid back less than the bet. [Strong evidence, for that game]**
- **Your body treats them like real wins.** In a 2010 study in the journal *Addiction*, Dixon and colleagues measured players' sweat response. Losses disguised as wins were

"more arousing than regular losses," and the players' bodies reacted to them almost the same way as to real wins. **[Strong evidence, small group of students]**

- **People count them as wins.** In a 2013 follow-up, the more of these "wins" players saw, the more they overestimated how often they had won. **[Strong evidence]**

What to do: watch the credit meter, not the fanfare. Your memory of "I kept winning" can be right about the celebrations and wrong about the money. Your casino statement is the only honest count.

The sound of the casino

- **Win sounds make you think you won more often.** In the 2014 study "The Impact of Sound in Modern Multiline Video Slot Machine Play," Dixon and colleagues found that players with the sound on overestimated how often they had won by 24%, against 15% with the sound off. They also found play felt more exciting with sound, and most players preferred it. **[Strong evidence]**
- **Fast music speeds up betting.** In a 2010 roulette experiment by Spenwyn, Barrett, and Griffiths, fast music under red light made people bet faster, though not bigger. **[Small pilot study]**

Worth a try: turn the machine's volume down. No study has tested this as a protection, but it costs nothing.

The zone, and losing track of time

Anthropologist Natasha Dow Schüll spent about 15 years studying machine gamblers in Las Vegas for her 2012 book

Addiction by Design. She describes the "machine zone," a trance-like state where worries and the passing of time fade away. One video poker player told her, "The thing people never understand is that I'm not playing to win." She wanted to stay "in that machine zone where nothing else matters." Schüll also documents how the industry aims for "time on device," the number of minutes you stay at the machine. **[Strong, as field research]**

What about "casinos hide the clocks"? That one is only partly true. A casino industry news site reports that older Las Vegas casinos did go without windows and clocks, and quotes casino operator and author Bill Friedman saying "it was the serious players who demanded they remove them." It also notes that the claim casinos manipulate your sense of time "has never been seriously studied." **[Weak evidence either way]** What is documented: a University of Guelph study found gamblers "remain longer in comfortable venues." Ship casinos are bright, comfortable, and steps from the bars. Set a phone alarm, and trust it over your sense of time.

The thinking traps

- **The gambler's fallacy.** After five reds in a row, black feels "due." It is not. The wheel, the dice, and the slot machine have no memory. Every spin and roll starts fresh. A 2006 study of real casino roulette players by Sundali and Croson found people betting exactly this way. **[Strong evidence]**
- **The hot hand.** A winning streak feels like it will keep going. It might, or it might not. Streaks are normal in random results and do not predict the next bet. The same

roulette study found that people who believed in "due" outcomes also tended to believe in streaks.

- **The illusion of control.** Pressing the button a certain way, rubbing the screen, or blowing on dice feels like it helps. It does not change the result. In Ellen Langer's famous 1975 study, people who chose their own lottery ticket wanted about $8.67 to sell it back, while people who were handed one asked about $1.96. Later, larger studies found the effect is weaker than people think, and in some tests barely there. **[Moderate evidence]** Your real control is which games you choose, how much you bet, and when you stop.
- **Talking to the machine.** In a 1992 study, Michael Walker recorded slot players thinking out loud. About 38% of what they said was irrational, things like "You owe me!" **[Small study]**
- **Remembering wins, forgetting losses.** Big wins become stories. Slow, quiet losses disappear. Psychologists Amos Tversky and Daniel Kahneman showed in 1974 that we judge how likely something is by how easily examples come to mind. Keep a written log (see the back of this book) so your memory cannot fool you.
- **Sunk cost.** "I have already put $400 into this machine" feels like a reason to keep going. Researchers Hal Arkes and Catherine Blumer described it in 1985 as "a greater tendency to continue an endeavor once an investment in money, effort, or time has been made." Money already spent is gone either way. The only question is whether the next dollar is worth betting.

- **Social proof.** A crowd cheering at a craps table or a friend's big win makes it feel like your turn is coming. Their luck has nothing to do with yours.

Why losing hurts so much, and what it makes us do

- **Losses hurt more than wins feel good.** Kahneman and Tversky's 1979 prospect theory found the pain curve "is generally steeper for losses than for gains." They also found people become risk takers when facing a sure loss. That is chasing. **[Strong evidence]**
- **The "house money" effect.** In a 1990 study, Richard Thaler and Eric Johnson found people take bigger risks after a win, as if the winnings were not really theirs. That early $200 win is your money now. **[Strong evidence]**
- **The "break-even" effect.** The same study found that after losses, any bet that offers "a chance to break even" becomes especially attractive. This is the voice that says "just get me back to even, then I'll quit." **[Strong evidence]**
- **Mental accounting.** Thaler showed we sort money into separate mental buckets: vacation money, casino money, comp money, "that cruise line's money." The buckets are imaginary. A dollar is a dollar.

My tier-match cruise, explained

In Chapter 1 I told you about my tier-match cruise, where I cycled $1,000 into more than 10,000 points. A points chase is where these traps wait:

- **The goal gradient.** The closer the number, the harder it is to stop.

- **The break-even voice.** "Just get me back to even" sounds reasonable mid-chase.
- **House money.** Wins you play back in feel like the casino's money. They are yours.
- **Mental accounting.** Onboard credit feels like play money. It is real money.

What protected us was deciding at home. Our $1,000 limit held, and $400 came home. The best $175 we spent was our anniversary Lotus Spa package. If your onboard credit can be spent anywhere on the ship, decide at home how much of it is for the casino.

Points, tiers, and "almost there"

- **People speed up as a reward gets close.** In a 2006 study, Ran Kivetz, Oleg Urminsky, and Yuhuang Zheng watched coffee shop customers with loyalty cards. They bought coffee more often the closer they got to a free drink. Even a card that started with two bonus stamps already filled in made people speed up. **[Strong evidence]**
- **Casino points work the same way, on paper.** Researcher Michael Wohl explained in a 2018 review that casino points reward spending, not winning, and that tiers reset every year with a built-in message: keep spending to keep your status. He suggests gamblers may bet more as a new tier gets close, but notes nobody has tested that directly in a casino yet. **[Reasonable, not yet proven in gambling]**
- **Heavy players fill the clubs.** Wohl's review cites UK data where 47.1% of loyalty card holders were moderate-

risk or problem gamblers, and they accounted for 54.3% of losses.

What this means for you: a free cruise is worth something only if the play it takes is play you would have done anyway, within a budget you set at home. "Only 400 points to go" is the goal-gradient effect talking. Decide your target before you board, and let the chart be the chart.

Paying with the ship card

In everyday shopping, paying by card makes spending feel less painful. In a well-known 2001 study by Drazen Prelec and Duncan Simester, people paying by credit card bid roughly double for sports tickets compared with people paying cash.

In gambling, the evidence is surprisingly thin. A 2022 study by Eve Limbrick-Oldfield, Luke Clark, and colleagues found only "weak evidence" that the form of money changed how hard people gambled. A 2022 review found no studies at all comparing cash with digital payment in gambling. No study has looked at cruise ship cards. **[Not proven for gambling]**

So bringing cash in envelopes is a sensible precaution, not a proven cure. Do it anyway: you can watch the envelope get thinner.

The free drinks

- Some lab studies found drinkers kept playing longer. In one, people given a moderate amount of alcohol "played significantly longer" than people who had none. In another, half of the drinkers kept playing until they had

lost their whole stake, against 15% of people given a placebo drink.

- But a 2022 review of 20 studies in the journal *Addiction* found no overall effect of alcohol on risk-taking while gambling. **[Mixed evidence]**
- The National Council on Problem Gambling still advises not to gamble while impaired, because judgment suffers.

Bottom line: drinks do not always make you bet more, but the free drinks are not there by accident. Decide your limit before the second one.

Gambling after 55

- **For most of us, it is fun and company.** A 2015 review of research on adults 60 and older found gambling is, for most, "a recreational activity that is entertaining and a way of socialization." A 2019 review found "Eighty percent of older gamblers are looking for entertainment and enjoyment." **[Strong evidence]**
- **The risks are real for some.** The same 2019 review found gambling can be a way to "combat boredom but also loneliness," and that "living alone and/or being separated, divorced or socially isolated" is linked to problem gambling. Retirement, losing a work role, and lower income can tip social gambling into a problem. Women over 60 may be at equal or higher risk than men of the same age. **[Strong evidence]**
- **Casinos market to seniors.** A 2001 survey of activity directors found casino trips were the most popular day trip for seniors in their care, and casinos offered extra

trips to 66% of facilities. The 2019 review linked casino bus tours to higher problem gambling risk.

- **A fixed income changes the math.** Canada's Responsible Gambling Council points out that losses are harder to make back when you are not working, and says plainly: "Gambling is not a way to earn or replace income."

Myths that cost people money

Myth	The truth
"This machine is due to hit."	Modern slots use a random number generator. Each spin is independent. The exception, persistence machines, is covered in Chapter 8.
"It just paid big, so it will be tight now."	A jackpot does not change the odds of the next spin.
"The casino tightens machines when it gets busy."	Machine settings are not changed with the flip of a switch during play. Each machine's long-run payback is set in its software. Chapter 5 explains what is known about changing it.
"Playing with the players card lowers your payout."	The card tracks your play. It does not touch the odds. Always use it.
"Leaving a machine means someone else gets your jackpot."	The result depends on the exact moment the spin starts. The next player gets a different result.
"The dealer is cold."	A shuffled deck has no mood. Dealers do not control the cards.
"Betting more after a loss gets your money back faster."	Raising bets to chase losses is how small losses become big ones.
"Free play money is free."	Once you play it, any winnings are real money. Treat them that way.

Myth	The truth
"The music means I won."	Often it means you won back less than you bet. Watch the credit meter.

What actually helps

Here is what the research says works, and how strongly.

- **Set your money limit before you start.** Large studies of online players found people who set money limits spent less a year later. Reviews say the overall evidence is mixed, and very few people use limits at all. **[Mixed, but promising]** Chapter 2 is how I do it.
- **Being told to set a limit is not enough.** In a 2019 trial with 4,328 online slot players, a prompt got people to set limits but did not reduce their losses. Players who raised or removed their limit lost more. **[Strong evidence]** That is the reason for my 24-hour rule: never raise your limit on the same day you want to.
- **A reminder at your limit helps you keep it.** In a 2013 study, a pop-up reminder when players hit their preset limit helped them stick to it. **[Small study]** On a ship, a phone alarm or a travel partner holding your reserve money does the same job.
- **Break reminders help a little.** In 1.6 million online slot sessions, a stronger pop-up after 1,000 games doubled the share of players who stopped, from 0.67% to 1.39%. Small, but real.
- **Self-exclusion helps many people, but is not airtight.** A 2014 review found people who excluded themselves reported gambling less and feeling better, though some

still found a way to play. Ask the casino manager or Guest Services what your cruise line offers, and ask to stop casino offers if you need to.

- **The basics.** The National Council on Problem Gambling advises setting a budget and time limit before you start, stopping when you reach them, not chasing losses, never betting money meant for "rent, bills, or savings," and not betting while impaired.

A quick self-check

Two questions researchers use as a quick screen, known as the Lie/Bet questions (Johnson and colleagues, 1997):

1. Have you ever felt the need to bet more and more money?
2. Have you ever had to lie to people important to you about how much you gambled?

A "yes" to either one is a reason to take a closer look. The longer Problem Gambling Severity Index asks about the past 12 months: betting more than you could afford, needing bigger bets for the same thrill, going back to win back losses, borrowing to gamble, feeling you might have a problem, people criticizing your betting, stress, money problems at home, and feeling guilty. If several of those sound familiar, call or text **1-800-MY-RESET (1-800-697-3738)**. It is free and confidential.

The healthy mindset

Think of your budget as the price of a night out. You are paying for entertainment and for points toward future cruises. If you win, wonderful. If you lose what you planned,

you got what you paid for. The moment it stops feeling that way, go back to the help page at the front of this book.

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PART 2

How the Games Really Work

CHAPTER 5

How Slot Machines Really Work

Most of us play slots more than any other game on a ship, and most of us have never been told how they work. Once you know what is inside the cabinet, half the myths you hear in the casino fall apart.

The random number generator decides everything

Inside every modern slot machine is a computer program called a **random number generator,** or RNG. It never stops. Nevada's technical standard requires software random number generators to cycle at an average of at least 100 times per second.

When you press the spin button, the machine takes the number the generator has just produced and uses it to decide your result. The spinning reels or animation come afterward. As Colorado's gaming regulator puts it: "The reels or video monitor only display the results, they do not determine them."

That one fact explains a lot:

- **Each spin is independent.** The machine does not know what happened on the last spin, or the last thousand.
- **The stop button changes nothing.** Researchers at the University of British Columbia found in 2018 that "the use of the stopping device does not affect the outcome of the spin."

- **Handle or button makes no difference.** Either one just tells the computer to take the next number.
- **Every outcome is possible on every spin.** Nevada's rules and the testing lab standard GLI-11 both require that every possible result be available at the start of each play.

Virtual reels: why the jackpot looks closer than it is

A physical reel usually has 22 places a symbol can stop. Since a 1984 patent by Inge Telnaes (now owned by IGT), the computer does not use those 22 places directly. It maps them to a much bigger **virtual reel.** The Wizard of Odds describes a typical example where each virtual reel has 64 stops, making 262,144 possible combinations on a three-reel game.

The computer can give a blank space many virtual stops and the jackpot symbol only one. The reel you see has the jackpot symbol on it once, just like the blanks, but the machine treats them very differently. One real IGT machine's math sheet shows its top jackpot hits about once in 32,768 spins.

This is also how near misses happen so often. Researchers Kevin Harrigan and Mike Dixon showed in 2009 that symbols can be "clustered" just above or below the pay line, so you see "almost" far more often than chance on the visible reel would suggest (Chapter 4).

The par sheet: the machine's secret recipe

Every slot game has a confidential math document from its manufacturer called a **PAR sheet.** It lists how the virtual

reels are weighted, how often the machine pays something, how much it pays back over time, and how bumpy the ride is. Players never see it. Harrigan and Dixon note that it would be "impossible to determine which machines were actually set to pay out more."

Three numbers that describe every slot

1. **Payback (return to player):** the share of all the money played that the machine is designed to pay back over its life. A 92% machine keeps about 8 cents of every dollar played through it, over time. The casino's share is called the **hold.**
2. **Hit frequency:** how often a spin pays anything at all. One real IGT machine pays something on 16.3% of spins. On multi-line video slots, hit frequency can be much higher, because many of those "hits" pay back less than you bet (Chapter 4).
3. **Volatility:** how wildly results swing. A low-volatility game pays small amounts often. A high-volatility game pays rarely, but bigger. An Aristocrat patent describes a game offering both options with the same payback. Same price over time, very different ride.

Why this matters: two machines with the same payback can treat your budget very differently. On a high-volatility game, you can lose your whole session money before a bonus ever comes. If you want your money to last, choose games that pay small wins often.

Can the casino change a machine's payback?

Yes, but not the way people think.

- **The payback is set in the software,** usually as one of several versions the manufacturer offers. Harrigan and Dixon describe versions of the same game that pay back 98% or 85%, and players cannot tell which one they are playing.
- **On land, there are strict rules for changing it.** Nevada's current standard says the machine must sit idle, with no play and no credits, for at least 30 seconds before its software can be changed, and no change is allowed if there is an error. New Jersey requires four minutes idle before and one minute after, with logs kept. Colorado's regulator says changes "cannot be completed remotely or while you are playing the machine."
- **Nevada does not allow a game's rules to change during a game.**

So "they tighten the machines when it gets busy" is not how land casinos are allowed to work. On a ship, whether those exact rules are followed is not published (see below).

Minimum paybacks on land

Nevada requires every wager on a machine to have a theoretical payback of at least 75%. New Jersey requires 83%, and Pennsylvania 85%. Colorado's regulator says its machines must pay between 80% and 100% over the life of the machine, and that "most slot machines pay out around 90 percent." Real Nevada machines do much better than the legal minimum: statewide, slots kept 7.14% of everything played over the 12 months to August 2026.

What about slot machines on ships?

Here is the honest answer: **no cruise line publishes its slot paybacks,** and I found no published testing results.

- **The law:** under a U.S. federal law called the Johnson Act, ships may operate slot machines once they are outside a state's waters. Voyages that begin and end in Hawaii are excluded.
- **The industry's own rules:** the Cruise Lines International Association (CLIA) says its members' gaming equipment must meet the standards of the Nevada Gaming Control Board or another licensed jurisdiction for payback and internal software. It requires each line's internal audit department to inspect casino operations at least every 12 months, and requires some form of surveillance "to assure operations are fair and equitable." It names no payback percentage and no outside testing lab.
- **A cruise line's own words:** in a briefing for Virginia legislators, a Princess Cruises executive said each line sets rules of play following established casino rules in Nevada, New Jersey, or England, and that each cruise line's CEO certifies every year that the line complies with the industry's casino guidelines.
- **The opinions:** the Las Vegas Advisor calls cruise casinos "fairly notorious for their dismal payback percentages," and quotes gaming writer Mark Pilarski: "Plan on a bruising when cruising." Neither cites measured data.

Bottom line: we do not know what ship slots pay back. The land-casino numbers in this book are the best yardstick there is. Treat them as a guide, not a promise about your ship.

Bonus rounds and free spins

Free spins, "hold and spin" features, and pick-a-prize bonuses are all part of the same game. The testing standard GLI-11 treats a free-game feature and any second-screen bonus as part of a single game, so their value is already counted in the machine's payback. They are not extra money the casino gives away.

Whether a pick-a-prize bonus is decided before you pick depends on the game's design. Professional player Bob Dancer suspects many are, but says, "I'm definitely not positive it works this way." **Unconfirmed.**

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CHAPTER 6

The $2 Question: Which Denomination Should You Play?

Say you want to bet $2 a spin. You could put it on a penny machine (200 credits), a nickel, a quarter, a dollar machine (2 credits), or a $2 machine (1 credit). Players swear you "hit bigger on the bigger denominations, even betting the same amount." Here is what the published numbers actually say.

The short answer

For the same $2 bet, higher-denomination machines have, on average, kept a smaller share of players' money than penny machines. That is the most important fact in this chapter, and it comes straight from gaming regulators.

What is **not** proven is that bigger machines "hit" more often or "hit bigger." Nobody publishes that.

What Nevada's numbers show

Nevada's Gaming Control Board publishes how much its slot machines keep at every denomination. These are real results for the 12 months from September 2025 to August 2026, across the whole state:

Denomination	Casino kept (hold)	Players got back
1 cent	8.86%	91.14%
5 cents	6.25%	93.75%
25 cents	7.62%	92.38%

Denomination	Casino kept (hold)	Players got back
$1	6.26%	93.74%
$5	4.37%	95.63%
$25	7.60%	92.40%
$100	5.46%	94.54%
Multi-denomination machines	7.01%	92.99%
All slots	7.14%	92.86%

Colorado shows the same pattern. Over July and August 2026, its penny machines kept 9.55% and its dollar machines 6.50%. Colorado's regulator says it plainly: "Most slot machines pay out around 90 percent, with higher denominations paying out higher than lower denominations."

A major slot manufacturer agrees in writing. An IGT patent application says that for certain games "the average expected payback percentages of the primary slot games increase as the denomination" increases, and that playing them at a higher denomination "is typically more beneficial to a player." The Wizard of Odds puts it in seven words: "The higher the denomination, the better the odds."

What that means for your $2

At those average Nevada holds, here is what each $2 spin costs you over time:

Machine	Average cost per $2 spin	Spins before the average loss reaches $200
Penny (8.86%)	about 18 cents	about 1,130
Quarter (7.62%)	about 15 cents	about 1,310
Dollar (6.26%)	about 12.5 cents	about 1,600

That is roughly 40% more play from the same money on a dollar machine than on a penny machine, on average. These are averages across thousands of machines. Any one session can go much better or much worse.

Why it is not quite that simple

- **The pattern is not perfectly smooth.** In Nevada, nickels kept less than quarters, and $25 machines kept more than $5 machines. In Colorado, the handful of $2 machines (only nine of them) kept the most of any group, 10.92%. Small groups of machines swing a lot from month to month.
- **Most machines are "multi-denomination."** About 71% of Nevada's slots let you choose the denomination on the screen, and Nevada reports them as one group. Nobody publishes what those machines pay back at each setting. Nevada's technical standard does treat denomination and payback as separate settings, and requires each enabled pay table to be tracked separately, so different settings can pay back differently.
- **Same game, same denomination, same payback.** The Wizard of Odds says that for the same game and denomination, the payback "will be the same throughout the casino." There is no secret loose one in the corner.

The ship question: switching denominations on the same machine

On the ships I sail, most slot machines are multi-denomination. You tap 1¢, 2¢, 5¢, 10¢, or $1 on the screen and keep playing the same game. So the real question is not

which machine to walk to. It is which button to press. If you bet $2 a spin either way, does the higher setting pay back more?

Here is everything I could find, from the most solid evidence to the least.

- **Machines can be set up that way. [Confirmed]** Nevada's technical standard treats denomination and pay table as separate settings and requires each enabled pay table to be tracked separately. Gaming columnist John Brokopp reported in 2009 that "every major slot manufacturer has the technology to configure independently both denomination and payback percentage." IGT even applied for a patent on a way to show players "the benefit of higher denomination game play," because on some of its games the expected payback rises with the denomination.
- **Some casinos do it. [One documented example]** Kevin Sweet, a slot executive at the Cosmopolitan in Las Vegas, described one four-denomination game there that carried two paybacks: "As the denom goes up, you'll see a more favorable payback percent." That is one game at one land casino, as quoted by the Know Your Slots blog.
- **Video poker usually shows it. [Expert's own experience]** Slot columnist John Robison wrote in 2003: "On every multi-denomination video poker machine I've played, the higher denomination games have had higher paybacks than the lower denomination games." On video poker you can check this yourself. Switch the denomination and watch whether the pay table on the screen changes (Chapter 9).

- **On a reel or video slot, you cannot see it. [Unknown]** In 2018 Robison advised that "the safest assumption on a multi-denomination slot machine is that the long-term payback is the same across all" denominations, set for the lowest denomination on the machine. Nothing on the screen tells you which it is, and casinos do not publish their settings.
- **On cruise ships: not published. [Unknown]** I found no cruise line, regulator, or study that says how ship casinos set their multi-denomination machines.
- **Nevada's numbers cannot answer it.** Nevada counts every multi-denomination machine as one group, so its reports do not show what each setting pays. As a group, those machines kept 7.01% over the 12 months to August 2026: less than single-denomination penny machines (8.86%), and more than single-denomination dollar machines (6.26%).

What this means for your $2. In everything I read, the two possibilities were that the higher setting pays back the same, or that it pays back more. None of the sources I found described a casino setting a higher denomination tighter than a lower one on the same machine. So switching up looks like a free try: at worst, the same cost on average; at best, a lower one. Nobody can promise which you are getting.

Three things to check before you switch:

- **The same $2 may buy a different bet.** At 1¢, $2 is 200 credits. At $1, it is 2 credits. At the higher setting, 2 credits may not cover every line, the bonus, or the progressive. Open the help screen at each denomination

and see what your $2 actually buys (see "Max bet" below).

- **Bigger swings.** Robison points out that betting the same money at a higher denomination makes your results swing more, even when the long-run cost is the same: fewer, larger wins and longer dry spells. Size your session money for that (Chapter 21).
- **Points do not change.** You earn points on dollars played, so $2 a spin earns the same points at any setting (Chapter 15).

"You hit bigger on the bigger denominations"

This one is half right.

- **What is true:** on average, a bigger denomination gives back more of your money over time. Over enough spins, you get more back.
- **What nobody has shown:** that a $1 machine pays off more often, or pays bigger single wins, than a penny machine at the same dollar bet. Regulators publish only how much machines keep, not how often they hit. An IGT patent gives an example of a game whose top award grows from 1,000 times your bet at a penny to 2,000 times at $5, but that is a made-up example in a patent, not a machine on any casino floor.
- **What depends on the game:** hit frequency and volatility are separate settings from payback (Chapter 5). A penny video slot can hit often with tiny wins. A dollar reel game can go quiet for a long time and then pay well. That is the game's design, not its denomination.

So when a friend says the dollar machine "hits bigger," what they are probably noticing is a game that pays back more, and pays in larger lumps. Both can be true for a given machine. Neither is guaranteed.

Max bet, and why $2 on a dollar machine needs a look first

On a $1 reel machine, $2 is 2 credits. On many of these games, the top award jumps at maximum coins.

One real IGT dollar-style game, Red, White & Blue, takes up to 2 coins. Its math sheet shows a payback of 94.37% at 1 coin and 94.675% at 2 coins, and its top award pays 400 coins on 1 coin but 1,000 coins on 2, not 800. On that game, 2 coins is the right bet.

But if the machine needs 3 coins for its top award or its progressive jackpot, then $2 is a partial bet and leaves that extra value behind. The Las Vegas Advisor explains that max bets do not make a machine pay off more often; the reason to bet max is when a machine requires it for the top jackpot or a feature. Nevada even allows machines to use "a different set of reels" depending on the bet size, as long as the machine tells you.

Read the pay glass or the help screen before you choose your bet.

On a penny video slot, $2 is 200 credits spread across lines and multipliers. More lines means more of those small "wins" that pay back less than you bet (Chapter 4). The machine's help screen shows how bets and lines work.

My $2 rule, with what I know now

1. **If you would bet $2 on a penny machine, look for a dollar machine instead,** and bet the coins that unlock its top award.
2. **On a multi-denomination machine, try the highest setting your $2 covers properly.** On video poker, compare the pay table at each setting and pick the best one.
3. **If $2 a spin feels like too much on a dollar machine,** play a quarter machine at maximum coins rather than a penny machine at the same total.
4. **Read the help screen first.** Find out what max bet is and what it unlocks.
5. **Remember the points.** Points are earned per dollar played, not per spin (Chapter 15). A $2 spin earns the same points on a penny machine as on a dollar machine, but on average the dollar machine costs you less to get them.
6. **On a ship, this is a best guess, not a promise.** No cruise line publishes its slot paybacks. The land-casino pattern is the best evidence there is.

My $569 win on Regal Princess came on a penny machine, so I know the pull of them. But per dollar played, pennies are the most expensive slots in the casino.

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CHAPTER 7

Slot Strategies That Hold Up, and the Slot Myths That Don't

There is no button, pattern, or time of day that beats a slot machine. But there are choices that make your money last longer, earn you more points per dollar lost, and occasionally put the math on your side. Here they are, followed by the myths, each checked against what is published.

Strategies the math supports

1. **Play a higher denomination at the same bet** (Chapter 6). It is the best-supported slot strategy there is.
2. **Avoid penny machines when you can.** In Nevada, pennies kept the most of any denomination statewide, 8.86% over the 12 months to August 2026. The Wizard of Odds expects penny games to usually be set with a house edge of 6% to 15%.
3. **Always use your card.** The Wizard of Odds: "Always use a player card," and "the odds are the same with or without one." Nevada's Gaming Control Board called the idea that the card lowers your payback "absolute nonsense," and said doing it would break Nevada law.
4. **Count your points as part of your return.** Gaming author Jean Scott adds the value of a casino's points to a game's return to compare machines. A slot that earns a point per $5 played is worth more to you than one that earns nothing.

5. **Bet max only when it unlocks something.** Check the help screen. If the top award or progressive needs max coins, either bet max or choose a smaller machine. If it does not, extra coins only burn your budget faster.
6. **Choose low volatility to make money last.** Games that pay small amounts often let you play longer for points. Games built around rare big bonuses can empty a session before the bonus arrives (Chapter 5).
7. **Slow down.** Your expected loss is your bet times the spins times the hold. Fewer spins an hour means less lost per hour and more time for the same points, because points are counted per dollar, not per minute. Michael Bluejay, who timed real players, found slot players typically make 300 to 800 spins an hour.
8. **Must-hit-by progressives, carefully.** Some jackpots must pay before the meter reaches a posted top amount. Slot columnist Buddy Frank gives an example that resets at $250 and "will always hit no later than $500." When the meter is close to its top, the odds of hitting soon go up. Advantage players hunt these, but the Wizard of Odds warns that some machines may not trigger evenly across the range, and author Ben Rosenthal says he once lost $10,000 on a machine near its must-hit-by number. Chapter 8 has my rules for these.
9. **Persistence machines, carefully** (Chapter 8).

My minimum-bet method

On every sailing now, I bet the minimum, take short sessions, and spread my play across the day, about three hours in total (Chapter 15). It does not beat the machines. It

makes my $1,000 last long enough to earn the points I want, and it is a lot kinder to my budget.

Slot myths, checked

What people say	What the evidence shows
"Loose machines are near the entrance (or the ends of rows)."	**No evidence.** The Wizard of Odds says he studied slot placement and return and "found no correlation."
"The casino tightens the machines when it gets busy."	**Not how land casinos are allowed to work.** Server-based changes exist, but Nevada requires the machine to be idle with no credits for 30 seconds, New Jersey for 4 minutes, and Colorado says changes cannot be made remotely. No published evidence of changes by time of day. Whether ships follow these rules is not published.
"This machine is due."	**False.** Each spin is independent. Nevada even bans machines from using words like "Due" or "Ready to Hit" that suggest a result is more likely. The exception: must-hit-by meters and persistence games, where what you can see on the screen really does matter.
"It's in a hot (or cold) cycle."	**False.** The Wizard of Odds: "There are no hot and cold cycles; your odds are the same for every spin."
"The players card lowers your payout."	**False.** Nevada's Gaming Control Board: "absolute nonsense."
"After a jackpot it goes cold."	**False for ordinary games.** On a progressive, the jackpot resets lower after a hit, which does lower that machine's value until the meter builds back up.
"Stopping the reels yourself changes the result."	**False.** Research shows the stop button does not affect the outcome.

What people say	What the evidence shows
"Pulling the handle is luckier than pushing the button."	**No difference.** The result comes from the random number generator either way.
"You can feel when a machine is tight."	**Research says generally not.** A UNLV and San Diego State study found players did not move away from tighter versions of the same game.
"Ship slots are tighter than Las Vegas."	**Unproven.** Widely said, never published. Chapter 5 explains what is known.
"They tighten them on sea days."	**No evidence found** either way.

The takeaway

The machine decides each spin by random number, and no ritual changes it. What you control is which machine, which denomination, how fast, how much, and when you stop. Those choices are the whole strategy.

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CHAPTER 8

Persistence Machines, the Slots That Remember

Chapter 4 told you every spin starts fresh. That is true of almost every slot machine. The exception is a small family of games that save progress from one spin to the next, and sometimes from one player to the next.

What makes a machine "persistent"

Buddy Frank, a slot columnist for CDC Gaming, calls these "variable state" games. As he puts it, "The longer you 'persist' in your play, the more the game rewards you for it." The reward can be a bigger prize, better odds, or both.

He separates two kinds:

- **True persistence.** The machine really does get better as it is played. His examples include Scarab, Buffalo Ascension, Rich Little Piggies, and Lightning 10 Year Storm, and older games such as Diamond Mine and Hexbreaker.
- **Perceived persistence.** The machine only looks like it is building toward something. His example is the Bao Zhu Zhao Fu firecracker series, and his point is that the firecrackers only reflect past bonuses: each spin is still independent.

Those examples come from land casinos. Which games your ship carries varies, and no cruise line publishes a list.

How to spot one

- **A meter that fills or a count that climbs.** Many show a "collected" count of symbols, coins, or gems that carries over from spin to spin.
- **Pots or hoppers on the screen** that stay filled when the next spin starts.
- **A "must hit by" progressive.** The meter shows a top amount, such as "must hit by $500." Under the published game rules, the bonus pays when the meter passes a randomly chosen amount below that top, then resets.
- **The help screen.** Tap the "i" or help button. It will tell you whether a feature is triggered by filling a meter or collecting symbols.

Why it matters to you

- **You may be building it for the next player.** If you fill a meter halfway and walk away, the next person may collect what you built.
- **The reverse is true too.** A machine someone else has built up may be in a better state when you sit down. Frank is clear that playing these games is "not illegal."
- **Some players hunt for them.** The industry calls them "slot vultures." They play only when a machine is built up, then leave it empty for the next person.
- **Looks can lie.** On a perceived-persistence game, full pots do not change your odds.

My rules for persistence machines

- **Read the help screen before you put in a dollar.**

- **Decide how much you will spend building a meter before you start.** "Almost full" is the "just 300 more points" trap from Chapter 2 in a different costume. When your session money is gone, the session is over, full meter or not.
- **Do not raise your bet to chase a meter.** A must-hit-by meter near its top draws a crowd. Let it.
- **Never hover over another player** or pressure anyone off a machine. It is rude, and casino staff notice.
- **A built-up machine is a better bet, not a sure thing.** The house still has its edge over the game's whole cycle.

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CHAPTER 9

Video Poker: How to Play Jacks or Better, Card by Card

Video poker is the one machine in the casino where you can see the odds. The pay table on the glass tells you exactly what the machine returns, and your choices change the result. Play it well on a good machine and it is one of the cheapest games on the ship. Play it carelessly and it costs like a slot.

How a hand works

1. Choose your bet, 1 to 5 credits.
2. You are dealt five cards from a freshly shuffled 52-card deck.
3. Touch the cards you want to **hold**.
4. Press **Draw**. The cards you did not hold are replaced.
5. You are paid by the pay table for your final hand.

Jacks or Better pays you back on a pair of jacks, queens, kings, or aces, or anything better.

Read the pay table first

In Jacks or Better, two numbers tell you almost everything: what a **full house** and a **flush** pay for one coin. A "9/6" machine pays 9 for a full house and 6 for a flush. That is called "full pay."

Pay table (full house / flush)	Return with perfect play	Cost per $100 played
9/6	99.54%	$0.46
9/5	98.45%	$1.55
8/6	98.39%	$1.61
8/5	97.30%	$2.70
7/5	96.15%	$3.85
6/5	95.00%	$5.00

The ship reality. Cruise press reports that ship video poker usually pays 6/5 to 7/5, and that full-pay 9/6 machines are rare at sea. A 6/5 machine costs you more than ten times as much as a 9/6 machine for the same play. Walk the casino and read the glass on every Jacks or Better machine. If you find a 9/6 or 8/5, remember where it is.

The full 9/6 pay table

Hand	1 coin	2 coins	3 coins	4 coins	5 coins
Royal flush	250	500	750	1,000	**4,000**
Straight flush	50	100	150	200	250
Four of a kind	25	50	75	100	125
Full house	9	18	27	36	45
Flush	6	12	18	24	30
Straight	4	8	12	16	20
Three of a kind	3	6	9	12	15

Hand	1 coin	2 coins	3 coins	4 coins	5 coins
Two pair	2	4	6	8	10
Jacks or better	1	2	3	4	5

Always bet five coins

Look at the royal flush line. With 1 to 4 coins it pays 250 per coin. With five coins it jumps to 4,000, which is 800 per coin. The Las Vegas Advisor figures that playing a 9/6 machine with fewer than five coins drops its return from 99.54% to about 98.1%, because you lose that royal bonus.

If five coins is more than you want to bet, drop to a lower-denomination machine and bet five coins there. A quarter machine at five coins is $1.25 a hand. The Las Vegas Advisor's advice: on a five-coin game, play either one coin or five, and "under no circumstances should you play anything in between."

Words you need

- **High card:** a jack, queen, king, or ace. A pair of these pays.
- **High pair:** a pair of jacks or better. **Low pair:** a pair of 2s through 10s.
- **Suited:** the same suit.
- **Outside straight:** four cards in a row that can be finished at either end, like 7-8-9-10.
- **Inside straight:** four cards with a gap in the middle, like 6-7-9-10. A-2-3-4 and J-Q-K-A also count as inside straights, because they can only be finished one way.

- **Penalty card:** a card you throw away that would have helped. For example, throwing away a heart lowers your chance of drawing a heart flush.

The strategy, simple version

This is the Wizard of Odds simple strategy for 9/6 Jacks or Better. Look at your five cards, find every way you could hold them, and **hold the one highest on this list.**

1. Four of a kind, straight flush, royal flush
2. 4 to a royal flush
3. Three of a kind, straight, flush, full house
4. 4 to a straight flush
5. Two pair
6. High pair
7. 3 to a royal flush
8. 4 to a flush
9. Low pair
10. 4 to an outside straight
11. 2 suited high cards
12. 3 to a straight flush
13. 2 unsuited high cards (if more than 2, pick the lowest 2)
14. Suited 10/J, 10/Q, or 10/K
15. One high card
16. Discard everything

On a full-pay machine this simple strategy returns 99.46%. The Wizard of Odds figures its mistakes cost only 0.08%

compared with perfect play, about one total bet every 1,178 hands. The card at the back of this book has this list.

Practice hands

You are dealt	Hold	Why
K♠ K♥ 7♣ 7♦ 2♠	K K 7 7	Two pair (line 5)
J♠ J♥ 3♠ 7♠ 9♠	J J	A high pair (line 6) beats 4 to a flush (line 8)
3♠ 3♥ 7♠ 9♠ K♠	3♠ 7♠ 9♠ K♠	4 to a flush (line 8) beats a low pair (line 9)
10♣ J♣ Q♣ K♣ 2♥	10 J Q K of clubs	4 to a royal flush (line 2)
A♥ K♥ Q♥ J♣ 4♠	A♥ K♥ Q♥	3 to a royal (line 7). A-K-Q-J is only an inside straight
4♥ 5♣ 6♦ 7♠ K♥	4 5 6 7	4 to an outside straight (line 10) beats one high card (line 15)
A♠ K♣ Q♦ 7♥ 3♠	K Q	Three unsuited high cards: keep the lowest two (line 13)
J♦ Q♣ 5♠ 8♥ 2♦	J Q	Two unsuited high cards (line 13)
10♥ A♥ 6♣ 8♦ 3♠	A	Never hold a suited 10 and ace. Keep the ace alone (line 15)
2♣ 5♥ 7♠ 9♦ 4♣	Nothing	Discard everything (line 16)

The common mistakes

- **Holding a "kicker."** With a pair of kings and an ace, hold only the kings. The extra card lowers your chances.
- **Drawing to an inside straight.** With no high cards, throw it away.

- **Breaking up a high pair for a flush draw.** Keep the pair.
- **Holding a suited ace and 10.** Keep the ace only.
- **Playing short coins.** Five coins, or drop a denomination.
- **Rushing.** Video poker rewards slow, careful play. Nobody is timing you.

The full strategy, for perfectionists

This is the Wizard of Odds optimal list for 9/6 Jacks or Better, which returns the full 99.54%. Use it the same way: hold the highest line that fits.

1. Dealt royal flush
2. Dealt straight flush
3. Dealt four of a kind
4. 4 to a royal flush
5. Dealt full house
6. Dealt flush
7. 3 of a kind
8. Dealt straight
9. 4 to a straight flush
10. Two pair
11. High pair
12. 3 to a royal flush (see note A)
13. 4 to a flush
14. Unsuited 10-J-Q-K
15. Low pair

16. 4 to an outside straight with 0 to 2 high cards

17. 3 to a straight flush, type 1

18. Suited Q-J (see note B)

19. 4 to an inside straight, 4 high cards

20. Suited K-Q or K-J

21. Suited A-K, A-Q, or A-J

22. 4 to an inside straight, 3 high cards

23. 3 to a straight flush, type 2 (see note C)

24. Unsuited J-Q-K

25. Unsuited J-Q

26. Suited 10-J (see note D)

27. 2 unsuited high cards, king highest

28. Suited 10-Q (see note E)

29. 2 unsuited high cards, ace highest

30. J only

31. Suited 10-K (see note F)

32. Q only

33. K only

34. A only

35. 3 to a straight flush, type 3

36. Garbage: discard everything

Straight flush types: type 1 has as many high cards as gaps, or more. Type 2 has one gap and no high cards, two gaps and one high card, an ace-low draw, or 2-3-4. Type 3 has two gaps and no high cards.

Notes from the Wizard of Odds:

- **A:** 4 to a flush beats 3 to a royal if the royal cards include a 10 and an ace, and the unsuited card is a 10 or a straight penalty card.
- **B:** 4 to an inside straight beats suited J-Q with a 9 or a flush penalty card.
- **C:** with 3 to a straight flush spread over 5 ranks with one high card, against 4 to an inside straight with 3 high cards, play the straight flush draw if there is no straight penalty card.
- **D:** suited 10-J beats unsuited J-K if there is no flush penalty card. Otherwise keep the J and K.
- **E:** suited 10-Q beats unsuited Q-A if there is no flush penalty card. Otherwise keep the Q and A.
- **F:** suited 10-K normally beats the king alone, but if you must discard a 9 and a flush penalty card, hold the king only.

Never hold: a suited 10 and ace (keep the ace); three unsuited high cards with an ace (keep the lowest two); 4 to an inside straight with 2, 1, or no high cards.

Other video poker games

Each game has its own pay table and its own strategy. **The Jacks or Better list is for Jacks or Better only.** The Las Vegas Advisor notes that other versions "have different strategies," and Deuces Wild, with its wild cards, is a completely different game.

Game	Pay table to look for	Return with perfect play
Bonus Poker	8/5	99.17%
Bonus Poker	7/5	98.01%
Double Bonus	10/7 ("full pay")	100.17%
Double Bonus	9/7/5	99.11%
Double Double Bonus	9/6	98.98%
Double Double Bonus	9/5	97.87%
Deuces Wild	"Full pay"	100.76%
Deuces Wild	"Not So Ugly Ducks"	99.73%

A return over 100% means a perfect player has a tiny edge over the long run. You will rarely see these pay tables on a ship, and the return assumes flawless play.

Short-pay Jacks or Better. The simple strategy above is exact for 9/6. On 8/5, 7/5, and 6/5 machines it is close, but not exact.

Video poker and points

Video poker earns points more slowly than slots on most lines, but on a good pay table each point can cost far less. Chapter 15 does the math line by line.

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CHAPTER 10

Blackjack: The Rules, the Strategy, and the Table to Look For

Played with basic strategy on good rules, blackjack is one of the cheapest games on the ship. Played by hunch, it costs several times more. The difference is a chart you can carry in your pocket.

How blackjack works

- **The goal** is to beat the dealer's hand without going over 21.
- **Card values:** 2 through 10 count as their number. Jacks, queens, and kings count 10. An ace counts 1 or 11, whichever helps you.
- **Soft and hard hands:** a hand with an ace counted as 11 is "soft." Ace-6 is a soft 17. A hand without an ace counted as 11 is "hard."
- **Blackjack** is an ace and a 10-value card as your first two cards. It pays a bonus, and the size of that bonus matters a great deal (see below).
- **Your choices:**

- **Hit:** take another card.

- **Stand:** keep what you have.

- **Double down:** double your bet and take exactly one more card.

- **Split:** with two cards of the same rank, double your bet and play them as two hands.

- **Surrender,** where offered: give up half your bet and end the hand.

- **The dealer has no choices.** The dealer hits until reaching 17 or more. The felt tells you whether the dealer hits or stands on a soft 17.
- **Signals:** at a table dealt face up, tap the felt to hit and wave your hand over your cards to stand. The dealer watches your hand, not your words.

Read the felt before you sit

Rule	What it costs or saves you
Blackjack pays 6 to 5 instead of 3 to 2	**Costs about 1.39%.** On a $10 bet, a blackjack pays $12 instead of $15.
Dealer hits soft 17	Costs about 0.22%
No doubling after splitting	Costs about 0.14%
Late surrender against a 10	Saves about 0.07%
Fewer decks	Small savings. Six decks instead of eight saves about 0.02%; a double deck about 0.19%.

What you will find on a ship. No cruise line publishes its blackjack rules. Most players posting on Cruise Critic in 2022 reported that Royal Caribbean dealers hit soft 17, that most tables pay 6 to 5, and that none offered surrender. One player reported a 3 to 2 double-deck game with a $15

minimum next to a 6 to 5 shoe game with a $6 minimum. Cruise press says 6 to 5 tables are "rampant" at sea. Those are player and press reports, not cruise line policy. Look at the felt yourself.

My advice: pay the higher minimum for a 3 to 2 table if it fits your budget. A 6 to 5 table quietly costs you more than the house edge of the whole game played correctly.

What the house edge is

- A six-deck game where the dealer hits soft 17, with doubling after splits and no surrender, has a house edge of about **0.64%** with perfect basic strategy, according to the Wizard of Odds.
- The same game with the dealer standing on soft 17 works out to roughly **0.42%** (my arithmetic from the Wizard of Odds rule figures).
- Make it pay 6 to 5, and the edge rises to roughly **2%.**

Basic strategy, in words

Basic strategy is the mathematically best play for every hand, based on your cards and the dealer's up card. The full chart is on the cut-out card at the back of this book. These are the rules behind it, from the Wizard of Odds, for a shoe game where you can double after splitting and the dealer stands on soft 17 (the card at the back shows the dealer-hits-soft-17 version):

Splits

- Always split aces and 8s.
- Never split 5s or 10s.

- Split 2s and 3s against a dealer 2 through 7.
- Split 4s only against a dealer 5 or 6.
- Split 6s against a dealer 2 through 6.
- Split 7s against a dealer 2 through 7.
- Split 9s against a dealer 2 through 6, 8, or 9. Stand against a 7, 10, or ace.

Doubles

- Double hard 9 against a dealer 3 through 6.
- Double hard 10 against anything except a 10 or ace.
- Double hard 11 against anything except an ace. (If the dealer hits soft 17, double 11 against an ace too.)
- Double soft 13 or 14 against a 5 or 6.
- Double soft 15 or 16 against a 4, 5, or 6.
- Double soft 17 or soft 18 against a 3 through 6.

Hit or stand

- Always hit hard 11 or less.
- Stand on hard 12 against a dealer 4, 5, or 6. Otherwise hit.
- Stand on hard 13 to 16 against a dealer 2 through 6. Otherwise hit.
- Always stand on hard 17 or more.
- Always hit soft 17 or less.
- Stand on soft 18 except hit against a dealer 9, 10, or ace.
- Always stand on soft 19 or more.

If the dealer hits soft 17, make three changes: double 11 against an ace, double soft 18 against a 2, and double soft 19 against a 6.

If you cannot double after splitting, hit instead of splitting 2s and 3s against a 2 or 3, 4s against a 5 or 6, and 6s against a 2.

If surrender is offered, surrender hard 16 (not a pair of 8s) against a 9, 10, or ace, and hard 15 against a 10. If the dealer also hits soft 17, surrender 15, a pair of 8s, and 17 against an ace.

Never take insurance

When the dealer shows an ace, you will be offered "insurance" or, if you have blackjack, "even money." The Wizard of Odds says plainly: never take insurance or even money. Basic strategy never takes it.

Shufflers and card counting

Many tables use continuous shuffling machines. Card counting expert Arnold Snyder, answering a cruiser in the Las Vegas Advisor, explained that continuous shufflers "have no effect on basic strategy, only on card counting." Just play basic strategy and you will do as well as in a hand-shuffled game. The Wizard of Odds notes that shufflers actually lower the house edge very slightly.

Card counting is not illegal in most places, but a casino can tell a counter they are no longer welcome at blackjack, and using any device to count is illegal in Nevada. A ship is a private venue under its own rules. I found no cruise line

policy on counting, and continuous shufflers make it useless anyway.

Side bets cost far more

Side bet	House edge (Wizard of Odds)
21+3, classic (all hands pay 9 to 1)	2.74% with 8 decks, 3.24% with 6, up to 13.30% with 1
Perfect Pairs	About 2% to 22%, depending on pay table and decks
Lucky Ladies	About 5% to 25%, depending on pay table
Buster Blackjack	About 6% to 8%

The main game played well costs under 1%. Most side bets cost several times that.

Blackjack and points

Table play is rated by the casino on your average bet and how long you play (Chapter 16). Because good blackjack has such a low edge, it earns you little in the casino's eyes. Blackjack is a good game for making money last. It is not a fast road to offers.

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CHAPTER 11

Craps: My Old Game, the Best Bets on the Ship

Craps was my game for years. It is loud, social, and fast, and it holds both the best bet on the ship and some of the worst. Learn which is which, and you can play for hours on a small budget.

How a round works

1. **The come-out roll.** When the marker on the table says "OFF," the next roll is a come-out roll.
2. On the come-out, a **7 or 11 wins** a Pass Line bet at even money. A **2, 3, or 12 loses** ("craps").
3. Any other number, **4, 5, 6, 8, 9, or 10, becomes "the point."** The dealer turns the marker to "ON" and sets it on that number.
4. The shooter keeps rolling until the **point comes again (Pass Line wins)** or **a 7 comes first (Pass Line loses).** Then a new round begins with a new come-out roll.

Don't Pass is the opposite bet: on the come-out, 2 and 3 win, 7 and 11 lose, and 12 is a tie ("bar 12"). After a point is set, a 7 wins and the point loses. Players who bet this way are said to play the "dark side."

Come and Don't Come work exactly like Pass and Don't Pass, but you make them after a point is set. The next roll becomes that bet's own point.

The best bet on the ship: the odds

Once a point is set, you can put an extra bet behind your Pass Line bet, called **taking the odds.** The odds bet pays true odds, so the house edge on it is **zero.** It is the only bet in the casino the house has no edge on. Most tables do not label it on the felt. Just place chips behind your Pass Line bet and the dealer knows.

The point	Odds bet pays (Pass or Come)	Lay odds pays (Don't Pass or Don't Come)
4 or 10	2 to 1	1 to 2
5 or 9	3 to 2	2 to 3
6 or 8	6 to 5	5 to 6

Each table sets how much odds you may take. "3-4-5x odds" means up to 3 times your Pass bet behind a 4 or 10, 4 times behind a 5 or 9, and 5 times behind a 6 or 8. The more odds you take, the lower your total house edge:

Odds allowed	Pass or Come with full odds	Don't Pass or Don't Come with full lay odds
None	1.41%	1.36%
1x	0.848%	0.682%
2x	0.606%	0.455%
3-4-5x	0.374%	0.273%
5x	0.326%	0.227%
10x	0.184%	0.124%

Bet odds in amounts the table can pay: multiples of $2 on a 5 or 9, and multiples of $5 on a 6 or 8.

My craps plan

1. **Bet the Pass Line** (or Come) and **back it with odds** you can afford.
2. If you want more action, **place the 6 and the 8** in multiples of $6, because they pay 7 to 6. The house edge is 1.52%.
3. If you prefer the dark side, bet **Don't Pass** or **Don't Come** and **lay odds.**
4. **Stay out of the middle of the table.**

Good bets and the ones to skip

Bet	Pays	House edge
Pass or Come	1 to 1	1.41%
Don't Pass or Don't Come	1 to 1	1.36%
Place 6 or 8	7 to 6	1.52%
Buy 4 or 10, commission paid only on a win	39 to 20	1.67%
Place 5 or 9	7 to 5	4.00%
Buy 4 or 10, commission always charged	39 to 21	4.76%
Place 4 or 10	9 to 5	6.67%
Field, 2 pays double and 12 pays triple	| 2.78%	
Field, 2 and 12 both pay double	| 5.56%	
Big 6 or Big 8	Even money	**9.09%**
Hard 6 or Hard 8	9 to 1	**9.09%**
Hard 4 or Hard 10	7 to 1	**11.11%**
Any Craps	7 to 1	**11.11%**
3 or 11 ("yo")	15 to 1	**11.11%**
C & E	| **11.11%**	
Horn	| **12.5%**	

Bet	Pays	House edge
2 or 12	30 to 1	**13.89%**
Any Seven	4 to 1	**16.67%**

The Big 6 and Big 8 pay even money for the same result a Place 6 or 8 pays 7 to 6 on. Never make them. And the bright boxes in the center of the table are where craps players lose their money fastest.

Why my craps winnings never earned a cruise

The odds bet is the best bet on the ship for winning money, and it is worth almost nothing to the casino, because the casino expects to win nothing from it. A careful craps player who takes the odds is, on paper, a very cheap customer. That is the reason I won $2,500 to $7,500 on some cruises and never got a single free cruise offer. Chapter 16 explains the casino's math.

If I could do it again: a slice of the winnings for points

If I had known back then what I know now, I would have done this:

1. **Keep playing smart craps to win money.** Pass Line, odds, and the 6 and 8.
2. **Decide at home what share of any craps winnings goes to points,** for example one quarter. Write it down.
3. **Put only that slice through the slot machines** with your card in, at minimum bets (Chapter 7 shows how).
4. **Bank the rest in the cabin safe.** It does not come back out.

Here is what that slice costs. On Royal Caribbean, one point takes $5 of slot play. If a slot keeps about 7 to 10% of what goes through it (Chapters 3 and 5), each point costs you roughly 35 to 50 cents. Earning 400 points means about $2,000 of play and an expected cost of roughly $140 to $200. Earning 2,400 points means about $12,000 of play and an expected cost of roughly $840 to $1,200. Those are averages. Your actual result could be better or worse. Only you can decide if a cruise certificate is worth that slice of your winnings, and the decision has to be made before you start, not at the machine.

Table manners at craps

- **Drop your chips on the table** and tell the dealer the bet. Do not hand chips to the dealers.
- **When you shoot,** pick up the dice with one hand and throw both so they hit the far wall.
- **Keep your hands out of the way** while the dice are in the air.
- **Do not say "seven" at the table.** It is a superstition, and everyone will look at you.
- **Tipping the crew** is customary. Many players make a small bet "for the dealers" now and then.

How fast craps eats a budget

The Wizard of Odds uses about 48 pass-line decisions an hour for craps (a decision takes several rolls). At $10 on the Pass Line with 3-4-5x odds, your expected cost is small, because most of your money is on the odds. Chapter 3 shows how to work out the cost of any bet.

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CHAPTER 12

Roulette: The Truth

Roulette is elegant, slow, and simple. It is also the game where people most often believe they have a system. Here is what the wheel really does, what no system can change, and how to play it sensibly.

The wheel decides the price

Wheel	Pockets	House edge on every bet
Single zero (European)	0 and 1 to 36	2.70%
Double zero (American)	0, 00, and 1 to 36	5.26%, except the five-number bet at 7.89%
Triple zero	0, 00, 000, and 1 to 36	7.69%

On a ship, cruise press reports that roulette wheels are usually double zero. If your ship has a single-zero wheel, play that one. It costs about half as much.

The one bet to never make on a double-zero wheel is the five-number bet on 0, 00, 1, 2, and 3. It pays 6 to 1 and carries a 7.89% house edge, the worst bet on the table.

Half-back rules. Some casinos give back half of an even-money bet when the ball lands on zero (called *la partage*), or hold the bet for another spin (*en prison*). That cuts the edge on even-money bets to about 1.35% on a single-zero wheel and 2.63% on a double-zero wheel. I found no report of any cruise ship offering it. If you ever see it, it is worth playing.

What every bet pays (double-zero wheel)

Bet	Pays	Chance of winning
Red or black, odd or even, 1 to 18 or 19 to 36	1 to 1	47.37%
Dozen or column	2 to 1	31.58%
Six numbers (six line)	5 to 1	15.79%
Five numbers (0, 00, 1, 2, 3)	6 to 1	13.16%
Four numbers (corner)	8 to 1	10.53%
Three numbers (street)	11 to 1	7.89%
Two numbers (split)	17 to 1	5.26%
One number (straight up)	35 to 1	2.63%

Every bet except the five-number bet costs the same 5.26% on average. The difference is how bumpy the ride is. Red or black wins about half the time in small amounts. A single number wins rarely but big. Your money lasts about the same on average either way, but outside bets swing far less.

Why no betting system works

You will hear about the Martingale, the reverse Martingale, the D'Alembert, the Fibonacci, the Labouchere, and the James Bond. They all fail for the same reason. Every single bet has the same negative expected value. A system only changes how much you bet and when. Your total expected loss is still the house edge times everything you bet.

The Wizard of Odds puts it plainly: "Roulette balls and dice simply have no memory," and "in the long run no betting system can withstand the test of time." On the Martingale: "The Martingale is dangerous on every game and in the long

run will never win." On the reverse Martingale: it "is equally worthless."

The Martingale, worked out. The idea is to double your bet after every loss, so one win gets you back to even plus your first bet. Say you bet red on a double-zero wheel at a table with a $5 minimum and a $500 maximum.

- Your bets after each loss run $5, $10, $20, $40, $80, $160, and $320. That is $635 at risk.
- After seven losses in a row, the next bet would be $640, and the table will not take it.
- Losing seven spins in a row happens about 1.12% of the time, about once in every 89 sequences.
- The other 88 times, you win $5. The one time, you lose $635.
- Average it all out, and you lose exactly 5.26% of everything you bet, the same as if you had never used a system.

The Martingale wins small amounts often and loses a large amount rarely. It feels like it works, right up until it does not.

The James Bond system bets $140 on 19 to 36, $50 on 13 to 18, and $10 on zero, $200 a spin. On a single-zero wheel it loses $200 when 1 to 12 comes up, and wins smaller amounts otherwise. Work it through and it still loses 2.70% of every dollar, exactly the wheel's house edge.

Hot numbers? The Wizard of Odds: "On a fair wheel, every number is equally likely and the past does not matter." The board showing the last 20 numbers is there to make you feel you know something.

Beating the wheel: true stories, and claims

- **Biased wheels.** A worn or tilted wheel can favor some numbers. The Wizard of Odds says players taking advantage of biased wheels "has been done lots of times." In the 1870s or early 1880s (sources differ), Joseph Jagger is said to have won a fortune at Monte Carlo by finding biased wheels. In the early 1990s in Spain, Gonzalo García-Pelayo used a computer to find imperfections in wheels. A casino banned and sued him, and a Spanish court found he had not cheated, using what was described as "ingenuity and computer techniques, that's all."
- **Dealer signature.** Some players claim a dealer spins so consistently that the ball lands in a predictable section. The Wizard of Odds says he is "very skeptical" of it. **Treat it as a claim, not a strategy.**
- **On a ship,** I found no published data about biased wheels, and modern wheels are built and checked to prevent bias. Do not plan your budget around beating the wheel.

How to play roulette sensibly

- Choose a single-zero wheel if there is one.
- Never make the five-number bet.
- Pick a bet size that lets your session money last. Outside bets (red or black, dozens) make it last more smoothly.
- Decide your stop point before you sit down. No system will decide it for you.

Roulette and your budget

The Wizard of Odds uses about 38 spins an hour for roulette. At $10 a spin on a double-zero wheel, that is $380 an hour bet and about $20 an hour expected cost. That is gentler than slots, but more than good blackjack or craps.

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CHAPTER 13

Baccarat and the Poker-Style Table Games

These games look complicated and are not. Each has a short, proven strategy, and most come with a side bet that costs far more than the game itself.

Baccarat: bet Banker

Baccarat is the simplest game in the casino. You bet on **Banker, Player,** or **Tie,** and the dealer plays the hands by fixed rules. You make no decisions after you bet.

Bet	Pays	House edge (8 decks)
Banker	Even money, less a 5% commission (19 to 20)	**1.06%**
Player	1 to 1	1.24%
Tie	8 to 1	**14.36%**

- **Bet Banker every time.** It is the best bet. The Player bet is second best. Never bet the Tie.
- **"9 for 1" is the same as 8 to 1.** Some tables write the Tie payout that way to make it sound better.
- **No-commission tables.** In **EZ Baccarat,** the Banker bet pushes if the banker wins with three cards totaling 7, instead of charging commission. The Banker edge is about 1.02%. Its side bets, **Dragon 7** (7.61%) and **Panda 8** (10.19%), cost far more.

- **Scorecards and patterns mean nothing.** The Wizard of Odds calls tracking patterns "a big waste of time" and says "the smart player will bet on the banker every time and leave the score cards alone."

Three Card Poker: Queen-6-4

You make an **Ante** bet and see three cards. Then you either fold, losing the Ante, or **Play** by matching your Ante. The dealer needs queen-high or better to qualify.

The strategy: play with **queen-6-4 or better.** Fold anything worse. The Wizard of Odds says this is optimal "regardless of the bonus pay table."

- With the most common pay table, the house edge is **3.37% of the Ante,** or **2.01%** of everything you bet (Ante plus Play).
- **Pairplus** is a separate bet that pays on a pair or better, whatever the dealer has. Its house edge depends on the pay table, from 2.32% to 7.28%. **Look at the flush line:** a flush paying 4 is the better table; a flush paying 3 is the 7.28% table.
- The **6-Card Bonus** side bet costs far more, in the 8% to 15% range depending on the pay table.

Ultimate Texas Hold'em

You play your two cards against the dealer's two, using five shared cards. You bet an **Ante** and an equal **Blind.** Then you get one chance to raise, at one of three moments. The earlier you raise, the more you can bet.

Before the flop (your two cards): raise 4 times your Ante with any of these, otherwise check. Never raise 3 times.

Hand	Raise 4x with
Pairs	3-3 or higher (check a pair of 2s)
An ace	Any ace
A king	Any suited king; unsuited K-5 or better
A queen	Suited Q-6 or better; unsuited Q-8 or better
A jack	Suited J-8 or better; unsuited J-10

After the flop (three shared cards): raise 2 times your Ante with any of these, otherwise check.

- Two pair or better.
- A hidden pair (a pair using at least one of your own cards), except pocket 2s.
- Four to a flush including a hidden 10 or better of that suit.

On the river (all five shared cards): raise 1 times your Ante with any of these, otherwise fold.

- A hidden pair or better.
- Fewer than 21 of the dealer's possible hole cards would beat you. (Count the cards that would beat you. If it is a small number, raise.)

With this strategy the house edge is about **2.19% of the Ante,** which works out to about **0.53%** of everything you bet.

The Trips side bet pays on three of a kind or better. On the best pay table (50, 40, 30, 9, 7, 4, 3) it costs only 0.90%, one

of the few cheap side bets in the casino. On the worst common table it costs 6.18%.

Let It Ride

You make three equal bets and see three cards. You may pull back one bet after three cards, and another after four.

After three cards, let the first bet ride with:

- Any paying hand (tens or better, three of a kind).
- Any three to a royal flush.
- Three suited cards in a row, except 2-3-4 and ace-2-3.
- Three to a straight flush with one gap and at least one card 10 or higher.
- Three to a straight flush with two gaps and at least two cards 10 or higher.

After four cards, let the second bet ride with:

- Any paying hand (tens or better, two pair, three of a kind).
- Any four cards of the same suit.
- Any four to an outside straight.
- Any four to an inside straight with four cards 10 or higher.

Otherwise, pull your bet back. The house edge is about 3.51% of your minimum bet.

Caribbean Stud

- **Always raise with a pair or better.**
- **Always fold with less than ace-king.**

- **With exactly ace-king,** raise if any of these is true:

1. The dealer's card is a 2 through queen and matches one of your cards.

2. The dealer's card is an ace or king and you have a queen or jack.

3. The dealer's card does not match any of yours, you have a queen, and the dealer's card is lower than your fourth-highest card.

The house edge is about 5.22% of the Ante. The **progressive jackpot side bet** averages about 26.46%, which the Wizard of Odds calls "a sucker bet the vast majority of time."

Mississippi Stud

Cards are worth points: **jack through ace = 2, 6 through 10 = 1, 2 through 5 = 0.**

With your first two cards: raise 3x with any pair. Raise 1x with at least two points, or with a suited 6-5. Otherwise fold.

With three cards:

- Raise 3x with any paying hand (a pair of 6s or better), a royal flush draw, a straight flush draw with no gaps 5-6-7 or higher, a straight flush draw with one gap and at least one high card, or a straight flush draw with two gaps and at least two high cards.
- Raise 1x with any other three suited cards, a low pair, at least three points, a straight draw with no gaps 4-5-6 or higher, or a straight draw with one gap and two mid cards.
- Otherwise fold.

With four cards: raise 3x with any paying hand, four to a flush, or four to an outside straight 8-high or better. Raise 1x with any other straight draw, a low pair, at least four points, or three mid cards if you have already raised 3x. Otherwise fold.

The house edge is about 4.91% of the Ante.

Casino War

The simplest card game of all: your card against the dealer's, high card wins.

- **On a tie, always go to war.** Never surrender. Going to war costs about 2.88% with six decks; surrendering costs about 3.70%.
- **Never make the Tie bet.** At the usual 10 to 1, it costs 18.65%.

The side bet rule

The main games in this chapter cost about 0.5% to 5%. Most side bets cost 5% to 25%. If you want the thrill of a side bet, make it small and make it rare.

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CHAPTER 14

Bingo and Keno

Bingo is one of the most sociable things to do on a sea day. Keno is the most expensive game in most casinos. Here is what is known about both.

Bingo on a cruise

- **What it costs:** Carnival bingo starts around $29 for a chance at a jackpot of up to $5,000, according to travel press. Cruise Critic reports ship bingo is "typically more expensive to play" than on land, that the lowest prize on Carnival sailings is $100, and that on Royal Caribbean the electronic versions cost more and give you more boards.
- **How prizes build:** on Disney sailings, TouringPlans reported first-game payouts "in the $100-200 range," that "the last of the four games will have the highest payout," and that a final game can reach "up to $10,000 or so."
- **Your chances:** the Wizard of Odds explains that "your odds are inversely proportional to the number of competing cards in the room." In plain English, your chance of winning a game is roughly your number of cards divided by all the cards in play. A bigger jackpot draws a bigger crowd.
- **What it returns:** no cruise line publishes how much of the ticket money comes back as prizes. On land, the Wizard of Odds reports a Las Vegas bingo manager saying

his hold "was about 11%." That is a land figure, not a ship figure.

- **Speak up:** TouringPlans notes that "it is the responsibility of the player to stop the game when they have a valid claim to bingo." Call it loudly.
- **Taxes:** Celebrity says it issues a W-2G for bingo wins of $1,200 or more. That is the old IRS figure; the threshold for 2026 is $2,000 (Chapter 22).

My view: bingo is entertainment you pay for, like a show. Buy the pack you are happy to spend, enjoy the room, and do not count on it.

Keno

Keno draws 20 numbers out of 80. You pick 1 to 20 numbers, called spots, and are paid on how many you catch.

The odds of catching all your numbers are the same on any fair keno game:

You pick and catch	Chance
1 of 1	1 in 4
4 of 4	1 in 326
5 of 5	1 in 1,551
6 of 6	1 in 7,753
8 of 8	1 in 230,115
10 of 10	1 in 8,911,711

Only the pay table changes what you get back. The Wizard of Odds surveyed land keno games and found Las Vegas live keno returning 65% to 80%, which means the house keeps 20 to 35 cents of every dollar, and video keno in San Diego

returning 84% to 95%. No cruise line publishes its keno returns.

Keno is the most expensive bet in most casinos. If you play it for fun, play the smallest amount.

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PART 3

Playing for Points

CHAPTER 15

Slots, Video Poker, and Points

If you are playing for free cruises, the question is not "which machine pays?" It is "what does each point cost me?" The answer surprised me, and it changed how I play.

As of October 2026. Every earn rate, tier, point level, and reward in this chapter is what the cruise lines published, or what press and players reported, when this book went to print. Lines can change them at any time, even in the middle of a program year, and the line's own current terms always win. Use the QR codes at the back of the book to check before you sail.

Always use your card

Every cruise line tracks your play on your cruise card or Medallion. Insert or tap it at every machine before your first spin. Without it, nothing you play counts toward points or offers.

The card reader shows your running total, so you always know where you stand. On Regal Princess in October 2026, a penny Crazy Money Deluxe machine paid me 56,922 credits, which is $569.22. By the end of that voyage, my tier-match cruise from Chapter 1, I had more than 10,000 points.

Points per dollar, by line

These are the cruise lines' own published earning rates, checked on their websites in October 2026. The one exception is marked: a press report about Royal Caribbean's video poker rate.

Line and program	Reel slots	Video poker	Table games
Royal Caribbean, Club Royale	1 point per $5	1 point per $10 on Royal Caribbean's own page; Cruise Mummy reports it changed to $15 on April 1, 2026	Rated by game, average bet, and time
Celebrity, Blue Chip Club	1 point per $5	1 point per $15	Rated by game, average bet, and time
Norwegian, Casinos at Sea	1 point per $5	1 point per $10	Rated by average bet, session or hands, and game
Virgin Voyages, Sea Rollers Rewards	1 point per $5	1 point per $10	Rated by average bet, session or hands, and game
Carnival Players Club	1 point per $2	1 point per $5	Rated by game, average bet, and duration
Holland America Players Club	1 point per $2	1 point per $5	Rated by game, average bet, and time

Line and program	Reel slots	Video poker	Table games
Princess, Players Advantage	Not published. Free 2 Cruise reports 1 point per $2	Not published. Free 2 Cruise reports 1 point per $5	Not published
MSC Casino	Not published. URComped reports 1 Dream Point per $3	Not published. URComped reports 1 Dream Point per $3	Ask the casino staff
Cunard	No casino points program published	No casino points program published	Not published

The Princess and MSC rates are not on those lines' own pages. They come from a player's casino blog (Free 2 Cruise, updated January 2026) and from URComped's 2024 interview with MSC's director of casino marketing, Jon Wamba. A second MSC guide, Scott's Cruises (updated October 2026), gives the same $3 rate. Treat them as reported, not official, and ask the host desk to confirm on your sailing. My own Regal Princess numbers fit the Princess rate: more than 10,000 points at $2 a point is more than $20,000 of play, which is what cycling my $1,000 and my wins through the machines for a week adds up to.

Points come faster on Carnival, Holland America, and Princess, but a Carnival point and a Royal Caribbean point are not the same thing. Each line works out its offers its own way, so compare offers, not points.

What a point really costs

Here is the arithmetic nobody shows you. Every point costs you the dollars you must play to earn it, times the house edge on that game.

Cost of one point = dollars played per point × house edge

Cruise lines do not publish their slot payouts. So for slots I use Nevada's published 12-month figures as a yardstick: all Nevada slots held 7.14%, and penny machines held 8.86%, over the 12 months to August 2026. In Chapter 3 I plan around 10%, to be safe, because nobody outside the cruise line knows what ship machines hold.

For video poker I use the published math for Jacks or Better with perfect play.

Line	Slot at 7.14%	Penny slot at 8.86%	9/6 video poker (0.46%)	8/5 video poker (2.70%)	7/5 video poker (3.85%)	6/5 video poker (5.00%)
Royal Caribbean, Celebrity	$0.36	$0.44	$0.07	$0.41	$0.58	$0.75
Norwegian, Virgin	$0.36	$0.44	$0.05	$0.27	$0.39	$0.50
Carnival, Holland America; Princess (reported rate)	$0.14	$0.18	$0.02	$0.14	$0.19	$0.25
MSC (reported rate)	$0.21	$0.27	$0.01	$0.08	$0.12	$0.15

The Royal Caribbean row uses the $15 video poker rate from the press report, to be safe. At the $10 rate still on Royal Caribbean's own page, its video poker points cost a third less: about 5 cents on 9/6 and 50 cents on 6/5. These are long-run averages from land-casino and game-math figures, not a measurement of any ship. A ship's machines may hold more or less. The video poker figures assume perfect strategy on the pay table named.

The video poker surprise

Video poker earns points more slowly than slots, so most people assume it is worse for chasing offers. The table says the opposite. On a full-pay 9/6 Jacks or Better machine, a Royal Caribbean point costs about 7 cents of expected loss, against about 36 cents on a typical slot. That is five times cheaper per point.

The catch is real, though:

- **You need the right pay table.** Look at what one coin pays for a full house and a flush. 9 and 6 is full pay. A 6/5 machine costs you about $5 for every $100 you play, ten times more.
- **You need to play it well.** The 0.46% figure assumes perfect strategy. Mistakes cost more.
- **Ship machines vary.** No line publishes which pay tables it uses, so check the machine itself.
- **The ship reality.** Cruise press reports that most ship video poker pays 6/5 to 7/5. On a 6/5 machine, a Royal Caribbean point costs about 75 cents, more than on a

typical slot. The video poker surprise only works on a good pay table (Chapter 9).

- **Offers may not follow points exactly.** If offers are based on what the casino expects to win from you, cheaper points may also mean smaller offers. Chapter 16 explains why.

My method: smaller bets, more time

I tested this myself on two sailings. On the first, I brought a bigger bankroll and played hard in a few sessions. On the second, I brought less, bet the slot minimums, and made frequent short visits that added up to about three hours a day.

I got better offers after the smaller-bankroll trip.

That is one player's experience, not a published rule. No cruise line says exactly how its offers are worked out. But it fits how casinos describe rating players, which counts time and average bet. And it is a lot kinder to a budget. Playing this way, I usually finish a sailing with 1,500 to 2,500 points.

Slot habits that protect your budget

- **Points are per dollar played, not per spin.** A bigger bet earns more points per spin, but no more per dollar. It just burns the same budget faster.
- **Know what does not earn points.** Celebrity lists Texas Hold'em, Keymaster, Cash Crane, and coin pushers as not earning points. Norwegian says select tables and slots do not offer points. Ask the host desk on day one.

- **Know when points expire.** Celebrity's reward points expire at the end of each sailing. Norwegian's stay on your account for 18 months.
- **Denomination matters.** In Nevada's 12-month figures, penny machines held 8.86%, the most of any denomination, while $5 machines held 4.37% (Chapter 6). Ship machines are not covered by that report, but the pattern is worth knowing.
- **Watch the credit meter, not the fanfare.** A machine celebrates any return, even one smaller than your bet (Chapter 4).

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CHAPTER 16

How the Casino Rates You, and Why Craps Earns Almost Nothing

Casinos do not reward you for losing. They reward you for what they expect to win from your play. Once I understood that, my craps years finally made sense.

Theoretical loss, in one line

Theoretical loss = total amount bet × house edge

That is what the casino expects to win from your play on average, whether you actually won or lost that night. A 2001 U.S. patent for a casino table-rating system describes exactly this: the casino "multiplies the gross session wager by the house advantage."

At the tables, nobody counts every chip. So the casino estimates your total bet from your average bet, the hours you played, and how many decisions an hour that game deals.

The share you get back

The same patent says the casino then applies an internal percentage, the "comp factor," and that "a typical range is fifteen to forty-five percent of theoretical expected win." A 2014 Las Vegas Advisor answer says casinos used to give back about 40%, and some now give back as little as 20%.

No cruise line publishes its comp factor, or even says that it uses this method. These are land-casino descriptions. They

are the best public explanation there is, not a cruise line's rulebook.

A worked example

Two players each run $5,000 through the machines on one cruise.

- Player one plays a full-pay 9/6 video poker machine, edge 0.46%. Theoretical loss: **$23.**
- Player two plays penny slots holding 8.86%, Nevada's 12-month penny figure. Theoretical loss: **$443.**

Same amount played, nineteen times the theoretical loss. If offers follow theoretical loss, player two gets the much bigger offer, even if both earned similar points.

Why my craps play never earned an offer

In Chapter 1 I told you about my craps years: $40 a day, smart bets, sometimes $2,500 or even $7,500 home, and not one free cruise offer.

Here is why. The pass line has an edge of about 1.41%. The odds bet behind it has no edge at all. A careful craps player who takes the odds puts a big share of their money on a bet the casino expects to win nothing from. However much that player bets, they are worth very little to the casino on paper.

The best bets for winning money are the worst bets for earning offers. That is why I moved to the slots when my goal changed from bringing money home to earning cruises.

How table play is rated

No cruise line publishes a points-per-dollar rate for tables. Royal Caribbean and Celebrity say it is based on "the type of table game you are playing, your average bet and how long you play." Norwegian and Virgin say average bet, session or hands played, and game type. The Princess casino sign I photographed on Regal Princess says table-game offers are based on time played and average bet, and all other offers on total voyage play.

- **Hand over your card when you sit down,** every time, or your play is not rated.
- **Ask the dealer or pit staff to rate you,** and ask when you leave how long they logged.
- **Ratings are estimates.** Wizard of Odds notes that casinos rate players at higher edges than perfect play, to allow for mistakes and the bets most people make.

The cheapest table bets are in the Chapter 3 table: blackjack paying 3 to 2 with basic strategy, baccarat on Banker, the craps pass line with odds, and single-zero roulette.

What is known and what is rumored

Published by the cruise lines:

- Points earning rates (this chapter and Chapter 15).
- Instant certificate charts, which you can ask for on day one (Chapter 18).
- Offer-matching programs such as Princess Tier Match (Chapter 19).

From my own experience, not a published rule:

- Smaller bets over more hours brought me better offers than bigger bets over fewer hours.
- Sister-line matching worked for me. My Royal Caribbean offers started after I sent my Celebrity offers to Royal Caribbean.
- Years of careful craps brought me no offers at all.

Rumored, and not confirmed by any line:

- That casinos value time more than money. My own test fits it, but no line says so.
- That losing more brings better offers. If offers follow theoretical loss, your play counts, not your result.
- That a secret points number unlocks the next tier: suites, multiple rooms, large free play, tickets to paid areas. I know those offers only from what players report on message boards. As far as I know, nobody has the real formula from the source. Be careful with anyone who says they do.

What this means for you

- **Winning does not hurt your offers, and losing does not help them.** The estimate is based on your play, not your result.
- **Time on the machines and your average bet are what count.**
- **Points and offers are two separate systems.** Points are published and you can see them. The offers that arrive at home are not explained by any line.
- **Do not chase an offer you cannot afford.** A bigger theoretical loss means a bigger expected real loss too.

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CHAPTER 17

Every Line's Casino Program, Side by Side

Every cruise line runs its own casino club, with its own points, tiers, and rules. This chapter puts them side by side so you can compare. Programs change often.

As of October 2026. Every earn rate, tier, point level, and reward in this chapter is what the cruise lines published, or what press and players reported, when this book went to print. Lines can change them at any time, even in the middle of a program year, and the line's own current terms always win. Use the QR codes at the back of the book to check before you sail.

How points and tiers work, by line

Royal Caribbean, Club Royale

Slots: 1 point per $5

Video poker: 1 point per $10 on Royal Caribbean's own page ($15 since April 1, 2026, according to Cruise Mummy)

Tiers and points needed: Choice 1 to 2,499; Prime 2,500 to 24,999; Signature 25,000 to 99,999; Masters 100,000 and up

Program year and expiry: April 1 to March 31. No points on FreePlay or promotional play.

Celebrity, Blue Chip Club

Slots: 1 point per $5

Video poker: 1 point per $15

Tiers and points needed: Pearl, Onyx, Amethyst, Sapphire, Sapphire Plus, Ruby. Press reports the thresholds as 1, 500, 5,000, 15,000, 75,000, and 150,000 (the official chart is a picture)

Program year and expiry: August 1 to July 31. Reward points expire at the end of each voyage.

Norwegian, Oceania, Regent: Casinos at Sea

Slots: 1 point per $5

Video poker: 1 point per $10

Tiers and points needed: Pearl 4,000; Sapphire 15,000; Ruby 35,000; Elite 100,000

Program year and expiry: April 1 to March 31. Points last 18 months and are shared across all three lines.

Virgin Voyages, Sea Rollers Rewards

Slots: 1 point per $5

Video poker: 1 point per $10

Tiers and points needed: Showstopper 0 to 4,999; Star 5,000; Superstar 15,000; Idol 35,000; Legend 75,000

Program year and expiry: 12 months to earn a tier, and the tier lasts 12 months.

Carnival Players Club

Slots: 1 point per $2

Video poker: 1 point per $5

Tiers and points needed: Not published

Program year and expiry: Not published. Since September 2026, points left at the end of a sailing also count in the new Carnival Rewards program.

Holland America Players Club

Slots: 1 point per $2

Video poker: 1 point per $5

Tiers and points needed: Levels named VIP, Tournaments, Ultimate Games, and Prestige. Points needed are not published

Program year and expiry: Not published

Princess, Players Advantage

Slots: Not published. Reported: 1 point per $2

Video poker: Not published. Reported: 1 point per $5

Tiers and points needed: Invitational levels named Special Events, Hearts, Ultimate, Prestige, and Diamonds. Princess does not publish how to qualify, and you cannot apply

Program year and expiry: Not published. You are enrolled automatically when you play with your Medallion.

MSC Casino

Slots: "Dream Points." Reported: 1 per $3

Video poker: Reported: 1 per $3

Tiers and points needed: No named tiers. Rewards are set by points earned on each sailing (Chapter 18)

Program year and expiry: Not published. MSC Voyagers Club is a separate cruise loyalty program.

Cunard

Slots: No casino points program published

Video poker: Not published

Tiers and points needed: No casino loyalty program on Cunard's casino page. URComped lists no current Cunard offers. World Club is Cunard's cruise loyalty program, not a casino program

Program year and expiry: Not applicable

Table play on every line is rated by the casino, based on your game, average bet, and how long you play. No line publishes a points-per-dollar rate for tables.

Lines with no casino

- **Disney Cruise Line** has no casinos, though it offers bingo. (Reported by Disney fan sites; I found no official Disney statement.)
- **Viking** ocean ships have no casinos. (Reported by travel press.)
- **Norwegian's Pride of America** in Hawaii has no casino. Gambling is illegal in Hawaii, and the ship is U.S.-registered.

What the top tiers bring

Royal Caribbean's own UK guide lists one complimentary cruise a year at each upper tier: an interior stateroom at Prime, a balcony stateroom at Signature, and a Grand Suite at Masters. Other lines list their perks on their program pages. Perks change, so check yours.

Matching programs: using offers from somewhere else

Program	What it does	Key rules
Princess Tier Match	Looks at your best offer from another cruise line (except Carnival) or a land casino	U.S. and D.C. residents, 21 and over. A $200 non-refundable deposit per guest. Covers guests 1 and 2. Available until at least December 31, 2026. Princess contacts you only if it has an offer for you.
Carnival Fun Match	Looks at your land casino card	U.S. and D.C. residents, 21 and over. Carnival emails you only if it has a deal for you. Available until at least December 31, 2026.
Royal Caribbean Club Royale Rewards Match	Looks at your casino card	New Club Royale members, or members who have not sailed in 24 months and have no future booking. 21 and over, U.S. or Canada resident. Checked at booking.
Celebrity	Its terms mention a tier match	No public match page found.
Norwegian, MSC, Virgin	No casino match found	MSC matches cruise loyalty status, not casino status. Virgin's status match window closed February 28, 2026.

My own Royal Caribbean offers started after I sent my Celebrity offers to Royal Caribbean, and my Princess offers came through Tier Match (Chapter 19).

Recent changes to know about

- **Royal Caribbean, September 2024:** a $200 deposit on casino cruise bookings, refunded if you cancel 7 or more days out and turned into onboard credit when you sail.
- **Royal Caribbean, 2026 (press reports):** video poker went to $15 per point, a $100 non-refundable booking fee appeared on some balcony and oceanview comps, a $3 transfer fee applies below Prime, and the annual free cruise moved to a list of eligible sailings.
- **Celebrity, 2024 and 2025:** tier credits reset to zero on August 1, 2024, and new tier benefits started August 1, 2025. Press reports the point thresholds were cut sharply.
- **Carnival, 2026:** some players reported their offers suddenly disappeared early in the year. Carnival made no public statement. In September 2026 the new Carnival Rewards program began counting casino points.
- **Princess Sea You Soon:** play counts only until 11:59 p.m. on the second-to-last night of the cruise. Play on the last night does not count toward it.

How to use this chapter

- **Compare offers, not points.** A Carnival point costs you less play than a Royal Caribbean point, but it is not worth the same. What matters is what lands in your mailbox.
- **Know your program year.** Royal Caribbean and Norwegian run April to March, Celebrity runs August to July. **Player report, not confirmed by the line:** players say status earned early in a program year lasts until the review after the next one, so points earned in April can

give you close to two years of status. Check the terms before you plan around it.

- **FreePlay earns nothing.** Royal Caribbean and Celebrity both say you earn no points or tier credits on FreePlay or promotional play.

Sources for Chapter 17

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PART 4

What You Get Back

CHAPTER 18

Instant Certificates and the Host Desk

As of October 2026. Every earn rate, tier, point level, and reward and certificate chart in this chapter is what the cruise lines published, or what press and players reported, when this book went to print. Lines can change them at any time, even in the middle of a program year, and the line's own current terms always win. Use the QR codes at the back of the book to check before you sail.

Most lines give you a reward before you leave the ship if you reach certain point levels on that sailing. Royal Caribbean and Celebrity call these instant cruise certificates. Know the chart for your sailing before you play your first spin.

Get the chart on day one

Every sailing can have its own chart. Visit the casino host desk on the first day and ask for it. Points needed depend on the ship, the length of the cruise, and the program year.

As one example, an older Royal Caribbean chart published by a comp-booking site looked like this. Your sailing will differ.

Points on one sailing	Example reward
400	$100 off a select cruise
800	$200 off a select cruise
1,200	$300 off a select cruise
1,600	$400 off a select cruise
2,000	$500 off a select cruise
2,400	Interior cabin certificate
4,800	Balcony cabin certificate
8,000	Junior suite certificate

Source: URComped, Club Royale casino rewards. urcomped.com/blog/details/939764/club-royale-royal-caribbean-casino-rewards/

A real chart from my last cruise

This is the Sea You Soon chart I photographed at the Princess Casino on Regal Princess in October 2026, for cruises of up to seven days. Points counted from embarkation until 11:59 p.m. on the second-to-last day of the voyage.

Points earned this voyage	Stateroom	Free play	Package
45,000	Suite	$3,000	Princess Plus
30,000	Mini-Suite	$2,500	Princess Plus
20,000	Mini-Suite	$2,000	Princess Plus
15,000	Balcony	$1,500	Drinks On Us
9,000	Balcony	$500	Drinks On Us
4,000	Interior	$400	None

Points earned this voyage	Stateroom	Free play	Package
3,000	Interior	$100	None
1,000	None	$400	None
500	None	$200	None

Free 2 Cruise published a Princess chart dated September 2025 with the same two key rows for 7-day cruises: an interior cabin at 3,000 points and a balcony at 9,000. It reported both had gone up that month, from 2,000 and 6,500.

The small print said offers were valid only for new bookings made after you receive the offer letter, and could not be combined with other casino offers. My certificate from that sailing had to be booked within 30 days. Charts change by ship, sailing length, and date, so ask for the one for your sailing.

MSC's chart, as reported

MSC does not post its chart online. Scott's Cruises, a cruise blog, published this one (updated October 2026), and Free 2 Cruise also reports an interior cabin at 5,000 points for U.S. sailings of up to five nights, about $15,000 of slot play at $3 a point. Blog figures, not official. Confirm at the casino desk.

Dream Points this sailing	U.S. 2 to 5 nights	U.S. 6 to 8 nights	Worldwide, up to 10 nights
1,500	10% off	10% off	10% off
5,000	Interior cabin	20% off	20% off
8,000	Ocean view cabin	Interior cabin	30% off

Dream Points this sailing	U.S. 2 to 5 nights	U.S. 6 to 8 nights	Worldwide, up to 10 nights
10,000	Balcony cabin	Ocean view cabin	Interior cabin
15,000	Balcony cabin	Balcony cabin	Ocean view cabin
20,000	Suite and casino drink package	Balcony cabin	Balcony cabin
25,000	Suite and casino drink package	Suite and casino drink package	Balcony cabin
30,000	MSC Yacht Club suite	Suite and casino drink package	Suite and casino drink package
34,000	MSC Yacht Club suite	MSC Yacht Club suite	Suite and casino drink package
45,000	MSC Yacht Club suite	MSC Yacht Club suite	MSC Yacht Club suite

Each column shows the best reward you have reached at that many points. The same blog reports $50 of free play for each extra 1,000 points between cabin levels.

Sources: Scott's Cruises, MSC Cruises casino rewards (updated 21 Oct 2026). cruises.scottsanfilippo.com ; Free 2 Cruise, Princess and MSC casino reviews (updated Jan 2026). free2cruise.net

What to ask at the host desk

- "May I have the instant certificate chart for this sailing?"
- "How many points do I have right now?"
- "Can my spouse and I combine points?" (Celebrity says guests in the same room may not combine points toward instant rewards.)
- "When and how do I receive my certificate?"

- "What is the deadline to book it?" Players report missing a 30-day deadline is a common mistake.
- "Is there a bonus if I book my next cruise while on board?"

The book-on-board bonus

On Royal Caribbean and Celebrity, making a future cruise deposit while on board usually adds a bonus to your instant certificate, such as onboard credit or extra value. It can be worth it. Read the next section first.

My deposit lesson

On one cruise I did not play as much, so my instant certificate was for an interior cabin. I made a future cruise deposit on board to get the bonus.

When I got home, better offers came in the mail. But when I tried to use my deposit toward one of them, it was tied to my instant certificate from that cruise. The only way I could use it was with that interior offer.

The lesson: before you put down a future cruise deposit on board, ask exactly what it can be used for. Ask, "If I get a better offer at home, can I apply this deposit to it?" Get the answer in writing if you can. Rules may differ by line and change over time.

CHAPTER 19

The Unpublished Offers, Land Casino Partners, and the True Cost of "Free"

The best value usually is not the certificate you get on board. It is the offers that arrive by mail and email for months after you get home, plus the deals that link cruise casinos and land casinos.

The offers that come home with you

After a cruise with solid casino play, offers start arriving. In my case, about every other day, and some weeks five or more, for close to a year. They are not published anywhere, and the lines do not say exactly what earns them. Chapter 16 explains what is known and what is rumored.

Holland America, for example, does not publish how many points earn an invitation back. One writer earned 5,000 points there and still received no offers. Points alone are not the whole story.

Land casino partnerships

Cruise casinos and land casinos share players. Partnerships change often, so confirm current terms before you plan around them.

Cruise line	Land casino partner	What it can mean for you
Royal Caribbean and Celebrity	MGM Rewards	Club Royale and Blue Chip Club points can count toward MGM Rewards. MGM Gold members get an annual cruise benefit, an oceanview cabin up to 5 nights. Crown & Anchor Emerald and above can match to MGM Gold.
Royal Caribbean and Celebrity	Hard Rock (Unity by Hard Rock, Seminole Gaming)	Signature and Masters Club Royale members get an annual 3-night stay at Seminole Hard Rock in Hollywood or Tampa, Florida. Unity members get cruise discounts and invitations.
Norwegian, Oceania, Regent	Caesars Rewards	Caesars members get up to 30% off select Norwegian sailings. Higher Caesars tiers can earn a congratulatory cruise.
Carnival	Bally's Rewards	Higher Bally's Rewards tiers are eligible for free and discounted Carnival cruises.

From my own mail: Royal Caribbean has sent me free offers at MGM casinos in Las Vegas. I have also received an offer for three free nights at the Hard Rock in Hollywood, Florida, near the Fort Lauderdale port, with free play and the resort fee covered.

Some third-party services also match your cruise or land casino offers to other casinos and lines. Read their terms carefully.

Matching your offers to another cruise line

Some lines will look at offers you earned elsewhere. Princess calls its version Tier Match: you submit your best offer from another cruise line (except Carnival) or a land casino. Princess says it is for U.S. residents 21 and over and takes about seven business days.

It worked for me. Peaches and I sent our Celebrity offers to Princess, and my first Princess sailing on comps was Regal Princess in October 2026. Before that, my Royal Caribbean offers started after I sent my Celebrity offers to Royal Caribbean, its sister line.

Keep copies of every offer you submit, with its dates.

The true cost of a "free" cruise

A casino cruise offer usually covers only the cruise fare. Everything else is still yours to pay. It is not free, but played smart, it can be far cheaper.

Cost	Usually covered by a casino offer?	Your estimate
Cruise fare	Yes	$0
Taxes, fees, and port expenses	No	$
Gratuities	No, unless the offer says so	$
Drink package	No, unless you earned one	$
Wi-Fi	No, unless your tier includes it	$
Travel insurance	No	$
Airfare	No	$

Cost	Usually covered by a casino offer?	Your estimate
Hotel the night before	No, unless a partner offer covers it	$
Gas and port parking, if driving	No	$
Single supplement, if sailing alone	Depends on the offer	$
Your casino budget	No	$
Total		$

One Norwegian casino cruiser reported their "free" cruise came to about $302 per person in fees before any add-ons, followed by sales pitches for insurance and a drink package. Fill in this worksheet before you accept an offer, and compare it with the regular fare.

Before you book any offer, check

- Which ships, dates, and cabin types are included.
- The book-by date and the sail-by date.
- Whether it is truly free or a discounted "casino rate."
- Whether it is per person, or cabin only for the player.
- Whether a second guest pays full fare.
- Whether a fuel supplement or deposit applies.
- Whether it can be combined with other offers or deposits (see my deposit lesson in Chapter 18).

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CHAPTER 20

My Real Numbers: Eight Sailings in the Casino

Everybody posts their wins. I am going to show you my whole record, including the cruise where I lost most of what I brought and the one I forgot to write down. These are my own numbers, written down at the time, where I wrote them down at all. They are one player's experience, not a promise of what will happen to you.

The record

Cruise 1: Celebrity Beyond

How I booked: Paid full fare

Took in: $1,200

Points: Not tracked

Came home with: Lost most of it

How I played: Slots, because my back no longer let me stand at a craps table for hours. I knew points existed, but not how to earn them.

Cruise 2: Celebrity Beyond

How I booked: Comped inside cabin; I paid for a balcony upgrade

Took in: $2,500

Points: Not recorded

Came home with: About $1,100

How I played: Mixed low and high bets, 1 to 1½ hours a day

Cruise 3: Adventure of the Seas

How I booked: Royal Caribbean status match, using my Celebrity offers; I paid for a sunset balcony upgrade

Took in: $2,500

Points: About 2,750 (Prime at 2,500, mid-cruise)

Came home with: About $1,400

How I played: Mostly minimum bets

Cruise 4: Utopia of the Seas

How I booked: Room comped on a family booking

Took in: $1,000

Points: 2,250

Came home with: $912

How I played: My first trip at about 3 hours a day, in many short visits

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Cruise 5: Celebrity Reflection

How I booked: Casino offer, taxes and fees only

Took in: $1,500

Points: Not recorded

Came home with: $1,100 (down $400)

How I played: Minimum bets. A last-day push to reach a tier, which I reached

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Cruise 6: Jewel of the Seas (3 nights)

How I booked: Casino offer, free balcony upgrade

Took in: $1,000

Points: 1,200

Came home with: $2,700 (up $1,700)

How I played: Minimum bets, mornings and afternoons, in a crowded casino

Cruise 7: Wonder of the Seas

How I booked: Casino offer, ocean-view balcony
Took in: $1,500
Points: About 1,500
Came home with: $1,500 (even)
How I played: Minimum bets, in and out

Cruise 8: Not recorded

How I booked: Casino offer
Took in: |
Points: | I did not write anything down, and I will not make numbers up from memory

Cruises 5, 6, and 7 were three back-to-back sailings with my stepmother, all on casino offers where I paid only taxes and fees.

What I learned, honestly

- **The luck has a name.** Across cruises 5 to 7 I came home $1,300 ahead in total, and all of it came from Jewel of the Seas. That $1,700 was a good run on a machine, not a technique. The math in this book says the house wins over time, and my record does not change that.
- **Cruise 1 taught me to keep score.** I lost most of my money and have no points record at all.
- **Cruise 4 changed my method.** Three hours a day of minimum bets in short visits is where my offers started getting better (Chapter 15).
- **Cruise 5 is the one I think hardest about.** On the last day I put several hundred dollars of winnings I had set

aside back into the machines to reach the next tier. I reached it. It was against my own rule, and I am telling you so you do not copy it.

- **Cruise 8 is why the Casino Log is at the back of this book.** If I had written it down, it would be in this table.
- **Every dollar in this table was money I had already decided I could lose.**

And my tier-match cruise

Not every sailing is in the table above. On my tier-match cruise from Chapter 1, my husband and I took $1,000 in cash and $200 of onboard credit each. I cycled the $1,000 into more than 10,000 points and came home with $400. His $200 of onboard credit went at the blackjack table. From mine, $175 bought our anniversary Lotus Spa package and the last $25 went into a machine. The casino's share was $825, for more than 10,000 points.

What the offers look like now

After years of playing this way, here is what arrives by email, by mail, and in the cruise apps:

- **Most often:** a balcony for two, where I pay only the taxes and fees, usually a couple of hundred dollars a cruise.
- **Several times a year:** a two-room offer, a balcony for two plus an inside cabin for two more guests.
- **Once:** a junior suite.
- **From land casinos:** free offers at MGM casinos in Las Vegas, and three nights at the Hard Rock in Hollywood, Florida, with free play and the resort fee covered.

- **More than I can use.** Offers arrive about every other day, and it is heartbreaking to watch them expire. That is why I am building toward six cruises a year.

What I have not reached

Suites on demand, multiple free rooms every time, large free play, and tickets to the paid attractions on private islands. I know those offers only from what other players report on message boards. I have not earned them, and I will not tell you how to get something I have not gotten myself.

My $21,000 arithmetic

Celebrity Beyond for one person in a double cabin runs me about $3,700 at internet prices. Six cruises a year at about $3,700 each would be about $22,000 of cruising if I paid for it. On casino offers, I pay a couple of hundred dollars a cruise in taxes and fees, plus my casino budget.

That arithmetic only holds on two conditions: that I would have taken those cruises anyway, and that my casino losses stay at a few hundred dollars a trip. That is why the budget comes first. Even on my biggest points chase, the tier-match cruise, the budget held and the casino's share stayed at $825.

Winning $2,500 to $7,500 at craps was good money for a young family. It was never $21,000 of vacations.

PART 5

Cashing Out and Leaving a Winner

CHAPTER 21

Leaving With Money and Points

Here is my honest goal on every sailing: come home with the points I planned for, with some of my money still in my pocket, and, if I am lucky, a little more than I brought. The math in this book says the house wins over time, so "leaving a winner" means managing your money so a good run goes home with you and a bad run stays small. This chapter is how.

Set a win goal and a loss limit, before you board

- **Loss limit:** your session money (Chapter 2). When it is gone, the session is over.
- **Win goal:** a number at which you stop for the day and put the money away. My rule: from any single win over $200, half goes straight to the cabin safe and stays there.

The honest truth about stop rules. A win goal or a loss limit does not change the house edge. The Wizard of Odds explains that no way of changing your bets beats the math in the long run. What these rules do is protect you. They keep a lucky hour from turning into a long, unlucky night, and they keep a bad hour from becoming a bad trip.

What an hour costs, game by game

Your expected cost per hour is your bet, times how many bets you make in an hour, times the house edge. The speeds below are the ones the Wizard of Odds publishes from a Las Vegas Strip casino executive, the slot speeds come from players timed by Michael Bluejay, and the video poker speed is from the Las Vegas Advisor. These are averages. Your actual hour can be much better or worse.

Game and bet	Bets per hour	House edge used	Average cost per hour
Video poker, 9/6 Jacks or Better, 25¢ at 5 coins ($1.25)	500	0.46%	about $2.88
Blackjack, $10, good 3 to 2 rules (casino's own rating figure)	70	0.75%	about $5.25
Craps, $10 on the Pass Line, no odds	48	1.41%	about $6.77
Baccarat, $10 on Banker	72	1.06%	about $7.63
Blackjack, $10, a 6 to 5 table	70	about 2%	about $14
Video poker, 8/5 Jacks or Better, 25¢ at 5 coins	500	2.70%	about $16.88
Roulette, $10, double zero	38	5.26%	about $20
Slots, $1 a spin	300 to 800	7.14% to 8.86%	about $21 to $70
Video poker, 6/5 Jacks or Better, 25¢ at 5 coins	500	5.00%	about $31

None of the sources I checked gives a speed for Three Card Poker or Ultimate Texas Hold'em, so they are not in the table.

Look at how much the game choice matters. The same casino evening can cost you $3 an hour or $70 an hour, depending on what you sit down at.

How long your money lasts: three session plans

These plans assume a 7-night cruise with four sea days and two sessions a day. A useful rule of thumb is to start each session with at least 100 bets' worth of money, so one cold streak does not end your day. That is a rule of thumb, not a published standard.

Total budget	Per sea day	Per session	Largest bet I would make
$500	$125	$62.50	about 60 cents a spin
$1,000	$250	$125	about $1.25 a spin
$2,000	$500	$250	about $2.50 a spin

If you play on port days when the casino is open, or on embarkation day, take that money out of the same total. Never add to it.

Cashing out

- **Cash in before the cashier closes.** Royal Caribbean's own casino etiquette guide says to "cash in your chips before the window closes." Do not leave tickets or chips in your cabin at the end of the cruise.
- **Ship casinos pay out by hand at the cashier** for most wins, according to cruise press. Some ships put your balance back on your cruise card instead of printing a ticket, so check your card balance before you walk away.

- **Big jackpots are hand paid,** and you will be asked for identification and your Social Security number for the tax form (Chapter 22). Celebrity says you need a driver's license or passport plus your Social Security number at payment.
- **Ask before you leave whether winnings can be credited to your cruise account** to pay down your bill. Each line handles this differently, and I found no line that publishes it.
- **Get a win-loss statement** for your tax records. Celebrity lets you request your win-loss record; Royal Caribbean shows one on its casino website, but notes it "is not an official tax form."

Making the most of FreePlay

FreePlay is casino credit you can play but not cash out. Here is what it is really worth.

- **It is worth about its face value times the payback of the game you play it on.** The Wizard of Odds says that if free play can be used on any machine, including video poker, "it can be worth 99 cents on the dollar or more," and on a 9/6 Jacks or Better machine, $1 of free play "is worth 99.54 cents, with correct strategy."
- **Free play locked to special promotional machines** is worth "generally very little," according to the Wizard of Odds.
- **Play it on the best game it is allowed on.** If it works on video poker, use a good Jacks or Better machine and the card at the back of this book.

- **You earn no points on FreePlay.** Royal Caribbean and Celebrity both say so.
- **Use it before it expires.** Celebrity's casino offers say "All Free Play must be used by the final night of the Qualified Sailing."
- **Ask whether winnings from FreePlay are cash.** The lines I checked do not state it clearly on their pages.
- **Match play is different.** A match play coupon at a table game is worth about half its face value, according to the Wizard of Odds.

Fees, cash machines, and credit

- **Charging play to your room.** Most lines let you charge casino play to your cruise account. Royal Caribbean allows up to $10,000 a day, $5,000 at slots and $5,000 at tables. Several lines list a "convenience fee" that is waived at higher tiers, but none publishes the percentage. Cruise press reported Royal Caribbean's as 5% in 2019, and players report 3% on some lines and no fee on others. **Ask at the casino desk before you charge anything.**
- **Cash machines.** Cruise Critic says the fee to use a ship ATM "is usually pretty high." Bring your casino money from home in envelopes (Chapter 2).
- **Casino credit lines.** Norwegian says there is no fee to apply, with a $5,000 minimum. Celebrity says applications must be processed at least two weeks before sailing. My advice: if you think you need one, you do not.

Playing as a couple

Line	Can you combine casino points?
Celebrity	Not toward instant cruise rewards or FreePlay. Guests in the same stateroom can pool points for onboard credit, with a 10,000-point minimum.
Royal Caribbean	Accounts cannot be linked or transferred. Guests in the same stateroom can combine reward points to reach the minimum for onboard credit. Two certificate holders can combine offers on the same sailing for one category upgrade, up to a junior suite.
Norwegian	Points must be earned individually. Two certificates from the same household can be combined for one upgrade, up to a Club Balcony. The named player must be on board.
Carnival, Princess, MSC	Not published.

Casino certificates usually cover the player and one guest. On most lines, each person needs their own card in the machine to earn their own points.

When a machine goes wrong

- "**Malfunction voids all pays and plays**" is printed on slot machines for a reason. In 2016 at Resorts World Casino in New York, a penny slot showed a cash ticket of $42,949,642.76. The machine's maximum payout was $6,500, and the casino said she was owed $2.25. New York's gaming commission called it "clearly a display malfunction," and under state law, "a malfunction voids all plays."
- **Cruise line terms say the same.** Royal Caribbean reserves the right to adjust points and gaming activity for "malfunction, or operator error," and says its decision in

any dispute "will be final and binding." Norwegian's terms say much the same.

- **There is no gaming regulator on board.** The Las Vegas Advisor notes you will not find a regulator on your ship if you have a dispute.
- **The official path:** the cruise industry association's policy says an issue the Casino Manager cannot resolve should go to the Hotel Manager, and each ship's casino cage must have contact details for the line's home office or casino operator. Ships must have casino surveillance.

What I would do (my own practical advice): leave the machine exactly as it is, call a slot attendant, ask for the casino manager, write down the time, the machine number, and what the screen shows, and ask that surveillance footage be kept. Ask before taking photos, because some lines restrict cameras in the casino (Chapter 25). Stay polite. It goes a long way.

Keeping your money safe

- Royal Caribbean says every stateroom in its fleet has a safe. Use it for your envelopes and for the half of every win you put away.
- The U.S. State Department advises cruisers not to carry valuables and to report any crime on board to the ship's security officers.
- In port casinos, carry only what you plan to play. The U.S. government's security report on the Bahamas notes reports of assaults in casinos and armed robberies of American tourists in Nassau, and advises using a card instead of carrying large amounts of cash.

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PART 6

Rules, Manners, and the Inside Scoop

CHAPTER 22

Taxes, Gambling Age, and Casino Hours

Three things catch cruisers by surprise: a tax form after a big win, an age rule on certain sailings, and a casino that is closed just when you want to play. Here is what the official sources say.

Taxes on casino wins (2026 rules)

Two big things changed for U.S. taxpayers in 2026. I am not a tax adviser, so take this to whoever does your taxes.

The W-2G threshold is now $2,000. A Form W-2G is the form a casino gives you, and the IRS, for a reportable win. The IRS's instructions say: "The minimum threshold amount for payments made in calendar year 2026 is $2,000," adjusted yearly for inflation after that.

- **Slots and bingo:** the threshold rose from $1,200 to $2,000.
- **Keno:** from $1,500 to $2,000, measured after the price of the wager.
- **Table games and other wagers:** reportable when the win meets the threshold and is at least 300 times the bet. Ask your tax preparer how this applies to you.

All winnings count, not just W-2Gs. A win below the threshold is still income. IRS Topic 419 says gambling income "includes cash winnings and the fair market value of

prizes, such as cars and trips." The IRS pages I read do not say by name whether casino comps or free-cruise offers are taxable. Ask a tax professional about your own situation.

Deducting losses changed too.

- You may deduct gambling losses only if you itemize your deductions.
- You can never deduct more losses than the gambling winnings you report.
- From 2026, the 2025 tax law limits the deduction to 90% of losses, still capped at winnings. If you won $5,000 and lost $5,000, you could deduct only $4,500 and would owe tax on $500. The 90% limit is written into the law itself. The IRS's regulations for the new $2,000 reporting threshold were still in proposed form when I checked in October 2026.

Taxes at sea. Being in international waters does not make winnings tax-free for U.S. taxpayers. Celebrity is the only line I found that spells out its process: it issues W-2G forms to U.S. citizens and residents for a slot jackpot of $2,000 or more, bingo wins of $1,200 or more (its page still shows the old figure; the IRS bingo threshold for 2026 is $2,000), and table payouts over 300 times the bet, whether the ship is in U.S. or international waters. You will need a driver's license or passport and your Social Security number. Norwegian's casino page links to a form to request a W-2G. The Las Vegas Advisor reported in 2022 that "most cruise ships now issue W2-Gs for machine wins." The IRS says regular gambling withholding does not apply to slot, bingo, or keno winnings, and I found no cruise line that says it withholds tax on slot jackpots.

Keep a record. The IRS asks you to keep "an accurate diary or similar record" of your winnings and losses, plus receipts, tickets, or statements. On a cruise that is easy. Use the Casino Log at the back of this book, and ask the casino whether it can give you a win/loss statement for the year.

Who can play: gambling age

Most big lines set the casino age at 18, with exceptions. Check your own line and itinerary before you sail.

- **Royal Caribbean:** 18, except Alaska sailings, where you must be 21.
- **Celebrity:** 18, or 21 on Alaska sailings.
- **Princess:** 18 on its U.S.-based ships, according to Princess's own page. A 2023 Cruise Critic article says Princess requires 21 on all sailings, so confirm with Princess before you sail.
- **Carnival:** guests 18 or older can join the Players Club.
- **Norwegian:** 18.
- **Other lines:** Cruise Critic reports that some lines raise the age to 21 on certain itineraries.

Using a casino offer can have its own age rule. Royal Caribbean and Celebrity require you to be 21 and the primary guest to redeem a casino offer. Princess Tier Match is for U.S. residents 21 and over.

When the casino is open

Ship casinos are usually closed while the ship is in port. They open once the ship is at sea, or in the few ports where local

law allows gambling. Some ships close the casino during the day, and closing time is often around 2 or 3 a.m.

On Regal Princess in October 2026, the daily hours flyer showed the slots staying open, "stay and play," at some ports, and opening shortly after sailing at others. Hours change by ship and port, so pick up the flyer or check the app each day.

This is why Chapter 2 divides your budget by sea days. Most of your play happens at sea.

Charging play to your room, and smoking

Charging play to your room, convenience fees, and credit lines are covered in Chapter 21. Each line's smoking policy is in Chapter 23.

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CHAPTER 23

Casino Manners, Casino Hosts, and Tournaments

A ship casino is friendlier than most land casinos, but it has its own customs. Knowing them makes you more comfortable, and knowing the casino host can be worth real money. Bingo and keno are in Chapter 14.

Table manners

- **Put cash flat on the table.** Do not hand money to the dealer. Lay it on the felt between bets and the dealer will change it for chips.
- **Wait for the dealer's signal** before you bet, and do not touch your bet once the hand or roll has started.
- **Keep your phone off the table.** Most casinos do not allow phones on the felt during play.
- **Hand over your card when you sit down,** so your play is rated (Chapter 16).
- **Ask before you use a strategy card.** Many casinos allow a basic strategy card at the blackjack table, but ask the dealer first. The cards at the back of this book are made for this.
- **At craps,** when you shoot, throw both dice so they hit the far wall. Keep your hands out of the way while the dice are rolling.

- **Tipping the dealer** for good service or after a win is customary and appreciated. No cruise line publishes guidance on how much. Many players tip a small chip after a good hand, or place a small bet for the dealer.

Typical table limits on ships

No cruise line publishes its table limits, but cruise press reports these patterns:

- Blackjack usually starts at $5 or $6, and you rarely see minimums above $10 to $25.
- **Most ship blackjack tables pay 6 to 5.** Look for the higher-limit tables that pay 3 to 2 (Chapter 10 explains why it matters).
- Roulette wheels on ships are usually double zero (Chapter 12).
- **Ship video poker usually has weak pay tables,** commonly 6/5 to 7/5 Jacks or Better rather than the full-pay 9/6 (Chapter 9).

Your casino host

The casino host is the person who looks after regular players. The host can explain the certificate chart, check your points, set up free lessons, and help with future casino bookings.

- **Introduce yourself early in the cruise.** Ask for the certificate chart for your sailing (Chapter 18).
- **Check in at the end of your final evening of play.** One writer at The Points Guy wrote that they should have checked with the host at the end of their final night.

- **Ask the questions in Chapter 18,** and write down the answers with the host's name and the date.
- **Free lessons.** Norwegian offers free table and slot lessons through its casino hosts. Holland America says its hosts and staff will teach you how to play. Cunard offers tutorials on Queen Mary 2.

Tournaments

- **Norwegian** runs daily slot, blackjack, and Texas Hold'em tournaments, plus big events such as a $200,000 Winner Take All Slot Tournament (qualify on board or buy in for $500, age 21 and up), a $100,000 Winner Take All Blackjack event, and a $700,000 Poker Challenge with a $1,150 main-event entry.
- **Royal Caribbean** runs tournaments on every cruise, along with hot seat draws, scratch cards, and raffles.
- **Holland America** includes free tournament entry at its Tournaments level.

Strategy, such as it is. Jean Scott, writing for the Las Vegas Advisor, explains that in slot tournaments "skill (such as it is) is a factor only when speed of play matters," and that "luck is the only factor" in the more common tournaments where speed does not matter. In a timed tournament, play fast and do not stop to celebrate. Count the entry fee as part of your casino budget.

Smoking in the casino

Line	Policy as reported
Norwegian (official)	Smoking rooms inside the casino on Norwegian Bliss, Joy, and Encore. On other ships, active players may smoke cigarettes and e-cigarettes in the casino during gaming hours. No cigars or pipes.
Holland America (official)	Non-smoking casinos on Noordam and Zuiderdam. On other ships, smoking only in designated areas for active players.
Princess (press)	The casino is normally non-smoking, with a designated smoking section of slot machines.
Carnival (press)	No smoking in the casino unless you are seated and playing.
Royal Caribbean (press)	Typically a smoking casino with a small non-smoking section. No smoking in the casino on cruises from Australia and the UK.
Celebrity, Cunard, Oceania, Regent and others (press)	No smoking in the casino.

Policies change. If smoke bothers you, check your ship's current rules before you book.

Free drinks

Carnival lists free drinks while you play as a Players Club benefit. Travel press reports that Celebrity gives complimentary casino drinks at all tiers. Chapter 4 explains why the free drinks are worth a second thought.

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CHAPTER 24

The Inside Scoop: How the House Wins, and How Smart Players Win

This is the chapter I would want from a friend who worked in a casino. It shows you the casino's side of the table, then what smart players do that is perfectly legal, what gets people thrown out, and the rumors you will hear on board, each checked against what is actually published.

How the casino keeps score

Casinos use a handful of words you will never see on the casino floor. Once you know them, a lot of things make sense.

- **Handle or coin-in:** every dollar bet, including winnings you bet again. It is not what you lose and not what the casino keeps.
- **Drop:** the cash and chips players buy at a table.
- **Win:** what the casino actually keeps after paying winners.
- **Hold:** win divided by drop at tables, or by coin-in at slots.
- **Theoretical loss, or "theo":** what you are expected to lose over time. Your average bet, times how many bets an hour, times hours played, times the house edge. As a gaming industry explainer puts it, theo is "driven by bet size, speed, and time, not by whether a session wins."

- **Comp rate:** the share of your theo the casino gives back as rewards. Land-casino commentary puts a common range at "roughly 20% to 40% of theoretical loss." No cruise line publishes its own.

What it adds up to on a ship. The cruise site Cruzely worked out that reaching Royal Caribbean's Prime tier on slots means playing $12,500 through the machines, and at an assumed 8% house edge, "your expected loss is $1,000." That is almost exactly my own budget, and it matches what Chapter 3 shows.

A real year of "free" cruises. In July 2026, a Royal Caribbean Blog writer published her full year of Club Royale cruising: $6,329.48 in casino losses plus $3,305.34 in taxes and fees, "$9,634 out of pocket" in total. Free cruises are not free. They can still be a good deal, if that money is what you would have spent on vacations anyway.

Why cruise lines give away cruises

Cruise companies earn a large share of their money on board. Carnival Corporation's annual report says 34% of its cruise revenue in 2024 came from onboard goods and services, with casino gaming one item on the list. Royal Caribbean's annual report lists gaming among its onboard revenues, which were about 30% of total revenue. Neither company breaks out how much the casinos earn.

An empty cabin earns nothing. A casino player in that cabin spends on the ship and plays in the casino. That is the trade: they fill a cabin, and you bring your play.

How smart players win, legally

1. **Play the lowest-edge games.** It is the single biggest thing you control (Chapter 3).
2. **Use the right strategy.** Basic strategy at blackjack and correct play at video poker cut the house edge to almost nothing on good rules. The cards at the back of this book are made for this.
3. **Look for better rules and pay tables.** A 3 to 2 blackjack table, a single-zero roulette wheel, or a full-pay video poker machine is worth walking the casino floor to find.
4. **Stack promotions on low-edge play.** Professional video poker player Bob Dancer once bought a Norwegian package that came with $125 in free play. He played a weaker 8/5 Jacks or Better machine and still counted it a good deal, because the free play's value covered the gap.
5. **Hunt must-hit-by meters and persistence machines** carefully, within your budget (Chapter 8).
6. **Count cards, if you can.** Card counting is not illegal in most places, including the United States and the UK, but casinos can ban players for it, and automatic shufflers make it impossible. I found no cruise line policy on counters. Expect shuffling machines.
7. **Combine your offers.** The Points Guy reports that two matching interior comps can sometimes be exchanged for one balcony cabin. Ask casino reservations.
8. **Use the matching programs** to start offers on a new line (Chapter 17).

9. **Earn just enough, then stop.** One long-time casino cruiser told Cruise Passenger, "I played just enough to earn a complimentary interior cabin. Then I stop playing." The same article warns: "The casino house will always win." That is the heart of my own method.

What gets you banned, or worse

Nevada's gaming law is a good example of what most casinos treat as cheating:

- **Past-posting:** placing or raising a bet after you know the result.
- **Devices:** any device that analyzes the odds of the game. Using hidden technology is cheating.
- **Collusion:** working with other players or staff to cheat.

Edge sorting is a newer lesson. Professional gambler Phil Ivey won millions at baccarat by spotting tiny flaws in the backs of the cards. The UK Supreme Court ruled unanimously that the London casino Crockfords did not have to pay him about £7.7 million, and a U.S. judge ordered him to return $10.1 million to the Borgata in Atlantic City. Clever is not the same as allowed.

Not showing up counts against you too. Celebrity's casino offer terms say a guest who "fails to check in at the pier may be suspended from future offers."

Rumors you will hear on board

Rumor	What the evidence says
"Play on embarkation day or the last night for better offers."	**No evidence.** On Princess, play on the last night does not even count toward Sea You Soon. A Royal Caribbean casino host said everyone 18 and up gets "mystery FreePlay" on the first two days, which may be where this one started.
"Offers depend on what you play per day, not per cruise."	**Unconfirmed.** The offer-matching service URComped says each line "uses its own formula based on your average daily play, bet size, and time played." No cruise line has confirmed it. A Royal Caribbean host said the onboard certificate is based "solely" on what you earn on that cruise.
"Book through the casino host for better perks."	**Mixed player stories only.**
"Lose big and you'll get bigger offers."	**False, as far as anything published shows.** Every published earn rate is based on how much you bet, not how much you lose. The Royal Caribbean Blog says "it doesn't matter if you win or lose," and adds that "no one knows exactly" the casino's math.
"Ship slots are tighter than land casinos."	**Unproven either way.** The Las Vegas Advisor says cruise casinos are "fairly notorious" for poor paybacks. The cruise industry association, CLIA, says in its published policies that ship gaming equipment must "meet the regulatory standards of the Nevada Gaming Control Board or other licensed jurisdiction for payback and internal software." No line publishes its actual payback. Chapter 5 covers what is known.
"Book a balcony and your offers get better."	**No evidence found.**

Rumor	What the evidence says
"If you don't use your offers, they get worse."	**Partly true.** No-shows are officially penalized. Simply not booking an offer has not been shown to hurt you. Low play on a comp cruise may slow your offers, according to the Royal Caribbean Blog.

One more thing the cruise lines do not advertise

I found no cruise line terms that say what happens to a casino comp if a cruise is cut short or you have to leave the ship for medical reasons. If it happens to you, ask the casino host and casino reservations directly, and get the answer in writing.

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CHAPTER 25

Choosing Your Sailing, and Staying Safe

The cruise you pick changes how much casino time you get, which games are on board, and even whether the casino opens at all. And because casino offers are valuable, they attract scammers. This chapter covers both.

Sea days are casino days

- **Casinos close in port,** with very few exceptions. Royal Caribbean says its casino "must close when docked in a port," except at its private island, Perfect Day at CocoCay, where it says the casino can stay open while the ship is in port there. MSC says its casinos stay open at its private island, Ocean Cay. On my own Regal Princess sailing, the daily hours flyer showed the slots open at some ports too (Chapter 22), so pick up the flyer every day.
- **More sea days means more casino hours.** A cruise heavy on ports gives you less time to earn points without rushing.
- **The busiest times.** Royal Caribbean says its casinos are busiest from about 7 p.m. to midnight, and on sea day afternoons. Tables usually open around 10 a.m. on sea days, and casinos usually close around 2 or 3 a.m.
- **Longer cruises often have their own certificate charts.** Princess's Sea You Soon rewards are banded by cruise length, and the chart I photographed was for cruises of up

to seven days (Chapter 18). Ask for the chart for your sailing length.

Hawaii and Alaska

- **Hawaii:** under federal law, voyages that begin and end in Hawaii cannot use gambling devices, and casinos are closed in Hawaiian waters. Ships sailing to and from the mainland typically open their casinos in international waters. Norwegian's Pride of America, which sails within Hawaii, has no casino.
- **Alaska:** federal law allows casinos on qualifying Alaska cruises, but Alaska can prohibit play while a ship is docked or within 3 nautical miles of a scheduled port. Alaska taxes shipboard gambling at 33% of the casino's gross gambling income. The minimum age is 21 on Alaska sailings for Royal Caribbean and Celebrity.

The biggest ship casinos

Few lines publish casino sizes. Princess says the casino on **Sun Princess** is "nearly 9,000 square feet," with 227 slot machines and 13 live tables, its largest ever. Royal Caribbean says **Harmony of the Seas** has the largest casino in its fleet after its recent upgrade; press reports more than 500 slot machines and 37 table games. Royal Caribbean says it has "more than 6,000" slot machines fleetwide, and MSC "over 2,000."

A bigger casino means more choice: more chance of finding a 3 to 2 blackjack table, a better video poker pay table, or a single-zero wheel.

Sports betting and electronic table games

- **MSC** began sports betting on seven ships in September 2025 through Playtech, at self-service terminals and mobile tills linked to your onboard account.
- **Carnival Corporation** announced BetMGM sports betting in 2022 for more than 50 ships across Carnival, Holland America, and Princess. Their current pages do not say whether it is still offered. Ask on board.
- **Royal Caribbean** does not offer sports betting, according to a betting industry site.
- **Electronic table games** (machine versions of roulette, craps, or blackjack) count toward points on Royal Caribbean, whose Club Royale terms list "electronic table games" among tracked devices. Other lines do not say. The math is the same as the live game, so check whether an electronic roulette wheel is single or double zero.

Land casinos near the ports

- **Nassau, Bahamas:** the casino at Atlantis on Paradise Island is about two miles from the cruise port. A shared taxi is about $4 per person each way, and the casino is free to enter for ages 18 and up.
- **Fort Lauderdale:** the Seminole Hard Rock Hotel & Casino Hollywood is near Port Everglades. It is where my Hard Rock casino offer came from (Chapter 19).
- **St. Maarten:** players report several casinos on or near Front Street in Philipsburg. Those reports are older, so check before you go.
- **Galveston:** commercial casinos are illegal in Texas.

Casino accessibility

- **Royal Caribbean** lists "Accessible Blackjack tables in the casino" on its accessible cruising page, and says its public rooms have entrances with gradual inclines.
- **Carnival** offers braille bingo cards, and large print on request for its daily newsletter and dining menus.
- **Princess** offers large print, braille, and electronic menus with 60 days' notice.
- **The law:** the U.S. Supreme Court ruled in 2005 (*Spector v. Norwegian Cruise Line*) that the Americans with Disabilities Act applies to foreign-flag cruise ships in U.S. waters, with limits on structural changes. On land, a U.S. Justice Department settlement with a Mississippi casino set a goal that at least 5% of gaming tables be accessible.
- **What to ask for:** a removable stool at a slot machine, a lower table seat, or help reaching a machine. No line publishes these details, so ask the casino host or Guest Services, ideally before you sail. My sister site, sailsanyway.com, covers accessible cruising in depth.

Photos and video in the casino

- **Royal Caribbean** says "some photography is allowed," but "shooting video footage is strictly prohibited," and phones are not allowed while you play table games.
- **Norwegian** allows personal photos and video but says guests must not intentionally photograph or record other guests or crew.
- Other lines do not publish casino rules. Ask first, and never photograph other players' screens or faces.

Scams: how to tell a real casino offer from a fake

Casino offers are valuable, and scammers know it.

- **The Federal Trade Commission** warns that "a legitimate company won't ask you to pay for a free prize," and that anyone demanding payment by wire transfer, gift card, or cryptocurrency is running a scam, "every time." It has gone after "free cruise" robocall schemes.
- **AARP's Fraud Watch Network** warns that fake "free" trips can leave you paying taxes and fees, and that criminals buy ads and build fake websites. AARP advises booking through the cruise line's own website and checking the booking number with the line. Its fraud helpline is **877-908-3360**.
- **The FBI** received 201,266 internet crime complaints from people 60 and older in 2025, with $7.748 billion in losses. Report fraud at **ic3.gov**.
- **Virgin Voyages** says it "will never call you to request personal details," and that an email pressuring you to act fast or threatening to cancel your voyage is not from Virgin.
- **Norwegian** was investigating phishing emails in October 2026 that contained real booking details and asked for credit card verification, according to cruise press. Norwegian's official emails end in @ncl.com or @nclcorp.com.

How to check an offer:

1. Never click a link or call a number in an unexpected email, text, or call.

2. Log in to the cruise line's own website or app, and look for the offer in your casino account.
3. Or call the line's casino department directly, using a number from the line's own website:

- Royal Caribbean Casino Royale: 1-888-561-2234

- Celebrity Blue Chip Club: 844-418-6824

- Norwegian Casinos at Sea: 1-877-PLAY-NCL (1-877-752-9625)

- Carnival publishes no casino phone number; ask your casino host on board.

1. Never pay a "fee" to receive a free cruise. Taxes and fees are paid to the cruise line when you book, not to someone who calls you.

Phone numbers change. Check them on the line's website before you call.

Sources for Chapter 25

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Cut-Out Strategy Cards

Cut along the dashed lines, laminate, and keep them with your ship card. Many casinos let you use a basic strategy card at the blackjack table, but ask the dealer first. Every card is checked against the published math in this book's chapters.

Before you use any card, read the table or machine. Ships do not publish their rules. Look at the felt for 3 to 2 or 6 to 5, and whether the dealer hits soft 17. Look at the video poker glass for the full house and flush pays.

Each card is printed on a right-hand page with a blank back, so you can cut it out without losing anything on the other side. Laminate it, punch a hole in the corner, and clip it to your lanyard.

Slots · Make Your Money Last, Earn Your Points

- **Card in first.** Insert or tap your cruise card before the first spin. No card, no points.
- **Same bet, bigger denomination.** In Nevada, pennies kept 8.86%, quarters 7.62%, $1 machines 6.26% (12 months to Aug 2026). $2 on a $1 machine usually costs less over time than $2 on a penny machine. On a multi-denomination machine, try the higher setting, but check what your $2 still buys.
- **Read the help screen.** Bet max only if it unlocks the top award, a progressive, or a feature. Otherwise bet less.
- **Points are per dollar, not per spin.** Bigger bets earn points no faster per dollar, they just burn your budget faster.
- **Slow down.** Fewer spins an hour = less lost per hour.
- **Watch the credit meter, not the music.** Many "wins" pay back less than you bet.
- **Nothing is "due."** No hot or cold cycles. The stop button and the handle change nothing.
- **Must-hit-by meters and persistence games:** read the rules, set a limit before you start, never chase "almost full."
- **No points on FreePlay.** Play it on the best game it is allowed on, before the last night.

Ship slot paybacks are not published. Use the land numbers as your guide.

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Blackjack Basic Strategy · Dealer HITS soft 17 · 4 to 8 decks · double after split · no surrender

H Hit · **S** Stand · **D** Double (if not allowed, hit) · **Ds** Double (if not allowed, stand) · **P** Split

Hard	2	3	4	5	6	7	8	9	10	A
5 to 8	H	H	H	H	H	H	H	H	H	H
9	H	D	D	D	D	H	H	H	H	H
10	D	D	D	D	D	D	D	D	H	H
11	D	D	D	D	D	D	D	D	D	D
12	H	H	S	S	S	H	H	H	H	H
13 to 16	S	S	S	S	S	H	H	H	H	H
17 or more	S	S	S	S	S	S	S	S	S	S

Soft	2	3	4	5	6	7	8	9	10	A
A,2 or A,3	H	H	H	D	D	H	H	H	H	H
A,4 or A,5	H	H	D	D	D	H	H	H	H	H
A,6	H	D	D	D	D	H	H	H	H	H
A,7	Ds	Ds	Ds	Ds	Ds	S	S	H	H	H
A,8	S	S	S	S	Ds	S	S	S	S	S
A,9	S	S	S	S	S	S	S	S	S	S

Pairs	2	3	4	5	6	7	8	9	10	A
A,A	P	P	P	P	P	P	P	P	P	P
10,10	S	S	S	S	S	S	S	S	S	S
9,9	P	P	P	P	P	S	P	P	S	S
8,8	P	P	P	P	P	P	P	P	P	P
7,7	P	P	P	P	P	P	H	H	H	H
6,6	P	P	P	P	P	H	H	H	H	H
5,5	D	D	D	D	D	D	D	D	H	H
4,4	H	H	H	P	P	H	H	H	H	H
2,2 or 3,3	P	P	P	P	P	P	H	H	H	H

If the dealer STANDS on soft 17: hit 11 vs ace; stand on A,7 vs 2; stand on A,8 vs 6.

If you can't double after splitting: hit 2,2 and 3,3 vs 2 or 3; hit 4,4 vs 5 or 6; hit 6,6 vs 2.

Never take insurance or even money. Look for tables that pay 3 to 2, not 6 to 5. Skip the side bets.

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Video Poker · 9/6 Jacks or Better

Check the glass: full house pays 9 and flush pays 6 for one coin = full pay (99.54%). 8/5 = 97.30%. 7/5 = 96.15%. 6/5 = 95.00%.

Always bet 5 coins (the royal pays 4,000 instead of 1,250). Too much? Drop a denomination.

Hold the highest line that matches your hand:

1. Four of a kind, straight flush, royal flush
2. 4 to a royal flush
3. Three of a kind, straight, flush, full house
4. 4 to a straight flush
5. Two pair
6. High pair (jacks or better)
7. 3 to a royal flush
8. 4 to a flush
9. Low pair (2s to 10s)
10. 4 to an outside straight
11. 2 suited high cards
12. 3 to a straight flush
13. 2 unsuited high cards (if more than 2, keep the lowest 2)
14. Suited 10/J, 10/Q, or 10/K
15. One high card
16. Discard everything

High cards: J, Q, K, A. **Never** keep a suited 10 and ace (keep the ace). **Never** keep a kicker with a pair.

Exact for 9/6 Jacks or Better (99.46% with this list). Close on 8/5, 7/5, 6/5. Not for Bonus Poker or Deuces Wild.

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Craps · The Best Bets on the Ship

1. **Pass Line** (or **Come**), then **take the odds** behind it. The odds bet has **0% house edge**.
2. Want more action? **Place the 6 and 8** in multiples of $6 (pays 7 to 6, 1.52%).
3. Dark side: **Don't Pass / Don't Come**, then **lay odds**.

Point	Odds pay	Lay odds pay
4 or 10	2 to 1	1 to 2
5 or 9	3 to 2	2 to 3
6 or 8	6 to 5	5 to 6

Pass with 3-4-5x odds = 0.374% house edge. Flat Pass alone = 1.41%.

Skip: Big 6 or 8 (9.09%), hardways (9.09% to 11.11%), Any Craps (11.11%), yo (11.11%), Horn (12.5%), 2 or 12 (13.89%), Any Seven (16.67%).

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Roulette and Baccarat

Roulette

- **Single zero wheel: 2.70%.** Double zero: 5.26%. Triple zero: 7.69%. Play the single zero if the ship has one.
- **Never bet 0-00-1-2-3** (the five-number bet, 7.89%).
- **No system works.** Martingale, Fibonacci, D'Alembert, James Bond: every one still loses the house edge on every dollar bet.
- Red/black and dozens make your money last more smoothly than single numbers. Same cost, smaller swings.

Baccarat

- **Bet Banker every time** (1.06%). Player is second best (1.24%).
- **Never bet Tie** (14.36%). "9 for 1" is the same as 8 to 1.
- EZ Baccarat Banker: about 1.02%. Skip Dragon 7 (7.61%) and Panda 8 (10.19%).
- Scorecards and patterns mean nothing.

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Three Card Poker and Ultimate Texas Hold'em

Three Card Poker

- **Play with Queen-6-4 or better. Fold anything worse.**
- Pairplus: look for a flush paying **4** (2.32%), not 3 (7.28%).

Ultimate Texas Hold'em: one raise per hand

- **Before the flop, raise 4x with:** any pair 3-3 or higher · any ace · any suited king · unsuited K-5 or better · suited Q-6 or better · unsuited Q-8 or better · suited J-8 or better · unsuited J-10. **Never raise 3x.**
- **After the flop, raise 2x with:** two pair or better · a hidden pair (not pocket 2s) · four to a flush with a hidden 10 or better in that suit.
- **On the river, raise 1x with:** a hidden pair or better · or fewer than 21 dealer cards that beat you. **Otherwise fold.**
- Trips side bet: OK only on the 50-40-30-9-7-4-3 table (0.90%).

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Let It Ride, Caribbean Stud, Mississippi Stud, Casino War

Let It Ride: keep the bet riding with...

- **3 cards:** a paying hand (10s or better) · 3 to a royal · 3 suited in a row (not 2-3-4 or A-2-3) · 3 to a straight flush with one gap and one card 10+ · 3 to a straight flush with two gaps and two cards 10+.
- **4 cards:** a paying hand · 4 to a flush · 4 to an outside straight · 4 to an inside straight with four cards 10+.
- Otherwise **pull it back.**

Caribbean Stud

- Raise with a pair or better. Fold below ace-king.
- With ace-king, raise if: the dealer's 2 to queen matches one of your cards · or the dealer shows an ace or king and you hold a queen or jack · or the dealer's card matches none of yours, you hold a queen, and the dealer's card is lower than your 4th-highest card.
- Skip the progressive (about 26%).

Mississippi Stud (J to A = 2 points, 6 to 10 = 1, 2 to 5 = 0; the full draw rules are in Chapter 13)

- **2 cards:** raise 3x with any pair; 1x with 2+ points or suited 6-5; else fold.
- **3 cards:** 3x with a paying hand (6s or better) or a strong straight flush draw; 1x with three suited cards, a low pair, 3+ points, or a good straight draw; else fold.
- **4 cards:** 3x with a paying hand, 4 to a flush, or 4 to an outside straight 8-high+; 1x with any other straight draw, a low pair, or 4+ points; else fold.

Casino War: always go to war on a tie. Never bet the Tie (18.65%).

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My Casino Rules

My Casino Rules	Fill in at home
My total budget for this cruise	$
My daily limit	$
My session limit	$
Half of any win over this goes to the safe	$
Who holds my reserve money	
I will never use the casino ATM or a cash advance	Initial:
If I want to raise my budget, I wait 24 hours	Initial:

Help, free and confidential: 1-800-MY-RESET (1-800-697-3738)

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Glossary

Term	What it means
Basic strategy	The mathematically best play for every blackjack hand (Chapter 10).
Casino host	The casino staff member who looks after regular players, explains certificates, and helps with offers.
Certificate (instant reward)	A cruise or reward you earn on board by reaching a set number of points on that sailing (Chapter 18).
Coin-in (handle)	Every dollar you bet, including winnings you bet again.
Comp	Short for complimentary. Anything the casino gives you free because of your play.
Comp rate	The share of your theoretical loss the casino gives back as rewards (Chapter 24).
Denomination	The value of one credit on a machine: 1 cent, 5 cents, 25 cents, $1, and so on (Chapter 6).
Drop	The cash and chips players buy at a table game.
Element of risk	Your expected loss divided by everything you bet, including raises. Used to compare poker-style table games.
Expected loss	Total amount bet times the house edge. What you lose on average over time.
FreePlay	Casino credit you can play but not cash out (Chapter 21).
H17 / S17	Whether the blackjack dealer hits (H17) or stands (S17) on a soft 17. Printed on the felt.
Hit frequency	How often a slot spin pays anything at all.

Term	What it means
Hold	The share of money played that the casino keeps.
House edge	The share of every bet the casino expects to keep over the long run (Chapter 3).
Losses disguised as wins	A slot "win" that pays back less than you bet, with lights and music anyway (Chapter 4).
Must-hit-by progressive	A jackpot that must pay before its meter reaches a posted top amount (Chapter 7).
Near miss	A losing result that looks close to a win, like two jackpot symbols and a third just off the line (Chapter 4).
Odds bet	The craps bet behind a Pass or Come bet that pays true odds, with no house edge (Chapter 11).
PAR sheet	A slot manufacturer's confidential math document for a game (Chapter 5).
Pay table	The list of what each winning hand or symbol pays. On video poker it tells you the game's return (Chapter 9).
Payback (return to player)	The share of money played a machine is designed to pay back over its life.
Persistence machine	A slot that saves progress, such as a meter or collected symbols, from spin to spin (Chapter 8).
Points (tier credits)	What you earn for your play. Most lines give a point per $2 to $15 played, depending on line and game (Chapter 17).
Random number generator (RNG)	The computer program that decides every slot result (Chapter 5).
Soft hand	In blackjack, a hand with an ace counted as 11, such as ace-6 (soft 17).
Theoretical loss ("theo")	What the casino expects to win from your play, whatever actually happened (Chapter 16).
Tier	Your status level in a casino program, such as Prime or Signature (Chapter 17).

Term	What it means
Tier match	A program where a cruise line looks at offers you earned elsewhere (Chapter 17).
Virtual reel	The larger set of stops inside the computer that a slot's visible reel is mapped to (Chapter 5).
Volatility	How wildly a game's results swing. High volatility means rarer, bigger wins.
W-2G	The IRS form a casino issues for a reportable win (Chapter 22).

My Casino Log

Fill in one line for every session. It keeps your memory honest (Chapter 4), shows you what each point really cost (Chapter 15), and gives you the record the IRS asks for (Chapter 22).

Date	Ship	Game	Money in	Money out	Points	Notes

Come Aboard: Free Guides at aicruisegranny.com

This book covers the casino. My website covers the rest of the ship.

Casino programs, prices, and rules change all the time. Every page on aicruisegranny.com is dated and lists its sources, so you can check what has changed before you sail.



Scan to visit aicruisegranny.com

- **The Casino Cruise Tracker,** a free printable log for your bankroll, points, and offers.
- **Printable port guides,** from Cozumel to Skagway.
- **The free Cruise Packing Guide and Checklist,** including scooters, walkers, and CPAP machines.
- **What a cruise really costs,** from gratuities to Wi-Fi, and a drink package calculator.
- **Booking Made Easy:** every booking step in order, with its deadline.
- **Videos in seasons.** Season 2, "Comped," is all about casino cruises.
- **Sails Anyway,** my sister site for cruising with mobility needs.

Join Cruise Granny™'s Crew, free: one sign-up unlocks every guide, and you get new ones first.

Scan It: Cruise Casino Program Pages

Point your phone's camera at a code to open that line's official casino page. Check it before every cruise, because earn rates, tiers, and perks change. Links were checked in October 2026; if a code stops working, search the program name on the line's website.

Cruise Granny™: free guides



aicruisegranny.com

Royal Caribbean: Club Royale



royalcaribbean.com

Royal Caribbean: Rewards Match



royalcaribbean.com

Celebrity: Blue Chip Club



celebritycruises.com

Princess: Princess Casino



princess.com

Princess: Tier Match



princess.com

Carnival: Players Club



carnival.com

Carnival: Fun Match



carnival.com

Holland America: Players Club



hollandamerica.com

Norwegian, Oceania, Regent: Casinos at Sea



ncl.com

Virgin Voyages: Sea Rollers Rewards



virginvoyages.com

MSC Cruises: MSC Casino



msccruisesusa.com

Cunard: Casino



cunard.com

Free, confidential help: 1-800-MY-RESET



1800myreset.org

About the Author

Cruise Granny™ is a semi-retired grandmother who sails three to four times a year, almost always on casino offers, and is building toward six. She has played cruise ship casinos on Carnival, Royal Caribbean, Celebrity, and Princess, and receives hundreds of cruise offers a year based on her play.

She is not a casino employee, a professional gambler, or a financial advisor. She is a regular player who learned the math, kept her budget, made her share of mistakes, and decided to write down everything she wished someone had told her.

She shares free cruise guides, port guides, and checklists at **aicruisegranny.com**, together with her AI twin, AI Cruise Granny™. Scan the first code on the "Scan It" page to go straight there.

TRAVEL / CRUISES · GAMES / GAMBLING

Every ship's casino is built to win. Here is how to make it pay you back.

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INSIDE, WITH EVERY SOURCE LISTED

- **How slot machines really work,** and the $2 question: is it cheaper to bet $2 on a penny machine or a dollar machine?
- **Jacks or Better, card by card,** plus blackjack, craps, roulette, baccarat and the poker-style table games
- **Every cruise line's casino program side by side:** points, tiers, and what a point really costs you
- **The offers nobody publishes,** what a "free" cruise really costs once taxes, port fees and gratuities are added, and her real numbers from eight sailings
- **The psychology of gambling,** taxes at sea, casino manners, and how to spot a fake offer
- **8 cut-out strategy cards** to laminate and take on board



Cruise Granny™ shares cruise tips for real travelers, from first-timers to seniors and anyone who needs a little extra help on board, at aicruisegranny.com and with her AI twin, AI Cruise Granny™.

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ISBN 979-8-9823815-0-7
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