

# Contract Rummy

3-8 players

104 cards

Difficulty: Medium

Duration: Long

Complete each round's meld contract and have the lowest penalty score after 7 rounds.

## SETUP

- Use two decks with Jokers.
- Deal 10 cards (rounds 1-4) or 12 cards (rounds 5-7).

## SCORING

- Cards left in hand are penalty points.
- Number cards = 5 pts, face cards = 10 pts, Aces/Jokers = 15 pts.

*Tip: Focus solely on completing the contract before trying to lay off extra cards.*

## ON YOUR TURN

- Draw from stock or discard pile.
- Lay down contract if met, then optionally lay off cards.
- Discard one card to end turn.

Contract Rummy is a Rummy variant played over seven rounds, each with a specific meld requirement or contract that must be fulfilled before a player can lay down any cards. The contracts escalate in difficulty from round to round, requiring progressively more complex combinations of sets and runs. It is a game that rewards patience and careful hand management.

## Objective

Complete the required contract for each round and have the lowest total score after all seven rounds. Points are penalty points from cards left in hand.

## Setup

1. **Players:** 3-8
2. **Deck:** Two standard 52-card decks with Jokers (108 cards total) for up to 5 players; add a third deck for 6-8 players
3. **Deal:** 10 cards in rounds 1-4, 12 cards in rounds 5-7. Place remaining cards as stock pile; turn one card up for the discard pile.

## Gameplay

1. **Contracts by round:** Round 1: two sets of 3. Round 2: one set of 3 and one run of 4. Round 3: two runs of 4. Round 4: three sets of 3. Round 5: two sets of 3 and one run of 4. Round 6: one set of 3 and two runs of 4. Round 7: three runs of 4 (no discard to go out).
2. **Draw:** Draw one card from the stock or the top card of the discard pile.
3. **Contract fulfillment:** You must lay down the exact contract requirement before you can lay off cards on other melds.
4. **Lay off:** Once your contract is down, you may add cards to any melds on the table on subsequent turns.
5. **Discard:** End your turn by discarding one card (except when going out in round 7).
6. **Jokers:** Jokers are wild and can substitute for any card in a meld. A Joker in a meld can be replaced by the card it represents.

## Scoring

1. **Number cards (2-9):** 5 points each.
2. **10s, Jacks, Queens, Kings:** 10 points each.
3. **Aces:** 15 points each.
4. **Jokers:** 15 points each if left in hand.
5. **Round penalty:** Total value of cards remaining in hand at end of each round.
6. **Winner:** Lowest cumulative score after all seven rounds.

## Variations

---

- **Progressive Rummy:** Similar contracts but with different meld requirements in each round.
- **Frustration Rummy:** Adds buying rules where out-of-turn players can claim discard pile cards.
- **Custom contracts:** Create your own contract requirements for each round to vary difficulty.

## Tips and Strategies

---

- Focus on completing your contract before worrying about laying off cards.
- Hold Jokers for difficult rounds where runs are harder to complete.
- Keep track of which cards have been played to know what is still available.
- In later rounds with 12 cards, you have more flexibility to build multiple melds simultaneously.

## Tips & Strategy

---

Prioritize completing the contract for each round before anything else. Save Jokers for the hardest contracts. Keep mental note of cards that have been played or discarded to optimize your draws.

The most important strategic decision is when to pick from the discard pile versus the stock. Taking a visible card reveals information to opponents, so only do it when it directly completes part of your contract.