

Spanish 21

2-7 players

52 cards

Difficulty: Medium

Duration: Medium

Beat the dealer's hand without going over 21, with bonus payouts for multi-card 21 combinations.

SETUP

- 1-7 players against the dealer.
- Uses 48-card Spanish decks (standard deck minus all 10-spot cards).
- Deal 2 cards each; dealer has one face-down hole card.

SCORING

- Blackjack pays 3:2; five-card 21 pays 3:2; six-card 21 pays 2:1; seven+ card 21 pays 3:1.
- Suited 6-7-8 or 7-7-7 combos earn bonus payouts.

Tip: Hit more aggressively on hard 12-16 than in regular Blackjack — fewer 10s mean less chance of busting.

ON YOUR TURN

- Hit, Stand, Double Down (on any number of cards), Split, or Surrender.
- Double down rescue: surrender after doubling to save your original bet.
- Player 21 always beats dealer 21.

Spanish 21 is a Blackjack variant played with a modified deck that removes all four 10-spot cards (leaving face cards), giving the house a mathematical edge that is offset by a generous set of bonus payouts and player-friendly rules. Players can double down on any number of cards, surrender after doubling, and receive bonuses for specific 21 combinations.

Objective

Beat the dealer by getting a hand total closer to 21 without busting, with access to bonus payouts and flexible rules that are not available in standard Blackjack.

Setup

1. **Players:** 1 to 7 players against the dealer.
2. **Deck:** Six or eight Spanish decks — each deck is a standard 52-card deck with all four 10-spot cards removed, leaving 48 cards per deck.
3. **Deal:** Each player and the dealer receive 2 cards. The dealer's second card is face-down (hole card).

Gameplay

1. **Basic actions:** Hit, Stand, Double Down, Split, and Surrender work similarly to Blackjack.
2. **Double down on any count:** Unlike Blackjack, players can double down on any number of cards, not just two.
3. **Double down rescue:** Players may surrender after doubling down, forfeiting only the original bet (the double portion is returned).
4. **Late surrender:** Available on the first two cards against any dealer upcard.
5. **Re-splitting Aces:** Players may re-split Aces and hit split Aces, which is not allowed in most Blackjack games.
6. **Player 21 always wins:** A player's 21 always beats a dealer's 21, including against a dealer Blackjack if the player has a multi-card 21.

Scoring

- **Blackjack:** A natural Ace plus face card (Jack, Queen, King) pays 3:2 as usual.
- **Bonus 21 payouts:** Five-card 21 pays 3:2, six-card 21 pays 2:1, seven-or-more-card 21 pays 3:1.
- **Suited/matched 21:** Three 7s of the same suit pays 2:1. Three 7s of the same suit when the dealer shows a 7 pays a super bonus (typically \$1,000-\$5,000).
- **6-7-8 bonus:** A hand of 6-7-8 mixed suits pays 3:2, same suit pays 2:1, all spades pays 3:1.

Variations

- **Dealer hits soft 17:** Some tables have the dealer hit on soft 17, which slightly increases the house edge.
- **Match the Dealer:** A side bet that pays if one or both of the player's cards match the dealer's upcard in rank.

Tips and Strategies

- The removal of 10s means fewer natural 21s, so the bonus payouts are essential to offsetting the house edge.
- Double down more aggressively than in Blackjack because of the double down rescue option.
- Always hit on hard 12 through 16 more liberally, since the missing 10s reduce your chance of busting.

Tips & Strategy

The missing 10-spot cards change basic strategy significantly — hit more often on stiff hands since you are less likely to bust. Use the double down rescue as a safety net for aggressive doubles.

The absence of 10-spot cards means you should double down and hit more aggressively on hard totals than in standard Blackjack. The double down rescue provides a unique safety net.