

MISSISSIPPI STUD CHEAT SHEET

OPTIMAL STRATEGY REFERENCE CARD — TOOLSGAMBLING.COM — UPDATED MARCH 2026

4.91%

HOUSE EDGE

1.37%

ELEMENT OF RISK

500:1

ROYAL FLUSH

78%

HANDS YOU'LL LOSE

2-1-0 POINT SYSTEM

J Q K A = **2 pts**

6 7 8 9 10 = **1 pt**

2 3 4 5 = **0 pts**

Add both hole cards. Need **2+ points** to bet on 3rd Street.

Quick Examples

K♠ Q♦ 2+2 = 4 **Bet 1x ✓**

A♥ 7♣ 2+1 = 3 **Bet 1x ✓**

9♠ 8♦ 1+1 = 2 **Bet 1x ✓**

4♠ 9♦ 0+1 = 1 **Fold ✗**

2♠ 5♦ 0+0 = 0 **Fold ✗**

Exceptions: Any pair → 3x. Suited connectors 5-6+ → 1x. Suited 1-gappers 5-7+ → 1x.

PAYTABLE & HIT FREQUENCY

Hand	Payout	Frequency
Royal Flush	500:1	1 in 649,740
Straight Flush	100:1	1 in 72,193
Four of a Kind	40:1	1 in 4,165
Full House	10:1	1 in 694
Flush	6:1	1 in 509
Straight	4:1	1 in 255
Three of a Kind	3:1	1 in 47
Two Pair	2:1	1 in 21
Jacks or Better	1:1	1 in 13
Pair 6s-10s	Push	1 in 13
Pair 2s-5s	Loss	1 in 13
High Card	Loss	1 in 1.4

3RD STREET — YOUR 2 HOLE CARDS (MOST IMPORTANT DECISION)

Situation	Action	Example	Why
Any Pair	BET 3x	7♠ 7♥	Trips/quads upside is massive
2 High Cards (J+)	Bet 1x	K♠ Q♦	4 pts — paying pair potential
1 High + 1 Mid	Bet 1x	A♠ 8♦	3 pts — strong enough
2 Mid (suited)	Bet 1x	8♠ 9♠	Flush + straight potential
2 Mid (connected, offsuit)	Bet 1x	7♠ 8♦	2 pts from connectors
Suited connectors 5-6+	Bet 1x	6♥ 7♥	Straight flush draw
Suited one-gapper 5-7+	Bet 1x	5♠ 7♠	Hidden equity
Everything else	FOLD	2♠ 7♦	< 2 points, no draws

4TH STREET — 3 CARDS TOTAL

Situation	Action
Pair 6s+	BET 3x
Royal Flush Draw	BET 3x
SF Draw (no gaps)	BET 3x
Pair 2s-5s	Bet 1x
3 to a Flush	Bet 1x
3 to OESD	Bet 1x
3 High Cards	Bet 1x
2 High Cards	Bet 1x
Everything else	FOLD

5TH STREET — 4 CARDS TOTAL

Situation	Action
Pair 6s+	BET 3x
4 to a Flush	BET 3x
4 to Outside Straight	BET 3x
Any Pair (2s-5s)	Bet 1x
Inside Straight + 3 High	Bet 1x
Everything else	FOLD

GOLDEN RULE: Never bet 2x. Only 1x or 3x. Any pair = always 3x.

Need 2+ points to bet on 3rd Street • Fold early, fold often • 78% of hands will lose anyway

MISTAKES, BANKROLL & REFERENCE

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TOP 5 MISTAKES (DON'T DO THESE)

- ✗ **Folding small pairs (2s-5s)** — ANY pair is a 3x bet. Trips pay 3:1 on all streets. Cost: ~\$15/hr
- ✗ **Betting 2x** — No scenario is optimal for 2x. Go 1x or 3x. Cost: ~\$8/hr
- ✗ **Chasing inside straights** — Only 4 outs (8.5%). Only chase outside straights (8 outs = 17%)
- ✗ **Overvaluing suited cards** — 2♥ 7♥ is still a fold (1 pt). Need connectors or high cards
- ✗ **Playing side bets** — 3-Card Bonus: 3-7% edge. Progressive: 25%+. Both worse than base game

PRO STRATEGY TIPS

- ✓ **Pairs are ALWAYS profitable** — even 2-2. Upside (trips, quads) outweighs risk
- ✓ **Suited > offsuit** — but only for connectors and high cards, not random suited trash
- ✓ **Set session limits** — stop-loss 25 units, win-goal 30 units. Walk away, no exceptions
- ✓ **Use this cheat sheet at the table** — it's legal and encouraged by dealers
- ✓ **Element of risk (1.37%)** is your real cost — better than roulette and most slots

BANKROLL REQUIREMENTS

Ante	Minimum (50u)	Comfortable (100u)
\$5	\$250	\$500
\$10	\$500	\$1,000
\$25	\$1,250	\$2,500

Session Limits

Bankroll	Stop-Loss	Win Goal
50 units	-25 units	+30 units
100 units	-40 units	+50 units

MISSISSIPPI STUD VS OTHER GAMES

Game	House Edge	Variance
Blackjack (basic)	0.50%	Low
Three Card Poker	3.37%	Medium
Mississippi Stud	4.91%	High
European Roulette	2.70%	Medium
American Roulette	5.26%	Medium
Slots (avg)	5-15%	Very High

Expected loss: \$10 Ante × 4.91% × 50 hands/hr = **\$24.55/hr** (optimal) vs \$35+/hr (bad strategy)

SUITED VS UNSUITED — WHEN IT MATTERS

Hand	Suited	Unsuited	Why
5-6	Bet 1x	Bet 1x	Connected, 2 pts either way
6-8	Bet 1x	Fold (1 pt)	Suited adds flush draw equity
5-7	Bet 1x	Fold (0 pts)	Suited one-gapper exception
3-7	Fold	Fold	Not connected enough, too low
K-Q	Bet 1x	Bet 1x	4 points regardless of suit
4 to Flush (5th St)	BET 3x		~35% to complete flush

QUICK REFERENCE — DECISION MATRIX

Street	Bet 3x	Bet 1x	Fold
3rd (2 cards)	Any Pair	2+ pts, suited connectors 5-6+, suited 1-gappers 5-7+	Everything else
4th (3 cards)	Pair 6s+, Royal draw, SF draw	Low pair, 3-flush, 3-OESD, 2+ high cards	Everything else
5th (4 cards)	Pair 6s+, 4-flush, 4-OESD	Low pair, inside straight w/ 3 high	Everything else

REMEMBER: You will lose 78% of hands. That's normal. The profit comes from maximizing bets on the winning 22%.

toolsgambling.com — Free Mississippi Stud Strategy Cheat Sheet — Updated March 2026
Practice online: toolsgambling.com/blog/mississippi-stud-strategy-guide — This card is legal to use at any casino table.