Jacks or Better 40-20-9-6-5 — large print, front

Cut on the line. Laminate. 5 x 7 in — the large-print version; print this one if the small type is a strain.

JACKS OR BETTER 40-20-9-6-5

HOLD ORDER · HIGH CARD MEANS J Q K A

♠ ♥ ♦ ♣

CHECK THE GLASS FIRST these nine numbers must match your machine

RF	SF	4K	FH	FL	ST	3K	2P	JJ+
800	**40**	**20**	**9**	**6**	**5**	**3**	**2**	**1**

Different numbers? Wrong card. Get yours at **bitsandodds.com/video-poker/cheat-sheet/**

READ DOWN. HOLD THE FIRST LINE YOUR FIVE CARDS MAKE.	HOLD
1 **Royal flush**	**5**
2 **Straight flush**	**5**
3 **Four of a kind**	**4**
4 **4 to a royal flush**	**4**
5 **Full house**	**5**
6 **Flush**	**5**
7 **Straight**	**5**
8 **4 to a straight flush**	**4**
9 **Three of a kind**	**3**
10 **Two pair**	**4**
11 **High pair** (JJ–AA)	**2**
12 **3 to a royal flush**	**3**
13 **4 to a flush** 0–2 high cards	**4**
14 **4 to a straight** open	**4**
15 **Low pair** (22–TT)	**2**
16 **4 to a straight** inside, 1–4 high cards	**4**
17 **3 to a straight flush** except 2 ways, 0 high cards	**3**
18 **2 to a royal flush** except K-T, A-T	**2**
19 **K-Q-J unsuited**	**3**
20 **2 unsuited high cards**	**2**
21 **One high card**	**1**
22 **Nothing above** — draw five	**—**

This card returns 99.3945% Perfect play 99.5599% · gives up 0.1654 points

bitsandodds.com/video-poker/cheat-sheet/

© Voitto Virta LLC

Jacks or Better 40-20-9-6-5 — large print, back

Cut on the line. Laminate. 5 x 7 in — the large-print version; print this one if the small type is a strain.

HOW TO USE THIS CARD

Four steps

1. Check the nine payouts on the machine against the front of this card. A multi-denomination machine can change paytable when you change the denomination.
2. Bet five coins. Every return here assumes it; fewer cuts the royal to a fifth and costs about 1.4% of everything you put in.
3. Go down the front from line 1. Stop at the first line your five cards can make, hold exactly those, and draw.
4. If a line fits two ways, take the one with more high cards; if that ties, the lower cards. Q-J makes more straights than A-K.

The two terms

High card means J, Q, K or A — the ranks that pay when they pair up.

Completes N ways counts the ranks that finish a straight. Two ways is open at both ends: 4-5-6-7 takes a 3 or an 8. One way is a gutshot, and so is A-K-Q-J.

What this card is worth

Followed exactly, this card returns 99.3945% of everything you bet on 40-20-9-6-5, against 99.5599% for perfect play. It gives up 0.1654 points — one five-coin bet every 605 hands, or $1.24 an hour at quarters and 600 hands an hour.

No exceptions and no footnotes: a line earned its place or it is not here, which is why that is one number and not a range. Measured, not simulated, over all 2,598,960 deals against a solved table of every Jacks or Better hand.

Never hold these

- 3 to a flush
- 3 to a straight flush completes 2 ways, no high cards
- 4 to a straight inside, no high cards

800-40-20-9-6-5-3-2-1 Per coin at five coins bet · generated 2026-09-22

bitsandodds.com/video-poker/cheat-sheet/ © Voitto Virta LLC

Pocket card — cut, fold once, laminate

Cut the outer rectangle. Fold along the dashed line so the two faces go back to back. Laminate the folded card. Finished size 3.5 x 5 in, which fits an index-card pouch.

JACKS OR BETTER 40-20-9-6-5

HOLD ORDER · HIGH CARD MEANS J Q K A

♠ ♥ ♦ ♣

CHECK THE GLASS FIRST these nine numbers must match your machine

RF	SF	4K	FH	FL	ST	3K	2P	JJ+
800	**40**	**20**	**9**	**6**	**5**	**3**	**2**	**1**

Different numbers? Wrong card. Get yours at **bitsandodds.com/video-poker/cheat-sheet/**

READ DOWN. HOLD THE FIRST LINE YOUR FIVE CARDS MAKE.	HOLD
1 **Royal flush**	**5**
2 **Straight flush**	**5**
3 **Four of a kind**	**4**
4 **4 to a royal flush**	**4**
5 **Full house**	**5**
6 **Flush**	**5**
7 **Straight**	**5**
8 **4 to a straight flush**	**4**
9 **Three of a kind**	**3**
10 **Two pair**	**4**
11 **High pair** (JJ–AA)	**2**
12 **3 to a royal flush**	**3**
13 **4 to a flush** 0–2 high cards	**4**
14 **4 to a straight** open	**4**
15 **Low pair** (22–TT)	**2**
16 **4 to a straight** inside, 1–4 high cards	**4**
17 **3 to a straight flush** except 2 ways, 0 high cards	**3**
18 **2 to a royal flush** except K-T, A-T	**2**
19 **K-Q-J unsuited**	**3**
20 **2 unsuited high cards**	**2**
21 **One high card**	**1**
22 **Nothing above** — draw five	**—**

This card returns 99.3945% Perfect play 99.5599% · gives up 0.1654 points

bitsandodds.com/video-poker/cheat-sheet/ © Voitto Virta LLC

HOW TO USE THIS CARD

Four steps

1. Check the nine payouts on the machine against the front of this card. A multi-denomination machine can change paytable when you change the denomination.
2. Bet five coins. Every return here assumes it; fewer cuts the royal to a fifth and costs about 1.4% of everything you put in.
3. Go down the front from line 1. Stop at the first line your five cards can make, hold exactly those, and draw.
4. If a line fits two ways, take the one with more high cards; if that ties, the lower cards. Q-J makes more straights than A-K.

The two terms

High card means J, Q, K or A — the ranks that pay when they pair up.

Completes N ways counts the ranks that finish a straight. Two ways is open at both ends: 4-5-6-7 takes a 3 or an 8. One way is a gutshot, and so is A-K-Q-J.

What this card is worth

Followed exactly, this card returns 99.3945% of everything you bet on 40-20-9-6-5, against 99.5599% for perfect play. It gives up 0.1654 points — one five-coin bet every 605 hands, or $1.24 an hour at quarters and 600 hands an hour.

No exceptions and no footnotes: a line earned its place or it is not here, which is why that is one number and not a range. Measured, not simulated, over all 2,598,960 deals against a solved table of every Jacks or Better hand.

Never hold these

- 3 to a flush
- 3 to a straight flush completes 2 ways, no high cards
- 4 to a straight inside, no high cards

800-40-20-9-6-5-3-2-1 Per coin at five coins bet · generated 2026-09-22

bitsandodds.com/video-poker/cheat-sheet/ © Voitto Virta LLC

Jacks or Better 40-20-9-6-5 — standard, front

Cut on the line. Laminate. 4 x 6 in — a photo laminating pouch, the cheapest size there is.

JACKS OR BETTER 40-20-9-6-5

HOLD ORDER · HIGH CARD MEANS J Q K A

CHECK THE GLASS FIRST these nine numbers must match your machine

RF	SF	4K	FH	FL	ST	3K	2P	JJ+
800	**40**	**20**	**9**	**6**	**5**	**3**	**2**	**1**

Different numbers? Wrong card. Get yours at **bitsandodds.com/video-poker/cheat-sheet/**

READ DOWN. HOLD THE FIRST LINE YOUR FIVE CARDS MAKE.	HOLD
1 **Royal flush**	**5**
2 **Straight flush**	**5**
3 **Four of a kind**	**4**
4 **4 to a royal flush**	**4**
5 **Full house**	**5**
6 **Flush**	**5**
7 **Straight**	**5**
8 **4 to a straight flush**	**4**
9 **Three of a kind**	**3**
10 **Two pair**	**4**
11 **High pair** (JJ–AA)	**2**
12 **3 to a royal flush**	**3**
13 **4 to a flush** 0–2 high cards	**4**
14 **4 to a straight** open	**4**
15 **Low pair** (22–TT)	**2**
16 **4 to a straight** inside, 1–4 high cards	**4**
17 **3 to a straight flush** except 2 ways, 0 high cards	**3**
18 **2 to a royal flush** except K-T, A-T	**2**
19 **K-Q-J unsuited**	**3**
20 **2 unsuited high cards**	**2**
21 **One high card**	**1**
22 **Nothing above** — draw five	**—**

This card returns 99.3945% Perfect play 99.5599% · gives up 0.1654 points

bitsandodds.com/video-poker/cheat-sheet/

© Voitto Virta LLC

Jacks or Better 40-20-9-6-5 — standard, back

Cut on the line. Laminate. 4 x 6 in — a photo laminating pouch, the cheapest size there is.

HOW TO USE THIS CARD

Four steps

1. Check the nine payouts on the machine against the front of this card. A multi-denomination machine can change paytable when you change the denomination.
2. Bet five coins. Every return here assumes it; fewer cuts the royal to a fifth and costs about 1.4% of everything you put in.
3. Go down the front from line 1. Stop at the first line your five cards can make, hold exactly those, and draw.
4. If a line fits two ways, take the one with more high cards; if that ties, the lower cards. Q-J makes more straights than A-K.

The two terms

High card means J, Q, K or A — the ranks that pay when they pair up.

Completes N ways counts the ranks that finish a straight. Two ways is open at both ends: 4-5-6-7 takes a 3 or an 8. One way is a gutshot, and so is A-K-Q-J.

What this card is worth

Followed exactly, this card returns 99.3945% of everything you bet on 40-20-9-6-5, against 99.5599% for perfect play. It gives up 0.1654 points — one five-coin bet every 605 hands, or $1.24 an hour at quarters and 600 hands an hour.

No exceptions and no footnotes: a line earned its place or it is not here, which is why that is one number and not a range. Measured, not simulated, over all 2,598,960 deals against a solved table of every Jacks or Better hand.

Never hold these

- 3 to a flush
- 3 to a straight flush completes 2 ways, no high cards
- 4 to a straight inside, no high cards

800-40-20-9-6-5-3-2-1 Per coin at five coins bet · generated 2026-09-22

bitsandodds.com/video-poker/cheat-sheet/ © Voitto Virta LLC

Jacks or Better 40-20-9-6-5 — pocket, front

Cut on the line. Laminate. 3.5 x 5 in — an index-card laminating pouch.

JACKS OR BETTER 40-20-9-6-5

HOLD ORDER · HIGH CARD MEANS J Q K A

CHECK THE GLASS FIRST these nine numbers must match your machine

RF	SF	4K	FH	FL	ST	3K	2P	JJ+
800	**40**	**20**	**9**	**6**	**5**	**3**	**2**	**1**

Different numbers? Wrong card. Get yours at **bitsandodds.com/video-poker/cheat-sheet/**

READ DOWN. HOLD THE FIRST LINE YOUR FIVE CARDS MAKE.	HOLD
1 **Royal flush**	**5**
2 **Straight flush**	**5**
3 **Four of a kind**	**4**
4 **4 to a royal flush**	**4**
5 **Full house**	**5**
6 **Flush**	**5**
7 **Straight**	**5**
8 **4 to a straight flush**	**4**
9 **Three of a kind**	**3**
10 **Two pair**	**4**
11 **High pair** (JJ–AA)	**2**
12 **3 to a royal flush**	**3**
13 **4 to a flush** 0–2 high cards	**4**
14 **4 to a straight** open	**4**
15 **Low pair** (22–TT)	**2**
16 **4 to a straight** inside, 1–4 high cards	**4**
17 **3 to a straight flush** except 2 ways, 0 high cards	**3**
18 **2 to a royal flush** except K-T, A-T	**2**
19 **K-Q-J unsuited**	**3**
20 **2 unsuited high cards**	**2**
21 **One high card**	**1**
22 **Nothing above** — draw five	**—**

This card returns 99.3945% Perfect play 99.5599% · gives up 0.1654 points

bitsandodds.com/video-poker/cheat-sheet/

© Voitto Virta LLC

Jacks or Better 40-20-9-6-5 — pocket, back

Cut on the line. Laminate. 3.5 x 5 in — an index-card laminating pouch.

HOW TO USE THIS CARD

Four steps

1. Check the nine payouts on the machine against the front of this card. A multi-denomination machine can change paytable when you change the denomination.
2. Bet five coins. Every return here assumes it; fewer cuts the royal to a fifth and costs about 1.4% of everything you put in.
3. Go down the front from line 1. Stop at the first line your five cards can make, hold exactly those, and draw.
4. If a line fits two ways, take the one with more high cards; if that ties, the lower cards. Q-J makes more straights than A-K.

The two terms

High card means J, Q, K or A — the ranks that pay when they pair up.

Completes N ways counts the ranks that finish a straight. Two ways is open at both ends: 4-5-6-7 takes a 3 or an 8. One way is a gutshot, and so is A-K-Q-J.

What this card is worth

Followed exactly, this card returns 99.3945% of everything you bet on 40-20-9-6-5, against 99.5599% for perfect play. It gives up 0.1654 points — one five-coin bet every 605 hands, or $1.24 an hour at quarters and 600 hands an hour.

No exceptions and no footnotes: a line earned its place or it is not here, which is why that is one number and not a range. Measured, not simulated, over all 2,598,960 deals against a solved table of every Jacks or Better hand.

Never hold these

- 3 to a flush
- 3 to a straight flush completes 2 ways, no high cards
- 4 to a straight inside, no high cards

800-40-20-9-6-5-3-2-1 Per coin at five coins bet · generated 2026-09-22

bitsandodds.com/video-poker/cheat-sheet/ © Voitto Virta LLC