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Deal Or No Deal: The Banker's Secret

By Ryan J Bell

"Deal or No Deal" a popular game show on NBC has captured audiences with its large prize

amounts, and unorthodox game show structure. Game show fans have become accustomed to trivia, dating and stunt -based games. "Deal or No Deal" presents a new format for game shows, but what is the secret behind the banker's offers?

I love watching this show because the whole concept of the banker's offers tempting the players to abandon the game and walk away with some amount of dollars really appeals to me. I play the game in my head, telling the players which offers they should accept, and which they should walk away from. There is an easy way to figure out which offers are good (and which are bad) through a simple financial principle.

Expected value is the principle, and it is one of the basic principles of finance. It allows you to assign a value to something now, knowing that the future is uncertain.

Deal or No Deal: How to decide The real point of the game is to approximate, at any given point, what the expected value of the suitcase in your hand is.

Step 1: What is the potential gain? At any point in the game, you can determine the potential gain. The highest values left on the board are the maximum amount you can gain from playing. At the start, this would be the \$100,000 through \$1 million prizes. As the game progresses, and cases are eliminated, the potential gain adjusts downward.

Step 2: What is the probability of that gain? There are 26 spots on the game board. The probability of you having the highest-value case in your possession is simply the number of "high-value prizes" (greater than \$100,000) left on the board divided by the number of cases remaining.

For example: you're playing the game, and there are 9 cases left (plus the one in your hand). The board has the \$100,000, \$400,000 and \$750,000 prizes left, with 7 other smaller prizes also available. The probability that you have the case with one of these three prizes is 10%.

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$$0.10 * \$100,000 = \$10,000 \quad 0.10 * \$400,000 = \$40,000 \quad 0.10 * \$750,000 = \$75,000$$

Summing these values, the approximate expected value of your case is \$125,000. If the banker offers you anything less, you should say, "No deal!"

So how does the show keep from losing money on every player? The banker almost never offers anything over the expected value when there are still large amounts on the board. Players compare a paltry \$150,000 to the possible million-dollar prize and they can't resist.

So now you know how to play. And how to `beat the banker!'

Ryan is the owner/webmaster of

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a website which offers tips and advice on

personal finance, as well as investing recommendations and examples of finance (such as this one).

Baccarat Tips

By BetPrize

Baccarat is one of the easiest casino games to play and is very popular with high rollers online and big gamblers at online and land based casinos around the world. It is simple to master your skills, fun and easy to play.

Comparing to other casino card games Baccarat has clear advantage for players because of the low house edge, so the odds to win for players are higher. It is a game of guessing, therefore no real strategy will work in this game.

In the Baccarat gambling game there are three possible betting options available– on the player, on the banker and on the tie. Betting on the player and on the banker both have about the same house edge percentage, so you have almost a 50% chance of picking the right outcome and in the event of a tie winning you get your initial bet back. Your odds are slightly better for betting on the banker. Sometimes the game offers a commission on the banker bet (usually 4–5%) which reduce the advantage of this method. Above all avoid betting on the tie, the the house edge is the highest for that.

You should not waste your time trying to spot a pattern of the game and then to chase it pointlessly. There can not be a pattern in the Baccarat gambling game simply because one hand has no bearing on the next, and is never influenced by the preceding hands. Same as trying to guess how the previous slots spin will affect the next one.

Usually Baccarat gambling game is played with eight decks of cards. The less number of decks you play with, the higher your odds for betting on the banker.

Mini-Baccarat and mini-Baccarat have the same rules except they have lower table limits and less players around the table. Mini-baccarat is good for beginners. Try your luck, hope for the best and have fun!

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