Overview
Not a trivia buff? It doesn’t matter!
Each player writes down a guess to the same question and places it face-up on the betting mat. Feeling confident? Bet on your guess!
Think a friend knows better? Bet on their guess! The player with the most points after 7 questions wins.

When to Play
Wits & Wagers is most fun with groups of 6 or more people. We recommend playing at holiday parties, family reunions, or any large gathering of friends. Be prepared for light-hearted banter, a little bravado, and a big dose of cheering!

Playing in Teams
Wits & Wagers is a great team game. If you have a large group, we recommend dividing into 7 teams with 1 – 3 players on each team. When playing with teams, give everyone a little extra time to answer questions and place bets.

Setup
1) Each player (or team) starts with
   1 Wits Answer Card
   2 Wager Chips of the same color as their Wits Answer Card
   1 Dry Erase Pen

2) Have someone volunteer to be the Banker.
   (This player is usually the best at keeping a balanced check book!)
   Stack the Cardboard Chips next to the banker.
   The Banker will play in the game as a normal player.

3) Choose a player to be the Question Reader. Give the Question Reader 7 Question Cards.
   The Question Reader also plays in the game (So don’t look at the answers on the back!)
Ask a Question
The Question Reader takes the top Question Card and reads the top question out loud. After reading the question, the Question Reader turns over the 30-second Sand Timer. Players (or teams) have 30 seconds to write a guess on their Wits Answer Card, and place the Wits Answer Card face-down on the Betting Mat.

Sort the Guesses
When the Sand Timer runs out, flip over all the Wits Answer Cards so they are face up on the Betting Mat. The guesses will always be numbers. Sort them from smallest to largest with the middle guess in the middle payout slot. (For examples and more detail, see “Sort the Guesses” on the next page)

Place Bets
Once the guesses have been sorted, the Question Reader turns over the 30-second Sand Timer. All players (or teams) get 30 seconds to place their bets on the answer they think will win. (For examples and more detail, see “Place Bets” on the next page)

Pay out the Bets
**Determine the Winning Guess:** When the sand timer runs out, the Question Reader flips over the card and reads the answer. The winning guess is closest to the correct answer, without going over. (For examples and more detail, see “Winning Guess” on the next page)

**Losing Bets:** All Wager Chips not on the winning payout slot are returned to the appropriate players. All Cardboard Chips not on the winning payout slot are returned to the banker.

**Winning Bets:** The Banker pays each player (or team) who bet on the winning payout slot. Payouts depend on the number of chips bet and the payout odds (For examples and more detail, see “Pay Winning Bets” on the next page). The Banker also pays a bonus of 3 white Cardboard Chips to each player (or team) who wrote the winning guess.

Prepare for the Next Round
Players (or teams) take back their Wits Answer Cards. The Question Reader places the used Question Card blue-side-up next to the remaining Question Cards.
For each new round, the Question Reader begins again with Step 1.

Winning the Game
The player (or team) with the most $ points at the end of the 7th question wins the game! In the case of a tie, the team with the youngest player wins.
Sort the Guesses (From Step 2)

On every round, there will be either an even number of unique guesses, or there will be an odd number of unique guesses. Sort these guesses from smallest to largest according to the examples below. Important note: If multiple players (or teams) write the same answer, place them in the same payout slot.

- **Odd Number of Unique Guesses:** The middle guess goes in the “Pays 2 to 1” payout slot.

- **Even Number of Unique Guesses:** The “Pays 2 to 1” payout slot is left open.

Place Bets (From Step 3)

**Betting your Wager Chips:**

Players (or teams) bet their two Wager Chips in one of the following ways:

1) Bet both Wager Chips on the same payout slot.

2) Split Wager Chips between any two payout slots.

- Players (or teams) do not have to bet on their own guess.
- Players (or teams) may only bet on a payout slot that has a guess in it, unless it is the “Smaller than the smallest guess” slot.
- During the 30-second betting period, it is OK for players to move their bets. However, players may not place a bet or move a bet after the Sand Timer has run out.

**Betting your Cardboard Chips:**

After the first round is completed, some players (or teams) may have won additional Cardboard Chips. These may be added to bets using the following rules:

- Cardboard Chips must always be stacked underneath a Wager Chip. This way the Banker will know who placed each bet.
- Players (or teams) may stack any number of Cardboard Chips underneath each Wager Chip. There is no limit as to how much players can bet. However, players can still only place a maximum of two bets per question.
- White Cardboard Chips are worth $100 (just like a Wager Chip). Red Cardboard Chips are worth $500. Black Cardboard Chips are worth $2500.
- If Cardboard Chips are bet on the wrong guess, they are lost and returned to the bank. The Wager Chips are returned to the player (or team) to be used for the next round.
- Players (or teams) are not obligated to bet with Cardboard Chips.
**Winning Guess (From Step 4)**

The winning guess is always the closest guess to the actual answer, without going over.

- If the actual answer is 14, then “12” would be the winning guess. (“15” goes over the answer)
- If the actual answer is 2008, then “2004” would be the winning guess. (“2004” is the closest without going over the answer)
- If the actual answer is 380, then “Smaller than the smallest guess” is the winning payout slot. (“389” goes over the answer)

**Pay Winning Bets (From Step 4)**

Players (or teams) that place a bet on the winning payout slot will win Cardboard Chips - even if the winning slot does not contain their answer! The Banker pays Cardboard Chips to each player (or team) who correctly bet on the winning slot as shown below:

### Chip Value Reference Chart:

<table>
<thead>
<tr>
<th>Chip Value</th>
<th>$100</th>
<th>$100</th>
<th>$500</th>
<th>$2500</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>$100 is bet on this payout slot</th>
<th>The Banker returns the original bet</th>
<th>($200 Winner)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100 is bet on this payout slot</td>
<td>The Banker returns the original bet</td>
<td>($300 Winner)</td>
</tr>
<tr>
<td>$200 is bet on this payout slot</td>
<td>The Banker returns the original bet</td>
<td>($800 Winner)</td>
</tr>
<tr>
<td>$800 is bet on this payout slot</td>
<td>The Banker returns the original bet</td>
<td>($4000 Winner)</td>
</tr>
<tr>
<td>$200 is bet on this payout slot</td>
<td>The Banker returns the original bet</td>
<td>($1200 Winner)</td>
</tr>
</tbody>
</table>