A HOUSE RULEBOOK · SETTLED

Rummy

The rules, written in our own words.

Rummy belongs to nobody, so these rules are ours to write. They are the standard game of draw and discard, with a page for Gin Rummy. Written by Nine Fathoms for Settled, 2026. Free to print for your own table.

The cards and the deal

Rummy is played by two to six players with one standard deck of fifty-two cards, without jokers. In each suit the cards rank from the ace, which is low, through the 2 to the 10, then the jack, the queen and the king.

Each player tries to be the first to get rid of every card in their hand.

Choosing the dealer

Each player cuts the deck and turns up a card, and the player with the lowest card deals the first hand. Players who tie for the lowest card cut again. After each hand, the deal passes to the left.

The deal

The dealer shuffles, offers the deck to the player on their right to cut, and deals the cards face down one at a time, starting with the player on their left and going clockwise. Each player receives ten cards when two play, seven cards when three or four play, and six cards when five or six play.

The rest of the deck is placed face down in the middle of the table as the stock. The top card of the stock is turned face up beside it to begin the discard pile.

Who goes first

The player on the dealer's left plays first, and play passes clockwise, to the left.

Melds

A meld is a group of three or more cards laid face up on the table. There are two kinds of meld, sets and runs.

Sets

A set is three or four cards of the same rank, such as three 9s or four queens. With one deck, a set can never hold more than four cards.

Runs

A run is three or more cards of the same suit in unbroken order, such as the 4, 5 and 6 of hearts. Every card in a run must be of one suit, so the 4 of hearts, the 5 of spades and the 6 of hearts do not make a run. A run has no gaps, so the 7, 8 and 10 of clubs are not a run until the 9 of clubs joins them.

The ace

The ace is low in Rummy. The ace may begin a run, as in the ace, 2 and 3 of diamonds, but it may not follow the king, so the queen, king and ace are not a run.

One card, one meld

A card on the table belongs to one meld only. Once a meld is down, no player may take cards from it, split it or rearrange it. A meld already down can only grow, by laying off.

A turn

Each turn has three parts, always in this order: the player draws one card, may then meld and lay off, and ends the turn by discarding one card.

Drawing

A player begins the turn by taking either the top card of the stock or the top card of the discard pile. Only the top card of the discard pile may be taken, never a card from beneath it. Nothing may be melded or laid off before the draw.

Melding and laying off

After drawing, a player may lay down as many melds from their hand as they like, or none at all. A player is never forced to meld, and may keep a finished meld in hand.

A player may also lay off, adding one or more cards from their hand to any meld already on the table, whether that meld is their own or another player's. A card laid off must fit the meld it joins, as a fourth 9 fits three 9s. A player may lay off even before laying down a meld of their own.

Discarding

A player ends the turn by placing one card from their hand face up on the discard pile. A card taken from the discard pile may not be discarded again in the same turn.

Going out

A player goes out by getting rid of the last card in their hand, and the hand ends at once.

The last card may be melded, laid off or discarded. A player does not need to discard in order to go out: if every card left in their hand can be melded or laid off, they lay them all down and the hand ends without a discard.

Going rummy

A player who lays down every card in their hand in a single turn, with or without a final discard, having melded and laid off nothing earlier in the hand, has gone rummy. A hand won by going rummy scores double.

When the stock runs out

When the last card of the stock has been drawn, the next player may still take the top card of the discard pile as usual. If that player does not want it, the discard pile is turned face down, without shuffling, to become the new stock, and that player draws from it.

Play then goes on exactly as before. A hand never ends merely because the stock has been used up; it ends only when a player goes out.

Scoring

When a player goes out, every other player counts the cards still in their hand, whether or not those cards would have made melds. Cards already melded or laid off on the table count for nobody.

What the cards are worth

Each king, queen and jack counts 10. Each ace counts 1. Every other card counts its number, so a 7 counts 7.

Scoring a hand

The player who went out scores the total of every card left in the other players' hands. If that player went rummy, the total is doubled. For example, when one opponent is left holding a king, a 4 and an ace, and another is left holding two 8s, the player who went out scores 15 and 16, which is 31.

Winning the game

The players agree before the first deal on a target, commonly 100 points. Scores are kept from hand to hand, and the first player whose total reaches the target wins the game. Only the player who goes out scores in a hand, so two players can never reach the target together.

Gin Rummy

Gin Rummy is a form for two players, with the same deck, melds and card values, and the ace always low. No cards are laid on the table during play.

The deal and the play

Each player is dealt ten cards, and the next card is turned up to begin the discard pile. The dealer's opponent may take that first card, then the dealer may; if both refuse it, the opponent draws from the stock. Then each turn is one draw, from either pile, and one discard.

Knocking and gin

Cards in hand that belong to no meld are deadwood. A player may knock when the ten cards they keep after discarding hold deadwood of 10 or less: they discard face down and show their melds and deadwood. Knocking with no deadwood is going gin.

Scoring the knock

Unless the knocker went gin, the other player may lay off deadwood on the knocker's melds. The knocker scores the difference between the two deadwood totals. If the other player's deadwood is equal or lower, the knocker is undercut, and the other player scores the difference plus 25. Gin scores the other player's whole deadwood plus 25 and cannot be undercut. Some tables keep the older bonuses, 20 for gin and 10 for an undercut. If a player's draw leaves only two cards in the stock and they then discard without knocking, the hand is cancelled. The first to reach 100 points wins.

Common variations

Rummy is played in many ways at home, and each of these is a variation, not the rule in this book. A table that wants one should agree on it before the deal.

- Some tables let a player take a card from deeper in the discard pile, if they also take every card above it and meld that deepest card in the same turn.
- Some tables let the ace be high or low, so the queen, king and ace make a run, and a few let a run turn the corner from the king to the 2.
- Some tables insist that a player must finish on a discard, so the last card can never be melded or laid off.
- Some tables shuffle the discard pile before it becomes the new stock, and others end the hand with no score when the stock runs out.
- Some tables count each player's leftover cards against that player instead, and when anyone passes 100 the lowest total wins.
- Some tables allow only one meld a turn, and some give nothing extra for going rummy, or a flat 10 points instead of doubling the hand.
- Some tables add jokers as wild cards, each able to stand for any card in a meld.
- In Gin Rummy, many tables add 100 points for winning the game and 20 or 25 for each hand won.