```
import random
from copy import deepcopy
# ----- Constants -----
BLACKJACK = 21
DEALER_STANDS = 17
STARTING_MONEY = 1000
MIN BET = 1
USERS_FILE = "users.txt"
# ------ User persistence -----
def load_users(filename=USERS_FILE):
  """Load user bankrolls from file"""
  users = \{\}
  try:
    with open(filename, "r") as f:
      for line in f:
        name, money = line.strip().split(",")
        users[name] = int(money)
  except FileNotFoundError:
    pass
  return users
def save_users(users, filename=USERS_FILE):
  """Save user bankrolls to file"""
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with open(filename, "w") as f:

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for name, money in users.items():
      f.write(f"{name},{money}\n")
# ------ Blackjack logic -----
def create_deck():
  """Create a standard deck of cards"""
  return (
    ['A'] * 4 +
    [2, 2, 2, 2] +
    [3, 3, 3, 3] +
    [4, 4, 4, 4] +
    [5, 5, 5, 5] +
    [6, 6, 6, 6] +
    [7, 7, 7, 7] +
    [8, 8, 8, 8] +
    [9, 9, 9, 9] +
    ['J', 'J', 'J', 'J'] +
    ['Q', 'Q', 'Q', 'Q'] +
    ['K', 'K', 'K', 'K']
  )
def total(hand):
  """Calculate hand total with blackjack rules"""
  subhand = deepcopy(hand)
  subtotal = 0
  # Face cards = 10
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for face in ['K', 'Q', 'J']:
    count = subhand.count(face)
    subtotal += 10 * count
    for in range(count):
      subhand.remove(face)
  # Aces handled after
  aces = subhand.count('A')
  subhand = [card for card in subhand if card != 'A']
  subtotal += sum(subhand) if subhand else 0
  # Add aces optimally
  while aces > 0 and subtotal <= 10:
    subtotal += 11
    aces -= 1
  subtotal += aces # any remaining aces = 1 each
  return subtotal
def is blackjack(hand):
  """True if exactly two cards: an Ace + a 10-value card"""
  if len(hand) != 2:
    return False
  vals = set(hand)
  return 'A' in vals and any(c in vals for c in [10, 'J', 'Q', 'K'])
def deal_initial_hands(deck):
  """Deal 2 cards each"""
  player = [deck.pop(), deck.pop()]
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return player, dealer
def play dealer(deck, dealer hand):
  """Dealer plays until reaching DEALER STANDS"""
  while total(dealer hand) < DEALER STANDS:
    dealer hand.append(deck.pop())
  return dealer hand
def play round(deck, player hand):
  """Handle player actions"""
  while True:
    print(f"\nYour hand: {player hand} (total: {total(player hand)})")
    if total(player hand) >= BLACKJACK:
      break
    move = input("Hit or stand? (h/s): ").lower()
    if move == "h":
      player hand.append(deck.pop())
    elif move == "s":
      break
    else:
      print("Invalid input. Please enter h or s.")
  return player_hand
def check_winner(player_hand, dealer_hand, bet, bankroll):
  """Determine result and adjust bankroll, including 3:2 blackjack payout"""
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dealer = [deck.pop(), deck.pop()]

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player total = total(player hand)
dealer total = total(dealer hand)
print(f"\nYour hand: {player hand} (total: {player total})")
print(f"Dealer hand: {dealer_hand} (total: {dealer_total})")
# --- 3:2 payout for natural blackjack ---
# Natural blackjack means exactly 2 cards totaling 21
player_blackjack = len(player_hand) == 2 and player_total == BLACKJACK
dealer blackjack = len(dealer hand) == 2 and dealer total == BLACKJACK
if player_blackjack and dealer_blackjack:
  print("Both you and the dealer have Blackjack – Push!")
  return bankroll
elif player blackjack:
  payout = int(bet * 1.5)
  print(f"Blackjack! You win ${payout} (3:2 payout).")
  bankroll += payout
  return bankroll
elif dealer blackjack:
  print("Dealer has Blackjack. You lose.")
  bankroll -= bet
  return bankroll
# --- Standard outcomes ---
if player_total > BLACKJACK:
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print("You bust! You lose.")
    bankroll -= bet
  elif dealer_total > BLACKJACK:
    print("Dealer busts! You win.")
    bankroll += bet
  elif player_total > dealer_total:
    print("You win!")
    bankroll += bet
  elif dealer_total > player_total:
    print("You lose.")
    bankroll -= bet
  else:
    print("Push! It's a tie.")
  return bankroll
# ----- Game flow -----
def main():
  users = load_users()
  # Login
  name = input("Enter your player name: ").strip()
  bankroll = users.get(name, STARTING_MONEY)
  print(f"Welcome {name}! Your bankroll is ${bankroll}")
  while True:
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# ---- Restart option when broke -----
if bankroll <= 0:
  print("\nYou're out of money!")
  choice = input("Do you want to restart with $1000? (y/n): ").lower()
  if choice == "y":
    bankroll = STARTING_MONEY
    print("Bankroll reset to $1000.")
  else:
    break
# ---- Place bet -----
while True:
  try:
    bet = int(input(f"\nPlace your bet (minimum ${MIN_BET}, you have ${bankroll}): "))
    if bet < MIN_BET:
      print(f"Minimum bet is ${MIN_BET}.")
    elif bet > bankroll:
      print("You don't have that much money.")
    else:
       break
  except ValueError:
    print("Please enter a valid number.")
# ---- Deal cards -----
deck = create_deck()
random.shuffle(deck)
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player_hand, dealer_hand = deal_initial_hands(deck)
  print(f"\nDealer shows: {dealer hand[1]}")
  # Player turn
  player_hand = play_round(deck, player_hand)
  # Dealer turn if player hasn't busted
  if total(player hand) <= BLACKJACK:
    dealer_hand = play_dealer(deck, dealer_hand)
  # Determine result and update bankroll
  bankroll = check_winner(player_hand, dealer_hand, bet, bankroll)
  print(f"Your bankroll is now ${bankroll}")
  # Save progress
  users[name] = bankroll
  save users(users)
  again = input("\nPlay again? (y/n): ").lower()
  if again != "y":
    break
print(f"\nThanks for playing, {name}! Final bankroll: ${bankroll}")
users[name] = bankroll
save_users(users)
```

```
if __name__ == "__main__":
    main()
```