

2026 CFB Against the Spread Pick'em

Basics

- Contest starts on Thursday, September 3rd
- Pick 10 college football games against the spread each week
- All games between two FBS teams are eligible to be picked
- All games count for the same number of points
- Two side games will take place alongside the main contest:
 - Lock of the week (details below)
 - Upset of the week (details below)
- \$50 entry fee

Structure

- Pool takes place from Week 1 - Week 13 (Rivalry Week) of the CFB regular season (no conference title games or bowls)
- No divisions or H2H, person with the best record at the end of the season wins

Prizes (TBD based on entrants - showing \$ from 2025 as example)

- \$100 to the top overall score each quarter of the season (Weeks 1-3, 4-6, 7-9, 10-13)
- \$100 to the winner of the "lock of the week" side game
- \$100 to the winner of the "upset of the week" side game
- \$600 to the overall pool winner
- \$250 to second place overall
- \$125 to third place overall
- \$75 to fourth place overall
- \$50 to fifth place overall
- All prizes will be paid out at the end of the season
- \$100 will be taken out of the prize pool for web hosting costs

Submitting Picks

- All picks are submitted on the "CFB Picks" page on the SGA Website
- All spreads for the week will be updated on the website by Monday night
- Final deadline to submit picks is Saturday morning at 9AM Eastern time (3 hours before first games kick off)
 - If a weeknight game is picked, the deadline is 3 hours before that game kicks off
- If picks are not submitted by 9AM ET on Saturday, you will get a 0-10 score for the week
- If more than 10 games are picked, only the first 10 submitted will count (first away teams, then home teams)

Lock / Upset of the Week Side Games

- Each week, choose one game that you are most confident in (lock of the week) and one underdog that you believe will win outright (upset of the week)
- Neither your lock of the week nor your upset of the week are required to be part of your 10 picks for the regular pool
- Lock of the week
 - Choose any team against the spread (favorite or underdog)
 - Earn 2 points if your team covers by 14 points or more
 - Earn 1 point if your team covers

- Lose 1 point if your team does not cover
- Upset of the week
 - Choose any underdog against the spread
 - If your team wins outright, earn one point for each point they were meant to lose by
 - E.g., if you pick NIU +28 vs Notre Dame and they win outright, you earn 28 points
 - If your team covers the spread but does not win outright, earn 1 point
 - If your team does not cover the spread and does not win outright, earn 0 points

End of Season Tiebreakers

- 1) Points in the lock of the week contest
- 2) Points in the upset of the week contest
- 3) Conference Championship week pick-off
- 4) Postseason pick-off (pick one day at a time, ends as soon as one person finishes with a better record)