

2026 NFL Head to Head Confidence Pool

Basics

- Contest starts on WEDNESDAY, September 9th
- Pick the winner of every NFL game (straight up, no spreads)
- Rank each pick from most confident to least confident (**most confident = most points**)
- Win points based on how high you ranked teams (if you rank Chicago 6 and they win, you win 6 points).
Higher point values = more points per win
 - If an NFL game ends in a tie, neither team will earn points (neither team won)
- Battle head-to-head against another player each week
 - Tiebreakers / missed picks policy on page 3
- \$50 entry fee

Structure & Schedule

- Pool takes place from Week 1 - Week 17 of the NFL regular season (no playoffs, no week 18)
- Division structure: (*showing example - 2026 TBD based on number of entrants*)
 - Players are randomly divided into 8 divisions of 8 players each
 - Weeks 1-12: Regular season
 - Weeks 13-17: 24-team playoffs
 - 8 division winners get an opening round bye
 - 2nd and 3rd place in each division play in the opening round
 - Reseed after the opening round
- In addition to the main contest, there will be side games for additional prizes (see rules below)
 - Low Score Out
 - Pick 5
 - Margin
 - Prime Time Picks
 - Upset of the Week

Prizes (TBD based on entrants - Showing 2025 details for now)

- \$800 to the overall league winner
- \$400 to second place
- \$200 to third place
- \$75 to fourth place
- \$50 to fifth place
- \$50 to each of the 7 division winners
- \$100 to the winner of the Low Score Out competition
- \$100 to the winner of the Margin of Victory competition
- \$100 to the winner of the Pick 5 competition
- \$100 to the winner of the Prime Time Picks competition
- \$100 to the winner of the Upset of the Week competition
- \$25 to the top scorer each week in the regular season
- \$25 to the top division winner's score in Week 13 (play in round)
- All prizes will be paid out at the end of the season
- \$100 will be taken out of the prize pool to cover web hosting costs

Side Game Rules

- Low Score Out:
 - Each week, the lowest scores in the league will be eliminated until only 1 player remains

- The bottom 5 will be eliminated in weeks 1-7, bottom 4 in weeks 8-12
 - In the event of a tie, all tied players survive and additional players will be eliminated in the following week
 - Only low scores from the remaining players will be considered
 - Pick 5:
 - Each week, pick your top 5 most confident games **against the spread**
 - Earn more points for getting more games correct
 - 12 points for 5/5
 - 8 points for 4/5
 - 5 points for 3/5
 - 3 points for 2/5
 - 1 point for 1/5
 - Highest score at the end of the season wins
 - Margin:
 - Each week, pick the team that will have the highest margin of victory
 - Earn points for every point the team wins by, lose points for every point the team loses by
 - E.g. if you select the Cowboys and they win by 20, you would have +20. If next week you select the Eagles and they lose by 5, you lose 5 points and your overall season score would be +15.
 - Highest score at the end of the season wins
 - Teams **can** be selected multiple times
 - Prime Time Picks:
 - Each week, your picks from any standalone games (TNF, SNF, MNF, International games, and holiday games) will be used for this contest
 - Earn 1 point for every team that you pick correctly
 - Highest score at the end of the season wins
 - Upset of the Week:
 - Each week, your highest confidence underdog (team with the most points) will be used for this contest
 - If your team wins, earn one point for every point they were expected to lose by
 - E.g. if Chicago is a 6-point underdog and your highest ranked underdog, and they win outright, you earn 6 points (NOTE: the amount of points you put on the game doesn't matter, only that the team is your highest ranked underdog)
 - If your team covers but does not win, you earn 1 point
 - If your team does not win and does not cover, you do not earn any points
 - If you choose zero underdogs to win, you cannot earn any points

Submitting Picks

- Picks can be submitted on the SGA website on the "NFL pick submission" page
- Final deadline to submit picks each week is Sunday morning at Noon Eastern (1 hour before game kick)
 - For early games (Thursday night), the individual game will lock at the time of kickoff
- See "additional rules" below for more info on missed picks

Additional Rules

Missed Picks

- Anyone who misses a pick will be penalized as little as possible while still being penalized at least as much as their opponent
- For example, if you forget to pick Thursday Night Football and your opponent places 4 points on that game: if your opponent's team wins, you would lose 1 point (smallest possible impact). If your opponent's team loses, you would lose 4 points (same loss as your opponent)
- The goal is to ensure no one can benefit by not picking a game

Play-In Round and Playoff Seeding (TBD pending number of participants)

- At the end of the regular season, division winners will automatically receive the 1-8 seeds in the overall league playoffs
- 2nd and 3rd place division finishers will be seeded by record and play a one-week play-in round for the 9-16 seeds in the overall league playoffs
- Winners of the play-in games will be reseeded into the 9-16 seeds (so the #1 overall team will play the lowest ranked play-in winner)
- Seeds will be adjusted so that players from the same division will not face each other in the play-in games or the first round of the overall league playoffs

Weekly tiebreakers

- 1) Overall win percentage (if both players have 3 points, but one went 2-1 and one went 1-2 to earn those points, the player who went 2-1 wins)
- 2) Top 5 Picks Results
- 3) Margin Result
- 4) Upset of the Week Result
- 5) Prime Time Picks Result
- 6) Monday Night Football Total Points
- 7) If both are still tied, game will end in a tie
 - a) PLAYOFF NOTE: if there is still a tie after both tiebreakers in the playoffs, the higher seed will advance.

Regular Season Tiebreakers: Division

- 1) H2H record
- 2) Division record
- 3) Total points
- 4) Overall win %
- 5) H2H total points
- 6) H2H overall win %
- 7) Division total points
- 8) Division overall win %
- 9) W/L record against other playoff teams
- 10) Top 5 Picks Record
- 11) Margin Pool Record
- 12) Lock of the Week Pool Record

13) Upset of the Week Pool Record

14) Last Man Standing Placement

15) Full Season MNF Total Record

- For ties between more than 2 players: For each step, if there is a clear winner, that player wins the tiebreaker. If there is no clear winner, anyone not tied for first is eliminated.

Regular Season Tiebreakers: Out of Division – Two Players

- 1) H2H record
- 2) Total Points
- 3) Overall Win %
- 4) W/L Record vs other playoff teams
- 5) Win % vs Common Opponents
- 6) Top 5 Picks Record
- 7) Margin Pool Record
- 8) Last Man Standing Placement
- 9) Full Season MNF Total Record

Regular Season Tiebreakers: Out of Division – Three or More Players

- All ties featuring two or more teams from the same division must be broken first using division tiebreakers above before breaking cross-division ties
- For each tiebreaker, if there is a clear winner, that player wins the tiebreaker. If there is no clear winner, anyone not tied for first is eliminated. If at any point, there are only two teams remaining, the process stops and reverts to a two-player tiebreaker (detailed above)

- 1) H2H record: only applicable if:
 - a) All teams have faced each other OR
 - b) One team has a H2H sweep (has beaten all other teams involved in tiebreaker scenario) or has been swept H2H (has lost to all other teams involved in tiebreaker scenario)
- 2) Total Points
- 3) Overall Win %
- 4) W/L Record vs other playoff teams
- 5) Win % vs Common Opponents
- 6) Top 5 Picks Record
- 7) Margin Pool Record
- 8) Last Man Standing Placement
- 9) Full Season MNF Total Record

Tiebreakers Note: Please note that in the event of multiple players tied for multiple spots, ties will be broken one spot at a time, then reset for the next spot. Being eliminated early in the first tiebreaker scenario doesn't eliminate you from all tiebreakers following. For example, players A, B, C, and D are competing for spots 15-16 in the playoffs. A and B are in the same division, and A wins the tiebreaker so A, C, and D use the out of division 3+ player tiebreaker rules, and A wins. From there, it does not come down to players C and D for spot 16. We reset, and there is now a tie between players B, C, and D, and we go back to the out of division 3+ player tiebreakers. **This process is the same one that the NFL uses for its playoff scenarios.**

Cancellation rule: If a game is canceled, it will become everyone's 1 point game and all games that had a lower point value than the canceled game become worth one additional point