

COLLEGE FOOTBALL PLAYOFF BETTING GUIDE

VSIN **PRO**



RUNNING IT BACK

TIPS & STRATEGIES FOR BETTING THE CFP

OUR **PRO GUIDE** INCLUDES

- PREVIEWS OF EVERY FIRST-ROUND GAME
- PLAYOFF BRACKETS FROM VSIN HOSTS & EXPERTS
- CFP AND BOWL GAME BEST BETS

VSIN

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VSIN STAFF/CONTRIBUTORS

COVER: James Coleman
DATABASE MANAGER: Jason Latus
LAYOUT AND DESIGN: Matt Devine
SENIOR EDITOR: Zachary Cohen
MANAGING EDITOR: Adam Burke
WRITER: Steve Makinen

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Greetings, everyone!

It's the most wonderful time of the year and not just because of the holidays and what that classic Andy Williams song says. We're in the midst of the postseason race in the NFL, college basketball, NBA, and NHL keep rolling on, and we have the College Football Playoff about to get underway.

Whether you are getting this CFP Betting Guide through your VSIN Pro Subscription or opted to see what we're all about by purchasing this guide on its own, we greatly appreciate the support and wish you and yours a happy and healthy holiday season. Hopefully we'll be able to make it even better with our analysis of the 12 teams that have a chance at winning a National Championship.

In our College Football Playoff Betting Guide, you will find:

- Best Bets and CFP Brackets from VSIN Hosts and Experts
- Team Ratings Brackets from Steve Makinen
- First-Round Game Previews from Adam Burke and Zachary Cohen
- Burke's Blurbs on the Bye Teams
- Power Ratings Comparisons
- Side and Total Picks on Every Bowl Game from Makinen and Burke

Speaking of the bowl games, we'll be previewing all of them at VSIN.com with at least 72 hours lead time in advance of kickoff, so if you are not a VSIN Pro Subscriber, check out our [\\$79 Holiday Special](#) so you can keep getting the best betting content in the business.

As you're running around doing your holiday shopping, simply making that commute to work, road tripping to visit family, cleaning the house in advance of having guests, or just want to consume smart, sharp, entertaining, and engaging sports betting content, you can find our 24/7 broadcast channel on SiriusXM Ch. 158, YouTube TV (Sports+ Package), our [VSIN YouTube page](#), on VSIN.com, the [VSIN Watch App](#), on over 400 radio stations nationwide, or wherever you get your podcast content. Our podcast feeds include archived show replays and also our family of recorded podcasts.

Keep in mind, you can always give the gift of VSIN to those hard-to-buy-for friends, coworkers, and relatives. Just like our coverage, the more the merrier. You can reach out to our team to get that set up.

Happy College Football Playoff, happy holidays, and we're happy to have you here as part of THE Sports Betting Network.

Adam Burke
Managing Editor, VSIN.com
aburke@vsin.com
[@SkatingTripods](#) on X



2025-26 CFP BRACKET

FIRST ROUND

QUARTERFINALS

SEMIFINALS

NATIONAL CHAMPIONSHIP

#12



#5



#4



DEC. 20
7:30 PM ET

JAN. 1
12:00 PM ET

PEACH BOWL



#9



DEC. 19
8:00 PM ET

ROSE BOWL

JAN. 9
7:30 PM ET



#8



#1



DEC. 19
8:00 PM ET

JAN. 1
4:00 PM ET

FIESTA BOWL



#11



JAN. 19
7:30 PM ET



#6



#3



JAN. 19
7:30 PM ET



DEC. 20
3:30 PM ET

JAN. 1
8:00 PM ET

FIESTA BOWL

JAN. 19
7:30 PM ET



#10



JAN. 19
7:30 PM ET



DEC. 20
12:00 PM ET

#2



JAN. 8
7:30 PM ET

JAN. 19
7:30 PM ET



DEC. 20
12:00 PM ET

DEC. 31
7:30 PM ET

JAN. 8
7:30 PM ET

JAN. 19
7:30 PM ET



2025-26 COLLEGE FOOTBALL PLAYOFF PREDICTIONS

FIRST ROUND

5 OREGON VS. 12 JAMES MADISON

GILL ALEXANDER	MATT BROWN	STORMY BUONANTONY	ADAM BURKE	KELLEY BYDLON	ZACHARY COHEN	WILL HILL	PAUL HOWARD	JENSEN LEWIS	STEVE MAKINEN	JOHN MCKECHNIE	MITCH MOSS	TIM MURRAY	WES REYNOLDS	DAVE ROSS	SCOTT SEIDENBERG	TYLER SHOEMAKER	MIKE SOMICH	BEN STEVENS	DUSTIN SWEDELSON	BRAD TAYLOR	DAVE TULEY	JONATHAN VON TOBEL	MATT YOUNANS
Oregon	Oregon	N/A*	Oregon	Oregon	Oregon	Oregon	Oregon	Oregon	Oregon	Oregon	Oregon	Oregon	Oregon	Oregon	Oregon	Oregon	Oregon	Oregon	Oregon	Oregon	Oregon	Oregon	Oregon

8 OKLAHOMA VS. 9 ALABAMA

Alabama	Oklahoma	Alabama	Oklahoma	Oklahoma	Alabama	Alabama	Alabama	Oklahoma	Alabama	Alabama	Oklahoma	Alabama	Oklahoma	Alabama	Oklahoma	Alabama							
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6 OLE MISS VS. 11 TULANE

Ole Miss	Tulane	Ole Miss																					
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7 TEXAS A&M VS. 10 MIAMI

Miami	Texas A&M	Miami	Miami	Miami	Texas A&M	Miami	Miami	Texas A&M	Texas A&M	Miami	Miami	Miami	Texas A&M	Texas A&M	Miami	Miami	Texas A&M						
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**ORANGE BOWL
4 TEXAS TECH VS. 5 OREGON/12 JAMES MADISON**

Texas Tech	Texas Tech	Texas Tech	Texas Tech	Oregon	Oregon	Oregon	Texas Tech	Texas Tech	Oregon	Texas Tech	Texas Tech	Oregon	Oregon	Oregon	Texas Tech	Texas Tech	Texas Tech	Oregon	Oregon	Oregon	Texas Tech	Oregon	Oregon
------------	------------	------------	------------	--------	--------	--------	------------	------------	--------	------------	------------	--------	--------	--------	------------	------------	------------	--------	--------	--------	------------	--------	--------

**ROSE BOWL
1 INDIANA VS. 8 OKLAHOMA/9 ALABAMA**

Indiana	Alabama	Indiana	Indiana	Indiana	Indiana	Indiana	Alabama	Indiana	Indiana	Indiana	Indiana	Indiana	Indiana	Alabama	Oklahoma	Indiana	Indiana	Indiana	Alabama	Indiana	Indiana	Indiana	Indiana
---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	----------	---------	---------	---------	---------	---------	---------	---------	---------

**SUGAR BOWL
3 GEORGIA VS. 6 OLE MISS/11 TULANE**

Georgia	Ole Miss	Georgia	Ole Miss	Georgia	Georgia	Georgia	Georgia																
---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	----------	---------	---------	---------	---------	---------	---------	---------	----------	---------	---------	---------	---------

**COTTON BOWL
2 OHIO STATE VS. 7 TEXAS A&M/10 MIAMI**

Ohio State	Ohio State	Miami	Ohio State	Ohio State	Ohio State	Miami	Ohio State	Miami	Ohio State	Texas A&M	Ohio State	Ohio State	Miami	Ohio State	Texas A&M	Ohio State	Ohio State	Ohio State	Ohio State				
------------	------------	-------	------------	------------	------------	-------	------------	-------	------------	------------	------------	------------	------------	-----------	------------	------------	-------	------------	-----------	------------	------------	------------	------------

**PEACH BOWL
ORANGE BOWL WINNER VS. ROSE BOWL WINNER**

Indiana	Alabama	Texas Tech	Indiana	Oregon	Indiana	Indiana	Alabama	Indiana	Oregon	Texas Tech	Texas Tech	Oregon	Indiana	Alabama	Texas Tech	Indiana	Texas Tech	Oregon	Oregon	Oregon	Indiana	Oregon	Oregon
---------	---------	------------	---------	--------	---------	---------	---------	---------	--------	------------	------------	--------	---------	---------	------------	---------	------------	--------	--------	--------	---------	--------	--------

**FIESTA BOWL
COTTON BOWL WINNER VS. SUGAR BOWL WINNER**

Georgia	Georgia	Georgia	Ohio State	Georgia	Georgia	Georgia	Ohio State	Miami	Georgia	Georgia	Ohio State	Ohio State	Georgia	Georgia	Georgia	Ohio State	Georgia	Ohio State	Texas A&M	Georgia	Georgia	Georgia	Ohio State
---------	---------	---------	------------	---------	---------	---------	------------	-------	---------	---------	------------	------------	---------	---------	---------	------------	---------	------------	-----------	---------	---------	---------	------------

CFP CHAMPION

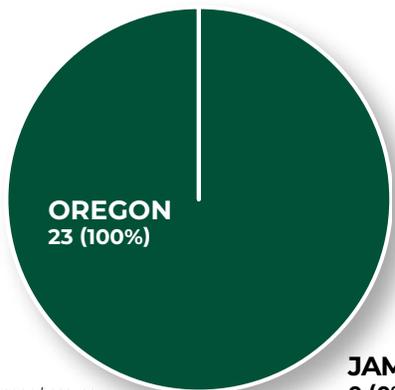


* Stormy cannot pick JMU/Oregon because she is the sideline reporter for the game.

2025-26 CFP PREDICTION SUMMARY

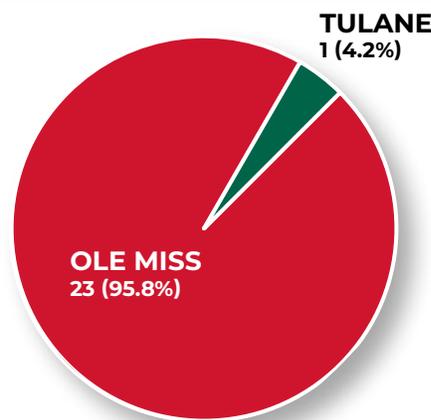
FIRST ROUND

DEC. 20



JAMES MADISON
0 (0%)

DEC. 20



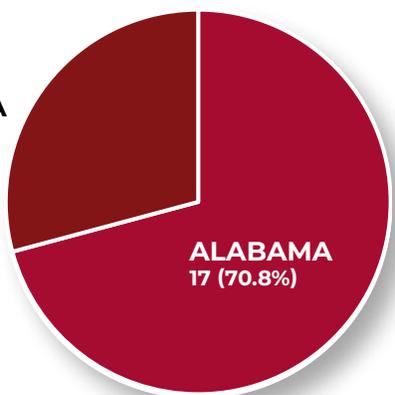
TULANE
1 (4.2%)

OLE MISS
23 (95.8%)

* Stormy cannot pick JMU/Oregon because she is the sideline reporter for the game.

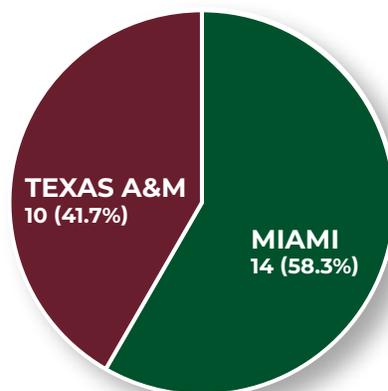
DEC. 19

OKLAHOMA
7 (19.2%)



ALABAMA
17 (70.8%)

DEC. 20

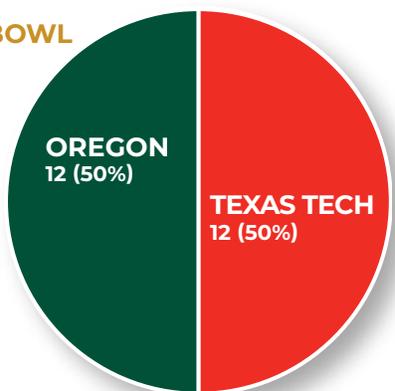


TEXAS A&M
10 (41.7%)

MIAMI
14 (58.3%)

QUARTERFINALS

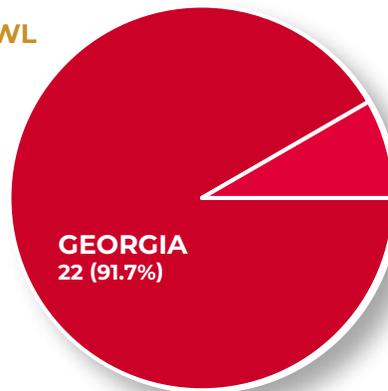
ORANGE BOWL
JAN. 1



OREGON
12 (50%)

TEXAS TECH
12 (50%)

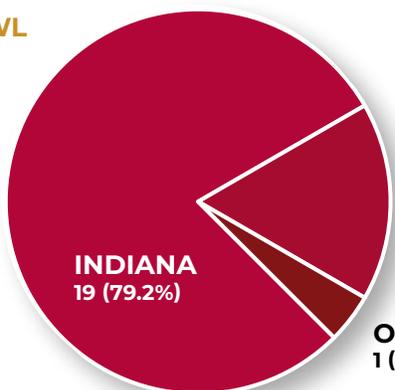
SUGAR BOWL
JAN. 1



GEORGIA
22 (91.7%)

OLE MISS
2 (8.3%)

ROSE BOWL
JAN. 1

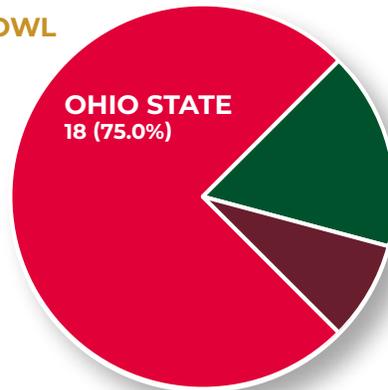


INDIANA
19 (79.2%)

ALABAMA
4 (16.7%)

OKLAHOMA
1 (4.2%)

COTTON BOWL
DEC. 31



OHIO STATE
18 (75.0%)

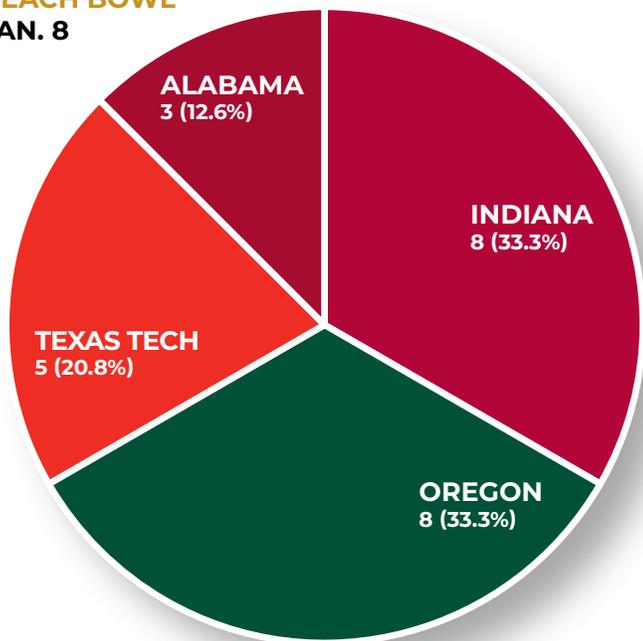
MIAMI
4 (16.7%)

TEXAS A&M
2 (8.3%)

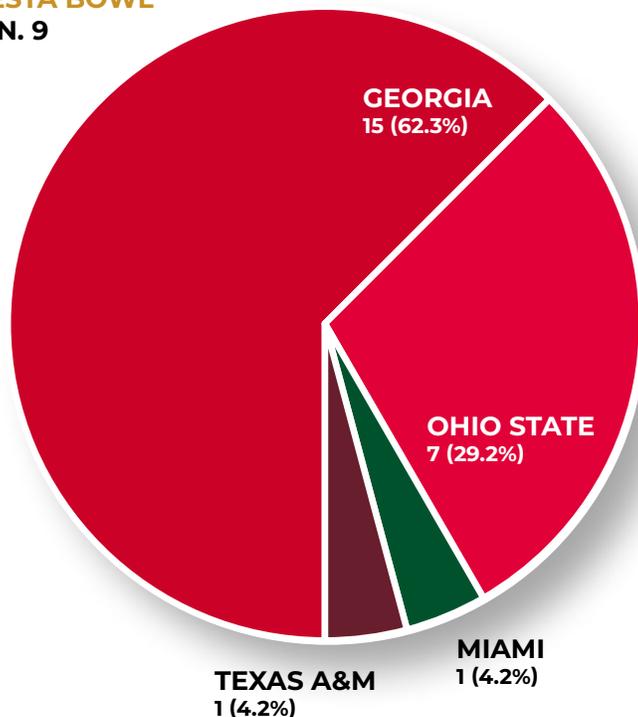
2025-26 CFP PREDICTION SUMMARY

SEMIFINALS

PEACH BOWL
JAN. 8

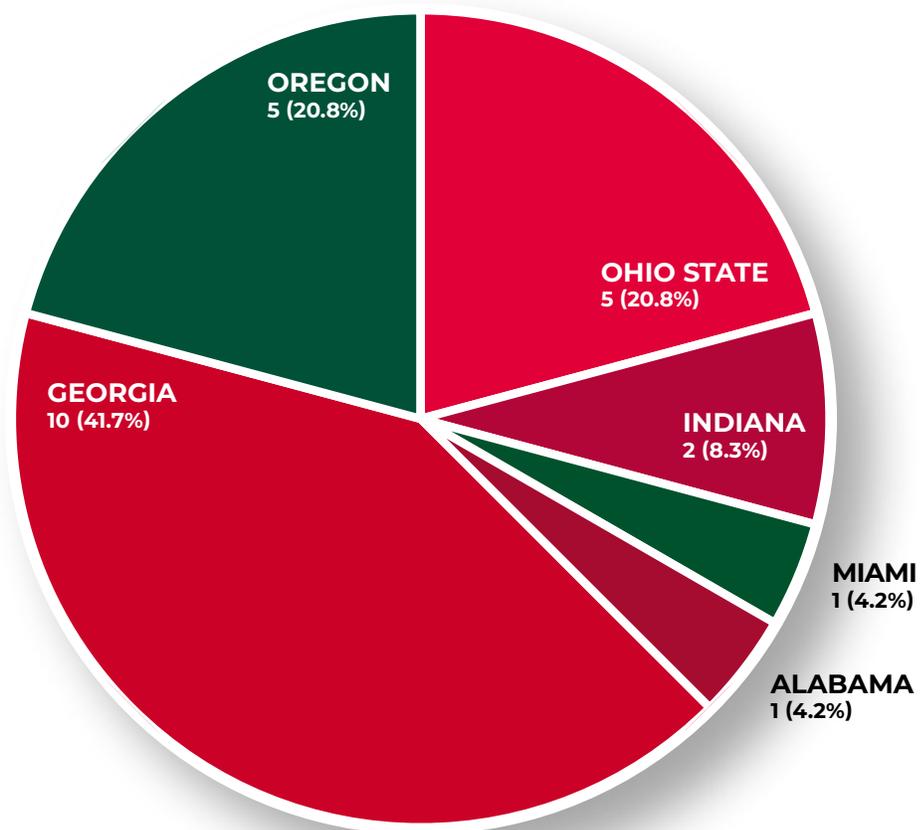


FIESTA BOWL
JAN. 9



NATIONAL CHAMPIONSHIP

JAN. 19



VSIN PLAYOFF AND BOWL GAME

BEST BETS

MATT YOUMANS

ALABAMA PK VS. OKLAHOMA COLLEGE FOOTBALL PLAYOFF FIRST ROUND

It's tough to be too enthusiastic about Alabama considering its decline since late October. The Crimson Tide was most impressive in the middle of the season when beating Georgia, Vanderbilt, Missouri and Tennessee over a four-week stretch. Despite all of the arguments about Alabama not deserving a playoff spot, there should be more doubts about Oklahoma and its offense. The Sooners are in the playoffs mostly due to their 23-21 win in Tuscaloosa on Nov. 15, but that result was somewhat of a fluke. Ty Simpson passed for 326 yards as the Tide outgained the Sooners 406-212. I bet on Georgia against Alabama in the SEC title game, yet I'll roll with the Tide and play the revenge angle in the rematch.

HAWAII +3 VS. CALIFORNIA & OVER 55.5 — HAWAII BOWL

One of the most entertaining matchups of the bowl season should be this one on Christmas Eve in Honolulu. Both coaches were once prolific passers in the run-and-shoot offense and you can bet they will go deep into the playbook to allow their quarterbacks — Cal's Jaron-Keawe Sagapolutele and Hawaii's Micah Alejado — to put on a show. Sagapolutele passed for 330 yards and four touchdowns in the Golden Bears' 38-35 victory over SMU in the regular-season finale. The Rainbow Warriors went 6-1 at home while scoring an average of 30.4 points. This is a huge game for Hawaii, which is always a live home underdog.

PAUL HOWARD

ALABAMA ML VS. OKLAHOMA COLLEGE FOOTBALL PLAYOFF FIRST ROUND

The first meeting was total domination in yards, 406-212, but the Tide beat themselves with three turnovers. Now you get a hungry team off a horrible loss and people didn't want them in the playoffs. Furthermore, the Sooners are lucky to be here with a horrendous offense that needed a blown coverage to beat LSU at home. Roll Tide!

ARMY ML VS. UCONN — FENWAY BOWL

Jim Mora Jr. took the Colorado State job, so this line has moved already. Expect Army to come out ready to play off a meeting with Navy, and don't be surprised if UConn no-shows because of Mora's departure. This Huskies team might not care.

STORMY BUONANTONY

ALABAMA +1.5 VS. OKLAHOMA COLLEGE FOOTBALL PLAYOFF FIRST ROUND

Despite being among the voices of people who don't think Alabama should even be in the field, I do like them in the rematch with an Oklahoma team I'm not particularly sold on either. As Matt Youmans detailed in his breakdown, when these two played last month, the Tide outgained Oklahoma by nearly 200 yards. It was an uncharacteristic season-high three turnovers that was the difference. With people being so down on Alabama's offense right now following the embarrassing SEC title game loss, I think this is actually a decent buy-low opportunity getting +1.5 in a revenge game. They have the better QB in Ty Simpson and the downtime between games should allow him and the whole team to get healthier. While Oklahoma's defense is likely the best unit on the field, it's not like Alabama needs to put up 30 to win considering how the Sooners offense has faltered. Since John Mateer came back from the injury mid-season, he has not looked the same, has been extremely turnover prone himself and barely led his team to a win over LSU in the regular season finale.

TIM MURRAY

OREGON -21 VS. JAMES MADISON COLLEGE FOOTBALL PLAYOFF FIRST ROUND

Last year, Oregon was the #1 seed in the College Football Playoff and were embarrassed by Ohio State in the Rose Bowl. The Buckeyes led 34-0 in the second quarter and ultimately cruised to a 41-21 win. Oregon went 11-1 this year but all the talk regarding the Big Ten this year has been about Ohio State and Indiana. Head coach Dan Lanning is one of the best motivators in the sport and he will have his Ducks ready to run through a wall for a primetime game at Autzen Stadium. Oregon proved how deep the program was in late season victories (and covers) over USC and Washington. WRs Dakorien Moore and Gary Bryant Jr. missed both of those games but could return for the College Football Playoff.



It's not James Madison's fault that they made the College Football Playoff. The Ducks finished the year 12-1 but lost its only game against a P4 program (Louisville) and faced the 104th most difficult schedule according to Jeff Sagarin. Similar to the Fiesta Bowl against Liberty in 2024 (Oregon 45-6 win), I expect the Ducks to prove their superiority in a primetime game at Autzen Stadium.

HAWAII +3 VS. CAL — HAWAII BOWL

No surprise here...I am betting on Timmy Chang and the Rainbow Warriors on the island! Since taking over as the head coach at his alma mater in 2022, Chang has led Hawaii to a 20-6-1 ATS record at home — and 13-5 ATS as a home underdog. I am not just blindly following a trend here either. This Hawaii team has clicked this year. QB Micah Alejado fits Chang's offense perfectly. While WR Jackson Harris is entering the portal, and they will miss his production, WR Pofele Ashlock leads the team with 62 receptions. And don't forget about Hawaii's secret weapon...Kicker Kansei Matsuzawa! Matsuzawa (aka "The Tokyo Toe") connected on his first 25 field goal attempts of the season and was named a finalist for the Lou Groza Award.

The Hawaii Bowl has the makings to be one of the most intriguing and exciting games this bowl season. Cal's interim coach Nick Rolovich played quarterback at Hawaii and was the head coach of the Rainbow Warriors from 2016-19. Additionally, QB Jaron-Keawe Sagapolutele, a Hawaiian native, announced he is coming back to Cal next year after an impressive freshman season. Add in that this game will be played on Christmas Eve with a total of 55.5, this has all the makings for a perfect stocking stuffer.

ARMY ML (-140) VS. UCONN — FENWAY BOWL

The market does not miss an opportunity to bet on a Service Academy in a bowl game. Army opened as a 3.5-point underdog against UConn in the Fenway Bowl and flipped to a favorite in less than 90 minutes. The Huskies played in the Fenway Bowl last year and beat North Carolina, 27-14, as 1.5-point underdogs. UConn had a big season this year finishing 8-4 with a pair of wins over Power 4 teams (Boston College, Duke). After the season concluded, Jim Mora Jr. departed to take the head coaching position at Colorado State. Facing a unique offense in the same bowl game as last year, you have to question the motivation a bit for UConn. You also have to wonder if Biletnikoff Award finalist Skyler Bell will play in the bowl game. Bell, who has accepted an invitation to the Senior Bowl, finished second in the nation in receptions (101), receiving yards (1,276), and touchdowns (13).

Under Jeff Monken, Army is 5-1 in bowl games. The lone loss was to West Virginia in the 2020 Liberty Bowl, 24-21, when the Black Knights were 10-point underdogs. I like Army to take care of business at Fenway Park against UConn.



Dakorien
Moore

JENSEN LEWIS

INDIANA & MIAMI TO MEET IN

COLLEGE FOOTBALL PLAYOFF NATIONAL CHAMPIONSHIP (+2630)

The Miami Hurricanes just got handed a new lease on life, plus the ultimate motivation: a chance to play for a national title in their own backyard at Hard Rock Stadium. Tall order? Absolutely. However, good luck finding a team eager to run into a defense that surrendered just 13.8 points per game, fourth-fewest among the 12 playoff teams (behind only Ohio State with 8.2, Indiana at 10.8 and Texas Tech with 10.9). Carson Beck and the Miami offense hung 27, 49, 28 and 38 points on ranked opponents during the regular season, closing the year averaging 37.8 PPG over a four-game win streak. First up is a road test against Texas A&M, whose offense got completely exposed late in the year, followed by an Ohio State team looking for back-to-back titles, something only Georgia (2021-22) and Alabama (2011-12) have accomplished in the last 30 years. Win those two and the Canes likely get Georgia in the Fiesta Bowl semifinal, setting up a win-and-in for a “home” National Championship game.

As for the No.1 seed, it's hard to argue against Indiana being the most complete team in the field. Among playoff participants, only Texas Tech (42.5 PPG) scores more than the Hoosiers' 41.9 PPG, while only Ohio State (8.2 PPG allowed) gives up fewer points than IU's 10.8 PPG. Fernando Mendoza all but locked up the Heisman with the B1G Championship win over the Buckeyes and now gets a Rose Bowl quarterfinal against the winner of Alabama-Oklahoma. Both the Crimson Tide and Sooners are elite defensively, but neither offense operates on Indiana's level. The Hoosiers can pull away in the second half of that matchup, setting up a rousing semifinal shootout with Texas Tech. In my opinion, if that path materializes, it's a candidate for best game of the entire CFP, likely decided on the final drive. Give me Indiana to make the clutch plays and book its first National Championship trip in program history.

OREGON TEAM TOTAL OVER 34.5 VS. JAMES MADISON

COLLEGE FOOTBALL PLAYOFF FIRST ROUND

Hard to believe but the most “overlooked” top team in the entire field might be the Ducks. Oregon's offense scored at least 41 points in every home win except one (21 against Wisconsin) and started to show flashes of getting back to the high-octane, fast-paced attack we've grown accustomed to over several seasons. They enter this First Round playoff contest on a six-game overall win streak and quarterback Dante Moore's resurgence in the passing game is particularly notable, passing for at least 257 yards on at least 29 attempts in the last three contests.

The challenge against James Madison? Of the playoff participants, the Dukes' defense boasts the fourth-fewest passing yards allowed per game (171.5) and are 10th in the entire country, surrendering just 15.8 points per game. Against arguably their “toughest” opponent of the season, JMU gave up 28 points in a loss to Louisville in Week 2. They're stepping way up in weight class and something tells me that Dan Lanning will keep his foot on the gas for all four quarters.

VANDERBILT -4 VS. IOWA — RELIAQUEST BOWL

Guilty as charged. This is a total homer pick on my alma mater. However, show me a team more motivated than Vanderbilt right now. After getting completely snubbed by the CFP committee, Clark Lea's squad is out to prove everyone wrong in the ReliaQuest Bowl.

A scintillating performance to punctuate a program-altering season is priority one and Iowa's defense will have its hands full. Good luck slowing down a Commodores offense averaging over 468 yards per game, including 45 points in each of their final three regular season games. If it's Diego Pavia's Vandy farewell, expect him to empty the tank in every way possible. He's been magical all year and will leave it all out on the field. Commodores win and cover. Anchor Down, baby!

DAVE ROSS

ALABAMA PK VS. OKLAHOMA

COLLEGE FOOTBALL PLAYOFF FIRST ROUND

ALABAMA TO WIN NATIONAL CHAMPIONSHIP (25-1)

Give me Bama! Pick 'em and 25-1 to win the title!

I love the Tide in this revenge spot against the Sooners. They absolutely dominated statistically last time but managed to figure out a way to lose.

Be leery of playing against a team that has a chip on their shoulder and becomes the answer to the future trivia question: “Who was the first team to make the college football playoff with three losses?”

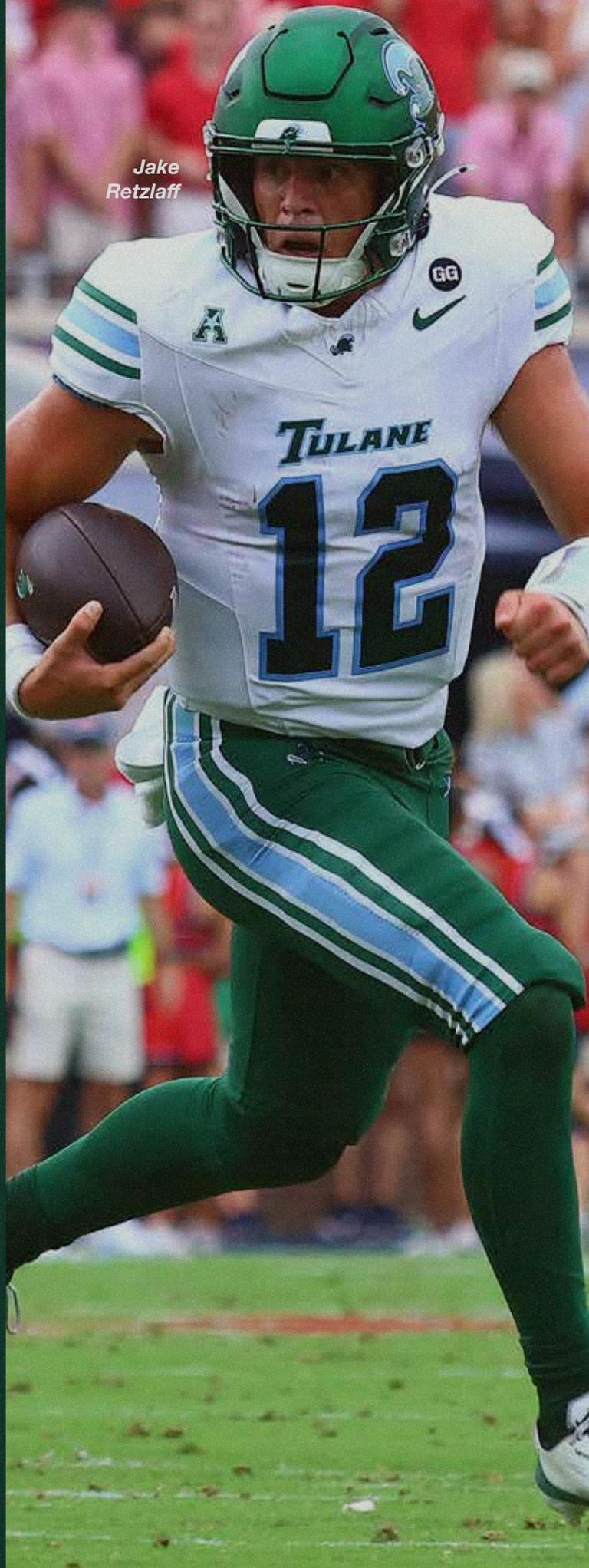
I think they feel that and truly have something to prove. The revenge tour starts against Oklahoma, and I actually think 25-1 to win the whole damn thing is plausible.

I'm playing them against Boomer Sooner, but I'm not stopping there. I'm taking a flier on the long price to “shock” the college football world. But it wouldn't shock me in the slightest.



Ty
Simpson





Jake Retzlaff

MATT BROWN

**ALABAMA +1.5 VS. OKLAHOMA
COLLEGE FOOTBALL PLAYOFF FIRST ROUND**

Add me to the list of VSiN'ers that think that Bama is the superior team in this matchup. I actually buy into the motivation angle for this squad, as they will have plenty of time to read every single story about how they don't belong. The Oklahoma offense is basically non-existent and shouldn't threaten a decent Bama defense. And while the Sooner defense is elite, Bama won't have to do much against that unit to grind out a gross, low scoring win. I like the Under a bit here too.

STEVE MAKINEN

**TULANE +17.5 VS. OLE MISS
COLLEGE FOOTBALL PLAYOFF FIRST ROUND**

While I do believe the big favorite has a chance to roll in the James Madison-Oregon contest, I feel the opposite about this one. The Green Wave was a far lesser team when it met up with a Lane Kiffin-led Ole Miss team back in September. and they were still working in late transfer addition QB Jake Retzlaff. Now, with Kiffin off to LSU, and the teams set for a rematch in a first round CFP game, the Green Wave are 5-point bigger underdogs than they were in the earlier meeting. This is a playoff game and I have to believe Tulane believes it is much better than it was then. I can't say the same for the Rebels without Kiffin. If you believe in my coaching systems for bowl games, first time bowl/playoff game head coaches (Pete Golding) have really struggled over the L8 seasons, going 46-64 SU and 45-63-1 ATS (41.7%) vs. non-first year coaches! Tulane also has a rich history of being a gritty underdog to big conference teams and has been in Big 6 bowl big stage games prior.



**GEORGIA TO MAKE
COLLEGE FOOTBALL PLAYOFF NATIONAL CHAMPIONSHIP (+230)**

I don't think I would have had the courage to muster up this wager a month ago, but could it be that HC Kirby Smart was keeping his team under the radar for much of the season until it was time to roll? After all, he is the most bowl/playoff game experienced head coach in this year's CFP field, so he should have a good idea on what buttons to press and when to press them. Over the last month, UGA has been the best team in the country, for sure defensively, allowing just 29 points in four games, three of which were very high level. Getting back to the HC experience edge, since 2015, head coaches with an experience advantage in terms of number of bowl games coached over the opponent have gone 203-156 SU and 201-155-4 ATS (56.5%), including 27-16 SU and 28-14-1 ATS last season. Smart will have this edge over any opponent he faces. He might also have the most talent. I wouldn't be opposed to a +600 champion wager either.

OREGON TO MAKE COLLEGE FOOTBALL PLAYOFF SEMIFINALS (-105)

If there's a sleeping giant in this year's CFP field, it has to be Oregon. Sitting in the #5 seed slot, the Ducks have an average field ranking of 3.3 across my six sets of strength ratings, including #1 in Effective Yards per Play Ratings. If you recall, I introduced that earlier this season to some pretty good success. In essence, it means Oregon is the best team in the country on a play-by-play yardage basis with nothing else considered. That has to mean something. I think the James Madison first round opener is a layup and the Ducks' program has a history of taking care of business in such contests. For the potential quarterfinal showdown with Texas Tech, my Effective YPP ratings show Oregon as being a 15-point better team! With Tech showing -125 odds to reach the semi's and Oregon -105 with having to play another whole game, I have to assume HC Dan Lanning's team has a great chance of being favored at the Orange Bowl. Favorites are on a 6-2 SU and ATS surge in L8 Oregon Big 6 bowl/playoff level games.

Carson Beck



DAVE TULEY

MIAMI +3.5 VS. TEXAS A&M COLLEGE FOOTBALL PLAYOFF FIRST ROUND

There was a lot of controversy about Alabama and Miami getting in the CFB Playoff over Notre Dame, but the Canes beat the Irish head-to-head in the season-opener, 27-24, so I don't believe there's any question that Miami deserves to be in the field. But I love that the Canes have that added incentive to prove their worthiness just like we often see college basketball bubble teams get into March Madness and win a game after the media and the public cry that they shouldn't be in the field. That makes for a live first-round dog and Miami is fully capable of pulling the upset here. This line opened Texas A&M -4 and has been bet down to 3.5 with the VSIN Betting Splits page showing 89% of the money at Circa Sports and 66% of the money at DraftKings on Miami as of this Betting Guide's deadline on late Tuesday night, Dec. 9. I say the sharp money is on the right side as I have Miami favored on a neutral field and believe the only reason the Aggies are favored is because of the so-called "12th Man" home-field advantage at Kyle Field in College Station, Texas, but don't forget they only beat Auburn 16-10 and South Carolina 31-30 at home. Miami's Carson Beck and A&M's Marcel Reed are pretty even with 25 TD passes and 10 INTs each, but I'll take Beck with the higher completion percentage (74.5% to 61.8%) and more big-game experience from his four years at Georgia. Regular readers of "Tuley's Takes" will also recognize this as an "anti-swagger play" against Texas A&M, which had an 11-game winning streak snapped in its 27-17 loss at Texas.



INDIANA TO WIN COLLEGE FOOTBALL PLAYOFF NATIONAL CHAMPIONSHIP (+325)

I know this is chalky for yours truly, Dave Tuley, but while I wasn't a believer in the Hoosiers early in the season, they showed me they were for real with their 63-10 rout of Illinois (I was on the Illini, but learned my lesson not the fade this team), followed by road wins at Iowa and especially Oregon and then rolling along until beating Ohio State 13-10 in the Big Ten Championship Game last Saturday. I wasn't expecting them to be odds-on favorites, but +325 at Circa looks like value to me. However, I'm debating putting half my bet with the pre-playoff odds but the other half on a roll-over money line parlay game by game. Regular VSIN readers and viewers should be well aware of this over the years that rolling over your winnings from game-to-game (or series to series in other sports) almost always pays off more than the locked-in future odds. I expect we'll have to lay around -300 vs. the Oklahoma-Alabama winner in the quarterfinals, but much less vs. the supposed Oregon-Texas Tech winner in the semifinals and then closer to even-money or maybe plus-money against most likely Ohio State or Georgia in the title game.

WES REYNOLDS

IOWA +6 VS. VANDERBILT — RELIAQUEST BOWL

The market is clearly buying into Diego Pavia and Vanderbilt as this number has risen as high as 6 from the opener of 4.

While the Commodores have had an impressive season and Pavia has certainly accumulated a ton of yards (a little over 4,000), three of his

lowest outputs were against the only legitimate Top 25 defenses that he faced:

- 149 vs. Missouri
- 246 vs. LSU
- 256 vs. Alabama

Iowa is a top 10 national defense only allowing 270.6 yards per game and 15.6 points per game. Kirk Ferentz and his longtime DC Phil Parker will embrace this challenge of stopping Pavia.

The Hawkeyes held Indiana and Fernando Mendoza to just 20 points and largely controlled Dante Moore and Oregon as the Ducks only scored 16 on offense.

Ferentz has failed to win his last two bowl games and said that he expects his roster to be intact for this one. The market is moving the wrong way here.

ZACHARY COHEN

GEORGIA TO WIN COLLEGE FOOTBALL PLAYOFF (+600)

I didn't expect to find myself backing Georgia to win the national title. I have criticized Gunner Stockton and the Bulldogs passing game a lot this season, leading to quite a few fades on Kirby Smart's group. However, Georgia entered the College Football Playoff on a nine-game winning streak, earning wins over Ole Miss, Texas, Georgia Tech, and Alabama. And that last one was the one that fully won me over.

The Bulldogs probably should have beat the Tide in their first meeting, but they played a lousy first half in that game. Well, Georgia went out and proved that it was a fluke, winning 28-7 against Alabama in the SEC Championship Game. And the Bulldogs' defensive performance in that game was downright special. Georgia held Ty Simpson, one of the best quarterbacks in college football, to a QBR of 19.9. The Bulldogs also held the Tide to 26 yards on the ground.

Georgia's defense had some shakier moments throughout the season than we're used to seeing, which is why the group is just 17th in the nation in EPA per play allowed (-0.131). But the Bulldogs really started to look the part of an elite defensive team down the stretch, and they are allowing only 15.9 points per game. Nobody will want to see this unit in the postseason. Meanwhile, Georgia's a top-15 team when looking at Rush EPA per play (+0.201) and Dropback EPA per play (+0.138), so this offense is good to go — whether I like the way Stockton plays the quarterback position or not.

Georgia also happened to get a pretty favorable draw when looking at the bracket. I'm not worried about Smart's group taking on the winner of Tulane-Ole Miss. And a potential meeting with Ohio State doesn't seem as scary as it might have last week. Julian Sayin didn't look like a surefire superstar in a Big Ten Championship Game loss to Indiana. That means there should be a blueprint that Smart and defensive coordinator Glenn Schumann can work with to keep the OSU offense in check.

TYLER SHOEMAKER

MIAMI +4 VS. TEXAS A&M COLLEGE FOOTBALL PLAYOFF FIRST ROUND

Miami fans probably watched the selection show while holding their breath for a playoff berth, and it came via the 10th seed, sending them to College Station to take on the Aggies on the road in Round 1. TSI projects Texas A&M -1 (which means Miami is actually rated higher, but A&M has home field advantage) with a total of 53.5. At this number, I definitely think there's value on the Hurricanes. While Texas A&M was ranked higher in the human polls most of the year, the power ratings had Miami ahead most of the season. The question to me is the quarterback play for both teams, as Marcel Reed and Carson Beck have been prone to backbreaking interceptions, so whichever team can win the turnover battle likely comes out ahead (as is often the case, I know).

ADAM BURKE

TEXAS A&M -3.5 VS. MIAMI COLLEGE FOOTBALL PLAYOFF FIRST ROUND

College Station will be rocking for this one, as the Aggies look to follow the path of last season's champion. Ohio State lost to rival Michigan, got to skip the conference title game, and then went on a rampage through the CFP to win it all. Texas A&M lost to Texas, lost a spot in the SEC title game, and now plays at home in the first round.

The difference to me in this game is that Marcel Reed is far more dynamic with his legs than Carson Beck. These are two outstanding defensive lines, but the mobility of Reed gives him a much better chance against the Hurricanes front than Beck is likely to have against the Aggies front. Statistically, there are so many similarities between the two teams, but Texas A&M's rushing success is the thing that stands out and Reed's 5.2 yards per carry would rank second among Miami's five most frequent ball carriers.

Reed's elusiveness could also help the Aggies create explosives in the passing game with Miami's secondary chasing guys around. Texas A&M had 14.1 yards per catch to Miami's 11.8. In what profiles as a bit of a defensive struggle, that could be a huge deal.

WESTERN KENTUCKY -4.5 VS. SOUTHERN MISS — NEW ORLEANS BOWL

It was quite a season for Southern Miss, who fell short of making the Sun Belt Championship Game with a final-week loss to Troy, but Charles Huff came down from Marshall, with approximately half of his roster in tow, and led the Golden Eagles to their first bowl game since 2022 and just their second since 2019. Now he's the head coach at Memphis.

Even with some heavy investment from FedEx, Huff was on social media imploring existing Tigers to stay with the program, but it sure seems like he'll have the opportunity to bring some of his kids north from Hattiesburg, where NIL funds are in much shorter supply. The transfer portal opens later this bowl season, but we're still likely to see opt-outs left and right, even if this might be an audition for interim HC Blake Anderson.

Whether he gets a bag in Bowling Green or somewhere else, Conference USA Freshman of the Year Rodney Tisdale Jr. has some incentive to bounce back from a couple of rough efforts against LSU and Jacksonville State to finish out the regular season. He was not good with two picks and a 51.3% completion rate against LSU, but the Hilltoppers only lost that game 13-10.

Tyson Helton is 4-2 in bowl games and the losses have been the COVID season of 2020 and last year when the Hilltoppers lost to James Madison after losing the Conference USA Championship Game.



Rodney
Tisdale Jr.

WILL HILL

OREGON -21.5 VS. JAMES MADISON COLLEGE FOOTBALL PLAYOFF FIRST ROUND

A bad combination for the underdog here, with a much more talented Oregon team also having incredible motivation. Last year, Oregon was undefeated and the #1 overall seed but drew eventual national champion Ohio State in the quarterfinals, and trailed 34-0 until the final play of the first half. Now, Oregon faces an overmatched James Madison team that is only in this tournament because of the ridiculous stipulations of the College Football Playoff and struggled in recent games vs. Washington State and Troy. At 21.5 this line may seem high, but it's not high enough, it wouldn't surprise me if this game closed at 24 or higher. Expect the Ducks to cover this number with some room to spare.

MIAMI +3.5 VS. TEXAS A&M COLLEGE FOOTBALL PLAYOFF FIRST ROUND

Miami was selected to the College Football Playoff over Notre Dame, as perhaps you may have heard by now. While all the talk recently has been about Notre Dame vs. Miami, it wasn't too long ago that the debate was between Miami and Ohio State, as early in the year they looked like the two best teams in the country. Texas A&M had a fantastic season, but in an SEC with five playoff teams, A&M avoided playing all of the other four. Miami is loaded with NFL talent on both sides of the ball, and while Miami head coach Mario Cristobal has historically struggled as a big favorite, I look for the Hurricanes to make the most of this opportunity and prove they belong. Miami has the more talented roster, I'll take the points.

BRAD TAYLOR

OREGON TO MAKE COLLEGE FOOTBALL PLAYOFF SEMIFINALS (-105 DRAFTKINGS)

No team in college football made gamblers more money this season than Texas Tech. The Red Raiders cashed tickets an incredible 12 times in 13 games ATS in 2025. Conventional wisdom would suggest they're the team to keep betting until the well runs dry. But a mistake handicappers often make is staying loyal too long to teams that rewarded them throughout the regular season.

History shows that fading teams with elite ATS records in postseason games is a profitable system. And the oddsmakers might be hinting at that again with this prop. Oregon should advance past James Madison in the first round, obviously. But Oregon is listed as a 1.5-point favorite over Texas Tech at DraftKings in their "Hypothetical Quarterfinal Matchups" prop.

And even though it's a small sample size, teams that played in the First Round of the 2024 College Football Playoff went 4-0 SU and 3-1 ATS against teams in the Second Round that had more than three weeks to prepare.

The fact that Oregon is -105 to win two games speaks volumes, and seeing them at less than 3-1 to reach the Championship Game is tantalizing.

The Ducks should win at least two games!

JOHN MCKECHNIE (ROTOWIRE)

TEXAS TECH TO MAKE COLLEGE FOOTBALL PLAYOFF CHAMPIONSHIP GAME (+340 AT FANDUEL)

Bear with me here. Texas Tech clearly has the toughest draw of any team with a bye. If chalk holds, Texas Tech will play the fifth-seeded Oregon Ducks at the Orange Bowl on New Year's Day. Lookahead lines have that game priced around a pick 'em. The prize for winning that one would be facing top-seeded Indiana.

I'm drawing on the old adage that defense wins championships — or can at least get you there. Tech's pass rush is hellacious. They racked up 39 sacks in 13 games thanks in large part to David Bailey (13.5) and Romello Height (9.0) wreaking havoc off the edge. The linebackers are great as well, with Jacob Rodriguez leading the way. Overall, TTU gave up more than 17 points twice all season.

The offense will need to hold up its end of the bargain, but we have reason to believe it will. They rank 14th in success rate per FEI, 11th in pass yards per game, 27th in rushing yards per game, 22nd in yards per play and third in scoring offense. The ingredients are there for Texas Tech to make a run.

For context, other shops have this bet as short as +280. +340 is a nice value here.

BEN STEVENS

OREGON TO MAKE COLLEGE FOOTBALL PLAYOFF SEMIFINAL (-105) & WIN NATIONAL CHAMPIONSHIP (+750)

I have been incredibly high on this Ducks team all season long. And the main reason is what I believe is Oregon's often overlooked physicality on the defensive side of the ball. The Ducks, like their likely quarterfinal opponent in Texas Tech, rank top 10 nationally in both scoring defense (14.8 PAPG, 8th) and in front of the Red Raiders in total defense (251.6 YAPG, 4th). I am trusting in the Oregon defense to set the tone first and foremost.

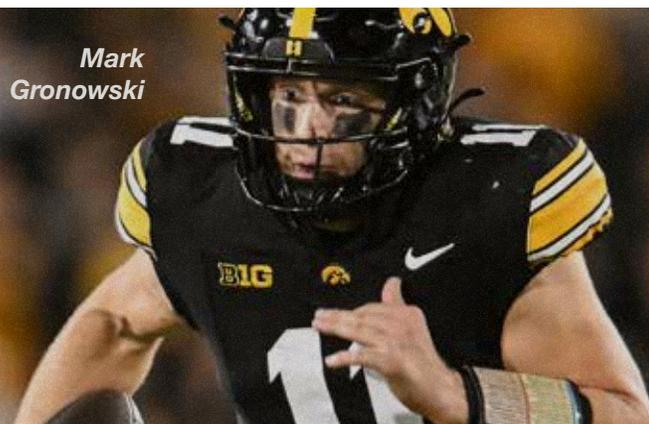
This is basically the ML price for the QF matchup against Texas Tech, with the Red Raiders currently -125 to make the CFP Semifinal. With both defenses stellar, this could come down to which QB you trust more. For me, I'll take Oregon's Dante Moore ahead of Tech's Behren Morton. Give me the Ducks to avenge last season's CFP disappointment and prove they are one of the best teams in the nation.

IOWA +6 VS. VANDERBILT — RELIAQUEST BOWL

Following its bowl selection, Kirk Ferentz basically confirmed that Iowa would have all of its roster available and ready to go for bowl season. And the 2025 version of the Hawkeyes was one of the better football products in Iowa City in some time. The Hawks won eight games yet again, for a 10th consecutive full season. Their four losses this season came by a combined 15 points, and never by more than five points in any game. Iowa was an underdog in all four losses, going 3-0-1 ATS. That includes covering the number in all three games as a dog in Big Ten play against Indiana, Oregon and USC. I think the Hawkeyes keep it close once more against a talented Commodores team that should also be a full go for this bowl game. That feels like a rarity in today's climate. So enjoy an awesome affair in Tampa, and take the Hawkeyes plus the points.



Mark
Gronowski



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Dante Moore

FIRST-ROUND PREVIEW

5 OREGON VS 12 JAMES MADISON

PREVIEW BY ADAM BURKE

The Dukes got some help from Duke and now the Ducks have to play the Dukes in the first round of the College Football Playoff. The expanded 12-team format was designed in such a way that the Group of Five would end up with one representative, as the five highest-ranking conference champions would gain automatic entry into the field. What was not accounted for in that whole equation was what we saw from the ACC.

Duke emerged from a five-way tiebreaker to play and beat Virginia, which would have been in with a win. Instead, the Sun Belt champs get in after a 12-1 showing with a lone loss to, ironically, ACC member Louisville on their ledger. This isn't really the scenario that the CFP Committee was looking for with a team whose "best" win came against 60th-ranked Old Dominion per Jeff Sagarin's final regular-season rankings.

Oregon, a top-five team in Sagarin's list, has been hovering around a three-touchdown favorite, as Dan Lanning looks to take advantage of the step down in class after a humiliating loss to Ohio State in last year's quarterfinals after winning the Big Ten and receiving the #1 seed. This year's Ducks played a top-20 schedule and finished the regular season nearly +3.0 in yards per play differential. Their lone loss came against Indiana at home, but they were good otherwise.

The Dukes can't help who they play given their placement in the Sun Belt and there is no real upside to playing them in non-conference action. So, they're simply forced to do what they're supposed to do and meet or exceed expectations. By EPA/play margin, JMU was a top-20 team and Bob Cheney's squad boasted a top-five defense in yards per play allowed. He's on his way to UCLA after the Dukes' playoff run is over, a well-deserved bump given how he has upheld the program standards after Curt Cignetti was hired by Indiana.

The prep period hasn't gone by without distractions for Oregon either, as Lanning is still there, but both coordinators have accepted head coaching jobs. OC Will Stein returned to his home state of Kentucky to lead the Wildcats and DC Tosh Lupoi did the same to go back to his alma mater and be the head coach at Cal. This is simply what success breeds in college football and it is something that the players just have to roll with, but it does shift some of the focus from the task at hand to the tasks ahead for these coaches.

Stein's departure has created an even more interesting situation for Oregon QB Dante Moore, who has an NFL Draft decision to make when this run ends. Moore stepped into the cleats of Dillon Gabriel to post a 24/6 TD/INT ratio with a 72.5% completion rate in this pitch-and-catch offense. It hasn't all been on Moore, as Oregon's top four running backs by carries all have 5.9 yards per rush or more, but he is the facilitator of the offense.

James Madison QB Alonza Barnett III owns a 47/12 TD/INT ratio in two seasons as the team's starter. He's also the second-leading rusher with 544 yards behind Wayne Knight, who has 6.6 yards per pop on 190 attempts. Collectively, these teams have combined for 156 plays of 20+ yards, with 74 of them from James Madison and they are also in the top 10 in plays of 30+, 40+, and 50+ yards, so the Ducks will have to be responsible and limit explosives to avoid a potential disaster.

FIRST-ROUND PREVIEW

8 OKLAHOMA VS 9 ALABAMA

PREVIEW BY ZACH COHEN

Does Alabama deserve to be in the College Football Playoff? While that debate isn't as hot as Miami/Notre Dame, some people did argue the Crimson Tide weren't worthy of a spot — especially after a 28-7 thrashing at the hands of Georgia in the SEC Championship Game. However, Alabama had only two losses during the regular season, plus Kalen DeBoer's team earned impressive wins over Georgia, Vanderbilt, Missouri, and Tennessee. Also, the Crimson Tide had CFB Graphs' eighth-highest EPA margin (+0.351) on the season, so the team's advanced stats profile definitely stacked up well compared to the rest of the nation's top teams.

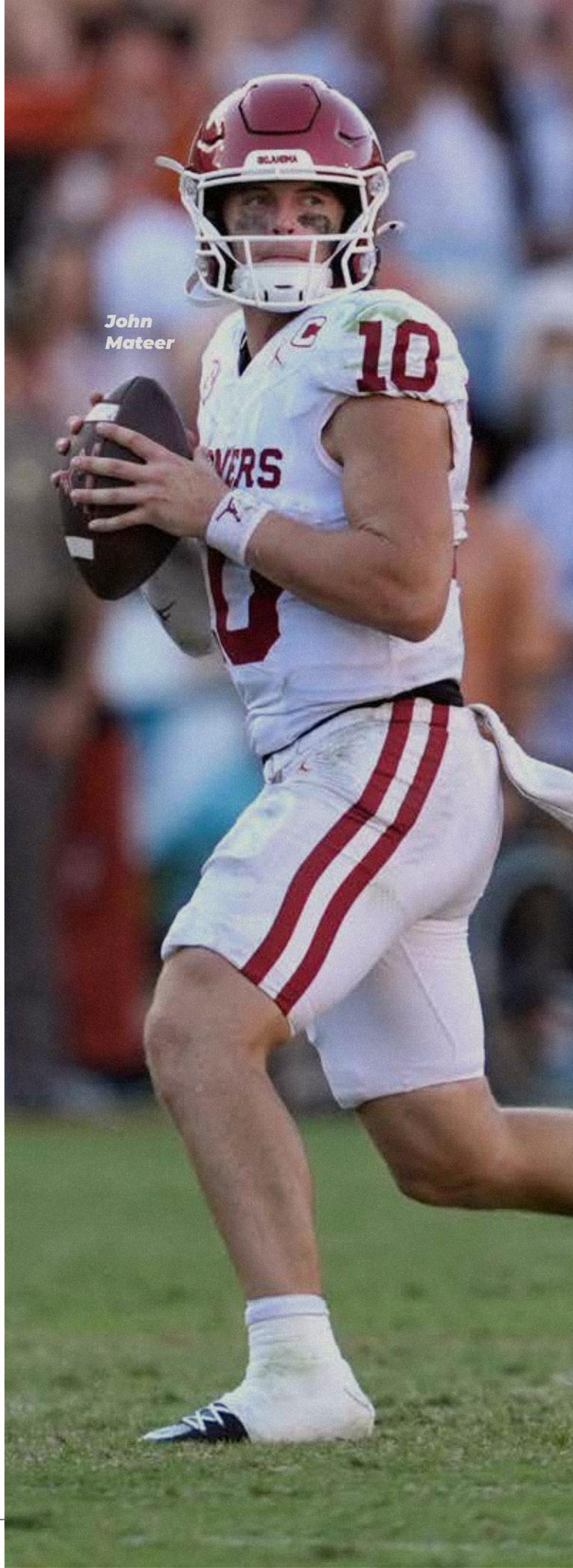
What makes this game very interesting is that Oklahoma was one of the teams that dealt Alabama a loss. The Sooners also did so in Tuscaloosa, and they did it in a game in which their offense really didn't show up. John Mateer, one of the nation's most electric dual-threat quarterbacks, threw for 138 yards and rushed for only 23. Oklahoma also rushed for a total of 74 yards as a team. Nothing about the box score would suggest the Sooners should have won that game, but the Tide coughed the ball up three times. That ended up doing them in. Now, Alabama will be hoping to play a much cleaner game, though the team will need to do so in one of the most difficult environments in sports.

There will probably be some bettors who look to simply back the Sooners at home, thinking they must be the better team if they beat the Tide on the road. However, that couldn't be further from the truth. The way that game played out actually did more to suggest that Alabama was the better team. DeBoer's group just didn't execute when things mattered most. With some extra time to prepare, it's hard not to like the Tide to figure things out.

The big thing to watch here is the Oklahoma offense versus the Alabama defense. For as good as Mateer has looked at times, the Sooners are just 47th in the nation in EPA per play (0.054). That's going to be the worst unit on the field, by far. And there's a real chance Alabama comes out and really stifles this team. Oklahoma gets next to nothing on the ground, putting a lot on Mateer as a thrower and he struggled to move the ball through the air against this secondary in the first meeting. Things might look better with him now playing in more comfortable surroundings, but the Tide can still get pressure on him and they have a good group of defensive backs to blanket the Sooners' wideouts.

Alabama is also 12th in the nation in EPA per play (0.176) on offense, so it's hard to imagine the Oklahoma defense keeping Ty Simpson and Co. down for too long. I know the Sooners have a top-five EPA per play defense (-0.269) in the country, but great offenses tend to win out against great defenses. And that feels even more likely to happen with Ryan Grubb being one of the best play-callers in the country — and having extra time to look at the film and put together a script.

DeBoer has also been a good bet as a road favorite throughout his career, going 8-2 straight up when laying points on the road. He's also 5-0 SU and 4-1 against the spread with Alabama when coming off an upset loss. That says a lot about his mental fortitude, as losing a game with the Tide means having your job security questioned. It should also be pointed out that the Sooners are 0-2 SU and ATS when playing as home underdogs of 7 or fewer points under Brent Venables.



FIRST-ROUND PREVIEW

6 OLE MISS VS 11 TULANE

PREVIEW BY ZACH COHEN

On September 20, Ole Miss hosted Tulane and earned a 45-10 victory as a 12-point favorite. While these rosters might look the same as they did in the first meeting, a lot has changed for both groups.

Tulane head coach Jon Sumrall is still serving as the leader of the Green Wave, but he took the coaching job at Florida. That sets up an awkward situation where Sumrall could have one foot out the door. That's exactly what Ole Miss hoped to avoid with its coaching scenario, which saw Lane Kiffin bounce for the LSU job. Kiffin claims he wanted to finish what he started, but AD Keith Carter didn't want that. And whether or not that's the truth, Kiffin won't be the one leading this talented Rebels team. That'll be Pete Golding, who was Ole Miss' defensive coordinator before being tabbed as the next head coach. Carter referred to Golding as a "leader of men" when announcing the move to the players, and Ole Miss leadership believes that his attitude will be exactly what this team needs to keep things moving in the right direction.

Ole Miss will still have OC Charlie Weis Jr., who is going with Kiffin to LSU. That's a big positive for this team, as it means there's some play-calling continuity for a unit that is 17th in the nation in Adjusted EPA per play (0.09). However, it's concerning that Golding is now running the whole operation. This is a Rebels team that is tied for 58th in Adjusted EPA per play allowed (-0.03). So, the leader of the weakest unit on the team is now running the show.

Fortunately for the Rebels, the team knows it can beat Tulane. Not only did the Rebels win by 35 when they faced the Green Wave, but they outgained them 548-282 in total yards. Tulane had no answer for Trinidad Chambliss, who threw for 307 yards with two touchdowns and added 112 yards on the ground. On top of that, Golding's defense played one of its best games of the year, holding talented quarterback Jake Retzlaff to 56 passing yards.

It's possible Tulane will learn from the first game. Sumrall is actually 5-0 SU and 4-1 ATS when looking for revenge against an opponent. However, the one non-cover came at Tulane, so the four ATS wins came when he was with Troy. That means he was good at making adjustments against lesser competition. There's no guarantee that'll translate to an SEC opponent.

The numbers do, however, look somewhat promising for a better Tulane performance in this second meeting. The Rebels are outside the top 75 in early-down EPA (-0.002) on defense this season. Meanwhile, the Green Wave have been pretty good when it comes to early-down EPA (0.046). That's somewhere Tulane might be able to make things a little more interesting than in the first matchup. Retzlaff could also be a lot sharper. Tulane's Dropback EPA per play (0.125) over the course of the entire season is strong. Also, having film on Chambliss should help the Green Wave defense. The first time Chambliss shredded this unit, he was essentially playing only his second game at the FBS level. There's now a lot more for opponents to dive into, and we did see some weaker outings from Chambliss later in the season.

This just feels like a ton of points in a playoff game. Perhaps that's warranted given the difference in talent, plus the 35-point blowout the first time around. However, say what you want about Kiffin, but Ole Miss lost a bright football mind and somebody who took this program to heights never seen before. His presence on the sideline will be missed.

Trinidad
Chambliss



FIRST-ROUND PREVIEW

7 TEXAS A&M VS 10 MIAMI

PREVIEW BY ADAM BURKE

In a 12-team playoff where the five highest-ranked conference champions get a seat at the table, it should never come as a surprise to see the ACC represented. What may come as a surprise is that the ACC representative is not the conference champion or even the conference runner-up. Due to a convoluted and unnecessarily complicated tiebreaker process, it was Duke that played Virginia in the ACC Championship Game. Because the Blue Devils won, neither of those teams made the CFP.

Instead, Miami, which was the best team in the conference by a lot of metrics and stats, got in as an at-large team. The Hurricanes will have the opportunity to validate the CFP Committee's decision to take them with a first-round matchup against Texas A&M. The Aggies didn't play in their conference title game either, as a loss to Texas in Week 14 left them at home for an Alabama vs. Georgia rematch. That same thing worked out well for the #8 seed last season when Ohio State lost to Michigan but avoided playing an extra game and then steamrolled to the National Championship.

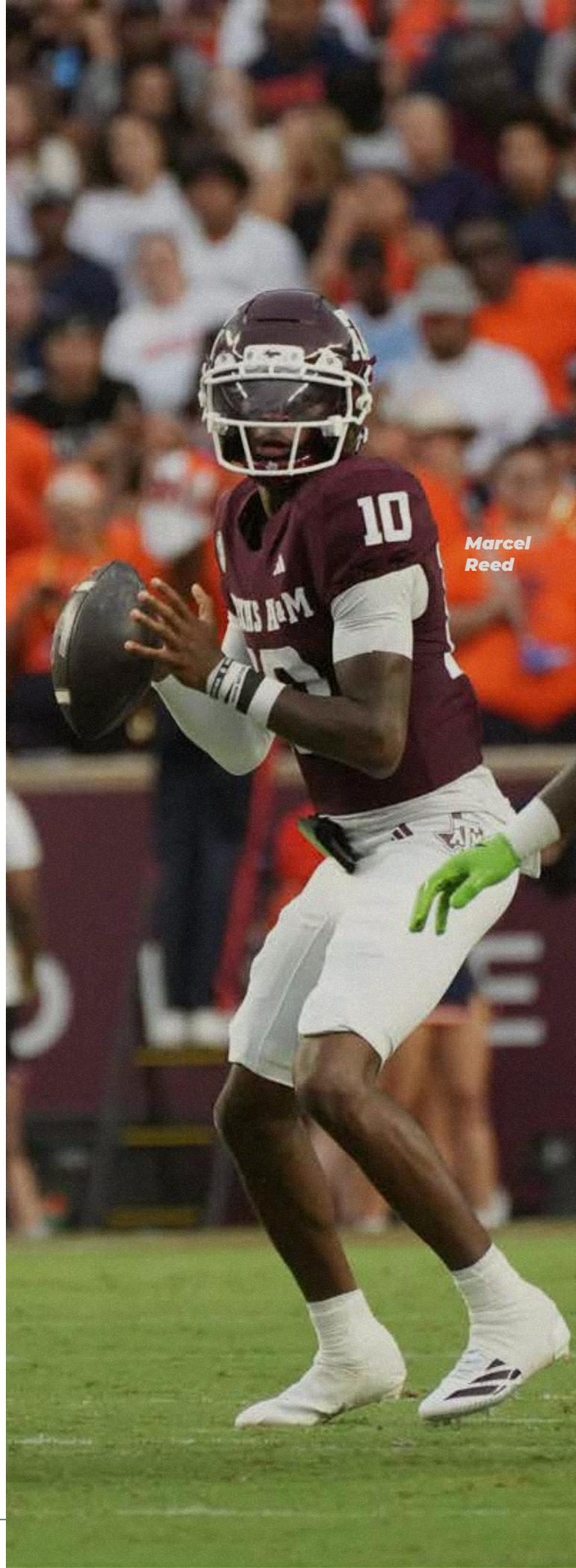
Statistically, there are a lot of similarities between these teams, though record quality and weighted metrics do favor Texas A&M, which played a tougher strength of schedule and had five wins over Jeff Sagarin Top 30 teams compared to a 2-2 record for the Hurricanes. Texas A&M was 0.24 yards per play better on offense, but Miami was over a half-yard per play better on defense. From an EPA/play margin, the two teams were #6 and #7 in the nation.

The elephant in the room is on the Miami sideline, as the consensus opinion here is that Texas A&M has a huge coaching edge with Mike Elko over Mario Cristobal. That being said, as a head coach, Cristobal has a bit more experience in spotlight postseason games like this, including a win in the 2019 Rose Bowl over Wisconsin. Elko was a longtime DC before starting the first of his four seasons as a head coach at Duke in 2022.

There is also a bit of a big-game experience gap between Hurricanes QB Carson Beck and Aggies QB Marcel Reed. Beck, who spent the previous four seasons at Georgia, was hurt before the Bulldogs' CFP appearance last year. But he played in the SEC Championship Game the season before and led the Orange Bowl rout of Florida State and the Seminoles' skeleton roster. This season, Beck has a 25/10 TD/INT ratio with a 74.7% completion rate, but his 22 interceptions over the last two seasons have to be a focal point for both teams here.

Reed, who is more of a dual-threat guy, is the Aggies' second-leading rusher with 466 yards and 5.2 yards per carry, but he also has thrown for just shy of 3,000 yards. He, too, has a 25/10 TD/INT ratio, but the running dynamic could be the difference-maker. So could the interceptions, depending on which defense forces more of them.

And that may very well decide the winner. Miami had 20 takeaways against just nine for Texas A&M, which finished the regular season -7 in TO margin and tied for 120th nationally. On the other hand, Texas A&M had 41 sacks, so could we see Beck put the ball in harm's way as a result? These look to be two very evenly matched teams with the winner drawing Ohio State in the Cotton Bowl on Jan. 1.



Marcel Reed

BYE TEAM BREAKDOWN

By Adam Burke



#1 INDIANA

Curt Cignetti provided an all-time one-liner in his opening press conference in response to a reporter's question about selling his vision and recruiting. It was a fair question, as Cignetti inherited a Hoosiers program that hadn't won a bowl game since 1991 and hadn't won at least nine games or a Big Ten title since 1967. His response: "I win. Google me."

At that time, when you Googled Cignetti, you saw his accomplishments at IUP, Elon, and James Madison. When you Google Cignetti now, you see a coach who is 24-2 in Bloomington and heads into the CFP as the nation's only undefeated team, slaying the big, bad Buckeyes in the Big Ten title game. Unlike last season, when the then-undefeated Hoosiers went to Columbus in November and got pushed around in a 38-15 loss, Indiana aced every exam this season, including big tests against Oregon and OSU. With a top-10 offense and a top-15 defense by yards per play, and the second-best EPA/play margin in the nation, Indiana is out to avenge its first-round loss to Notre Dame in last year's playoff and will face the winner of Alabama/Oklahoma on Jan. 1 in the Rose Bowl.



#2 OHIO STATE

The loss to Michigan seemed to change everything for the Buckeyes before last year's CFP, as Ryan Day was forced to do some soul-searching by himself and with his players. Ohio State beat Michigan this year but suffered a different loss to ponder. With a distracted OC in Brian Hartline, it was Day's poor decision-making and game plan that forced him to bear the brunt of that loss. Credit to Indiana, but OSU had a 12-play, 70-yard drive with no points in the third quarter and a 15-play, 81-yard drive with no points in the fourth quarter en route to losing by a field goal.

Among all of the CFP Committee's objectionable decisions, Ohio State staying on the #2 line is lower on the list than most, but it was a bit of a surprise given the holes poked in the Buckeyes' schedule and their loss to Indiana, while Georgia dominated the SEC Title Game. From a metrics standpoint, though, the Buckeyes enter the playoff with arguably the nation's best defense, a top-15 offense, and the top team in EPA/play margin. The winner of Texas A&M/Miami awaits on Dec. 31 in the Cotton Bowl.



#3 GEORGIA

Statistically speaking, Georgia is very good, but Georgia is not great relative to some of the others in the 12-team field. The Bulldogs have actually been underwhelming on offense, finishing well outside the top 50 in yards per play. The strong defense, a perennial hallmark under Kirby Smart, is still a top-20 unit by YPP, and this is a team that entered bowl season 14th in EPA/play margin. Of course, that also puts them 10th out of the 12 playoff teams, ahead of only the two Group of Five qualifiers.

Surely yards per play and EPA/play are not the be-all, end-all and Georgia emerged victorious from a conference that had seven of the top 15 teams in the CFP Final Rankings. The Bulldogs avenged their lone loss of the season by beating Alabama and have a win over Ole Miss, which they outgained 510-351 back in mid-October and could very well play in the Sugar Bowl on Jan. 1. Last year's team was forced to go into the game against Notre Dame without starting QB Carson Beck, as current starter Gunner Stockton made his first start. That is not the case this season, as the Bulldogs await Ole Miss or Tulane.



#4 TEXAS TECH

We think of present-day offense as being heavily slanted toward the pass, but it is worth acknowledging that eight of the top-15 defenses in yards per carry allowed are in the CFP field. None of them were as stout against the ground game as Texas Tech, which allowed just 68.5 rushing yards per game and 2.3 yards per carry. Only Ohio State ranks better among teams in this field in yards per play allowed, though Texas Tech did also tie for fourth in sacks with Indiana (39).

There is no denying how good the Red Raiders defense is, but it is possible that we've completely overlooked the offense as a result. Only one team (North Texas) entered the postseason with more total yards gained on offense. Texas Tech did run the most plays in the nation with 976, but a healthy Behren Morton and a strong ground game stack Joey McGuire's team up with anybody else in this field when comparing profiles. After all, Texas Tech enters the CFP third in EPA/play margin, trailing only the #2 and #1 seeds in that order. The lads from Lubbock draw the winner of Oregon/James Madison in the Orange Bowl on Jan. 1.

VSIN CFP TEAM RANKS POWER RATINGS

STEVE MAKINEN

POWER RATINGS RANGE: 72.5 TO 7

TEAM	RATING	RANK
OHIO STATE	72.5	1
INDIANA	72	2
TEXAS TECH	70	4
OREGON	70	5
GEORGIA	67.5	6
MIAMI	64	7
TEXAS A&M	64	8
ALABAMA	63.5	9
OLE MISS	62.5	11
OKLAHOMA	61	13
JAMES MADISON	53	30
TULANE	47.5	53

ADAM BURKE

POWER RATINGS RANGE: 92.5 TO 28.5

TEAM	RATING	RANK
OHIO STATE	92.5	1
INDIANA	91	2
TEXAS TECH	90	3
TEXAS A&M	88	5
OREGON	87.5	6
GEORGIA	87.5	7
OLE MISS	84.5	9
MIAMI	84.5	10
ALABAMA	84.5	11
OKLAHOMA	82	13
JAMES MADISON	71.5	38
TULANE	71	39

TYLER SHOEMAKER

POWER RATINGS (T SHOE INDEX) RANGE: 27.4 TO -29

TEAM	RATING	RANK
OHIO STATE	27.4	1
INDIANA	27.3	2
TEXAS TECH	23.7	4
OREGON	22.6	5
GEORGIA	19.3	6
MIAMI	18.3	7
TEXAS A&M	18.2	9
ALABAMA	16.9	12
OLE MISS	16.1	13
OKLAHOMA	14.4	16
JAMES MADISON	9.8	27
TULANE	4.9	47



BOWL GAME PICKS

STEVE **MAKINEN** VS ADAM **BURKE**

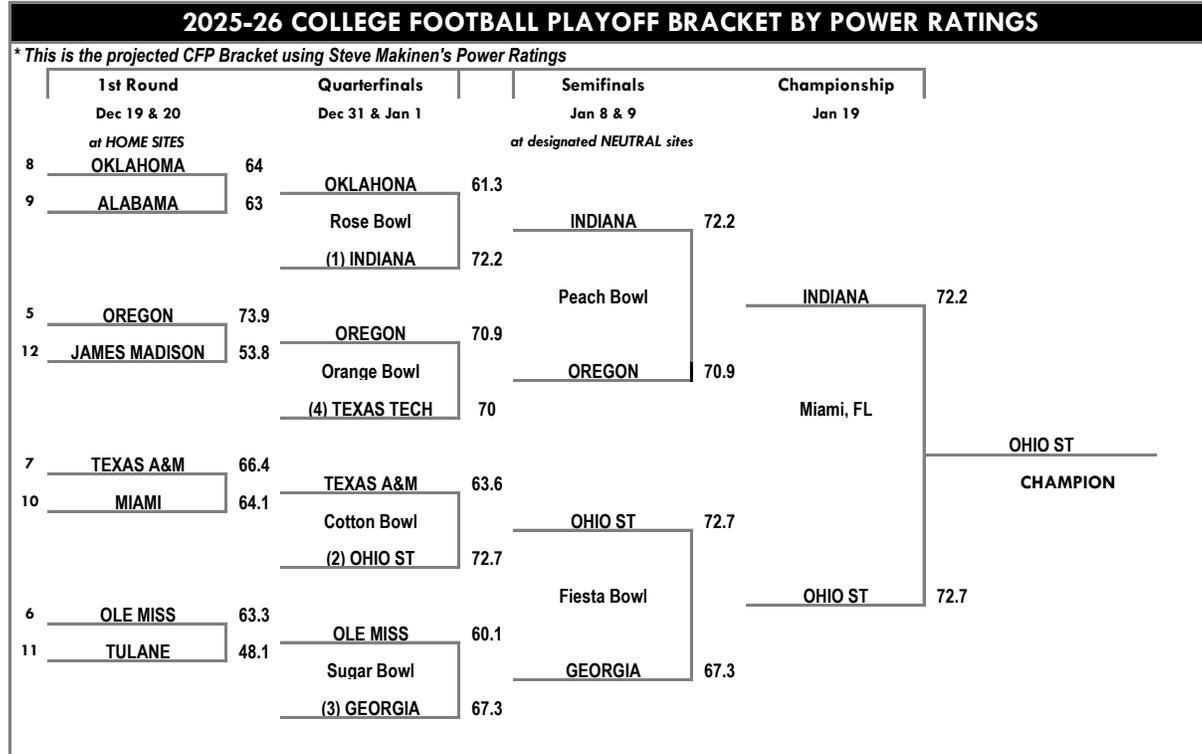
GAME	OPENING LINE	STEVE MAKINEN	ADAM BURKE
(197) BOISE ST vs. (198) WASHINGTON Saturday, December 13, 2025	-9.5 51.5	WASHINGTON OVER	WASHINGTON OVER
(308901) S CAROLINA ST vs. (308902) PRAIRIE VIEW Saturday, December 13, 2025	+3.5 52.5	PRAIRIE VIEW UNDER	S CAROLINA STATE UNDER
(199) TROY vs. (200) JACKSONVILLE ST Tuesday, December 16, 2025	+3 46.5	TROY UNDER	JACKSONVILLE STATE UNDER
(201) OLD DOMINION vs. (202) SOUTH FLORIDA Wednesday, December 17, 2025	-5.5 55.5	SOUTH FLORIDA OVER	SOUTH FLORIDA OVER
(203) LA LAFAYETTE vs. (204) DELAWARE Wednesday, December 17, 2025	+3 58.5	DELAWARE OVER	LOUISIANA UNDER
(205) KENNESAW ST vs. (206) W MICHIGAN Thursday, December 18, 2025	-4 49.5	WESTERN MICHIGAN UNDER	KENNESAW STATE UNDER
(207) MEMPHIS vs. (208) NC STATE Friday, December 19, 2025	-6 57.5	NC STATE OVER	NC STATE OVER
(295) ALABAMA vs. (296) OKLAHOMA Friday, December 19, 2025	+1.5 40.5	ALABAMA OVER	ALABAMA UNDER
(301) MISSOURI ST vs. (302) ARKANSAS ST Friday, December 19, 2025	+2.5 56.5	ARKANSAS STATE OVER	ARKANSAS STATE OVER
(291) JAMES MADISON vs. (292) OREGON Saturday, December 20, 2025	-21.5 50.5	OREGON UNDER	OREGON OVER
(293) TULANE vs. (294) OLE MISS Saturday, December 20, 2025	-17.5 56.5	TULANE UNDER	OLE MISS OVER
(297) MIAMI FL vs. (298) TEXAS A&M Saturday, December 20, 2025	-3.5 51.5	MIAMI OVER	TEXAS A&M UNDER
(209) WASHINGTON ST vs. (210) UTAH ST Monday, December 22, 2025	-3 52.5	UTAH STATE OVER	UTAH STATE OVER
(211) TOLEDO vs. (212) LOUISVILLE Tuesday, December 23, 2025	-9.5 44.5	LOUISVILLE OVER	LOUISVILLE UNDER
(213) W KENTUCKY vs. (214) SOUTHERN MISS Tuesday, December 23, 2025	+4 55.5	SOUTHERN MISS UNDER	WESTERN KENTUCKY OVER
(215) UNLV vs. (216) OHIO U Tuesday, December 23, 2025	+4.5 62.5	UNLV OVER	UNLV UNDER
(217) CALIFORNIA vs. (218) HAWAII Wednesday, December 24, 2025	+1.5 54.5	HAWAII OVER	HAWAII OVER
(219) C MICHIGAN vs. (220) NORTHWESTERN Friday, December 26, 2025	-12.5 44.5	NORTHWESTERN OVER	CENTRAL MICHIGAN UNDER

GAME	OPENING LINE	STEVE MAKINEN	ADAM BURKE
(221) NEW MEXICO vs. (222) MINNESOTA Friday, December 26, 2025	-2.5 47.5	MINNESOTA UNDER	NEW MEXICO UNDER
(223) FLA INTERNATIONAL vs. (224) TX-SAN ANTONIO Friday, December 26, 2025	-8.5 59.5	FLA INTERNATIONAL OVER	UTSA OVER
(225) PITTSBURGH vs. (226) EAST CAROLINA Saturday, December 27, 2025	+5.5 59.5	PITTSBURGH OVER	PITTSBURGH OVER
(227) PENN ST vs. (228) CLEMSON Saturday, December 27, 2025	-3 48.5	CLEMSON UNDER	CLEMSON OVER
(229) CONNECTICUT vs. (230) ARMY Saturday, December 27, 2025	-3 50.5	CONNECTICUT OVER	ARMY UNDER
(231) GEORGIA TECH vs. (232) BYU Saturday, December 27, 2025	-4.5 56.5	GEORGIA TECH UNDER	BYU UNDER
(233) MIAMI OHIO vs. (234) FRESNO ST Saturday, December 27, 2025	-3.5 42.5	MIAMI OHIO UNDER	MIAMI OHIO UNDER
(235) NORTH TEXAS vs. (236) SAN DIEGO ST Saturday, December 27, 2025	+3.5 55.5	SAN DIEGO ST OVER	NORTH TEXAS OVER
(237) VIRGINIA vs. (238) MISSOURI Saturday, December 27, 2025	-7 48.5	VIRGINIA UNDER	MISSOURI UNDER
(239) LSU vs. (240) HOUSTON Saturday, December 27, 2025	-3 41.5	HOUSTON OVER	LSU OVER
(241) GA SOUTHERN vs. (242) APPALACHIAN ST Monday, December 29, 2025	+2.5 59.5	GA SOUTHERN OVER	GA SOUTHERN OVER
(243) COASTAL CAROLINA vs. (244) LOUISIANA TECH Tuesday, December 30, 2025	-7 50.5	LOUISIANA TECH UNDER	COASTAL CAROLINA UNDER
(245) TENNESSEE vs. (246) ILLINOIS Tuesday, December 30, 2025	+5.5 61.5	TENNESSEE OVER	TENNESSEE OVER
(247) USC vs. (248) TCU Tuesday, December 30, 2025	+6 59.5	USC OVER	USC OVER
(249) IOWA vs. (250) VANDERBILT Wednesday, December 31, 2025	-5.5 47.5	VANDERBILT OVER	IOWA UNDER
(251) ARIZONA ST vs. (252) DUKE Wednesday, December 31, 2025	-2.5 49.5	DUKE OVER	ARIZONA STATE OVER
(253) MICHIGAN vs. (254) TEXAS Wednesday, December 31, 2025	-5.5 45.5	TEXAS UNDER	TEXAS UNDER
(255) NEBRASKA vs. (256) UTAH Wednesday, December 31, 2025	-15.5 50.5	UTAH OVER	UTAH UNDER
(265) RICE vs. (266) TEXAS ST UNIV Friday, January 2, 2026	-10 59.5	TEXAS STATE UNDER	TEXAS STATE OVER
(267) NAVY vs. (268) CINCINNATI Friday, January 2, 2026	-2.5 55.5	NAVY UNDER	CINCINNATI UNDER
(269) WAKE FOREST vs. (270) MISSISSIPPI ST Friday, January 2, 2026	-2.5 56.5	WAKE FOREST OVER	MISSISSIPPI STATE UNDER
(271) ARIZONA vs. (272) SMU Friday, January 2, 2026	+3 52.5	SMU UNDER	SMU OVER

MAKINEN'S RATINGS BRACKETS

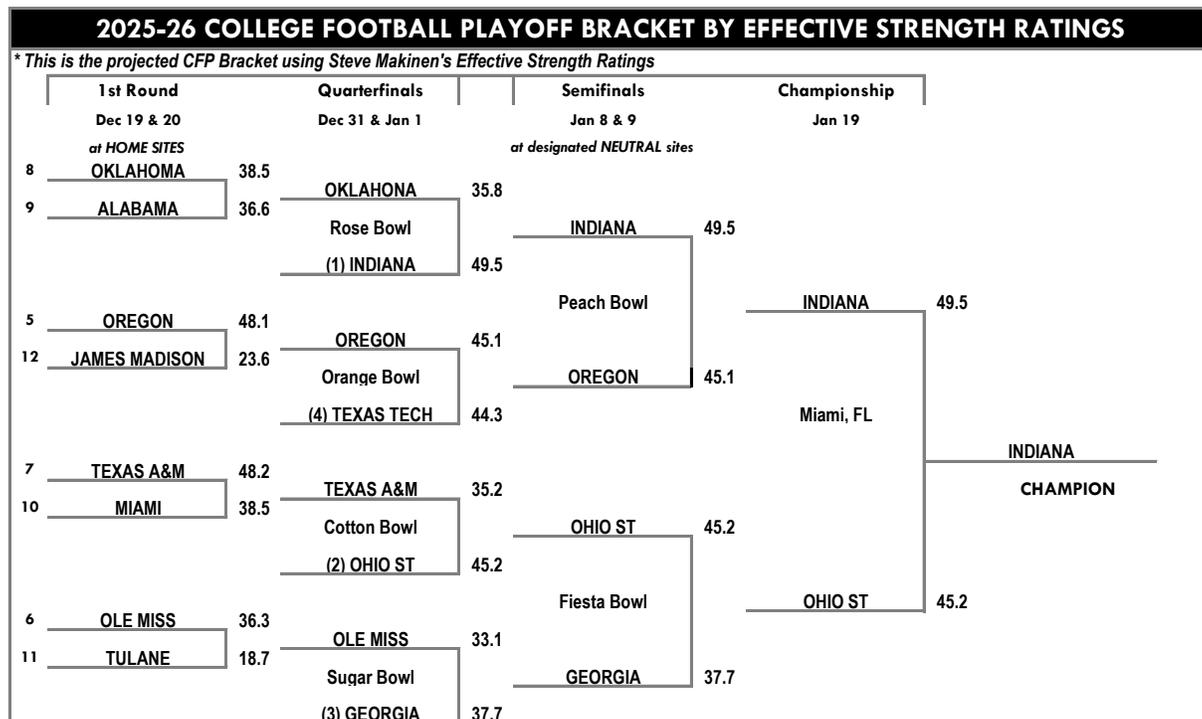
POWER RATINGS

The Power Ratings (PR) are Steve's own manually adjusted ratings updated after every game based upon analysis of live action and box scores. The Power Rating line is reflective of each team's rating and factors in home-field advantage as well as any injury or situational adjustments.



EFFECTIVE STRENGTH RATINGS

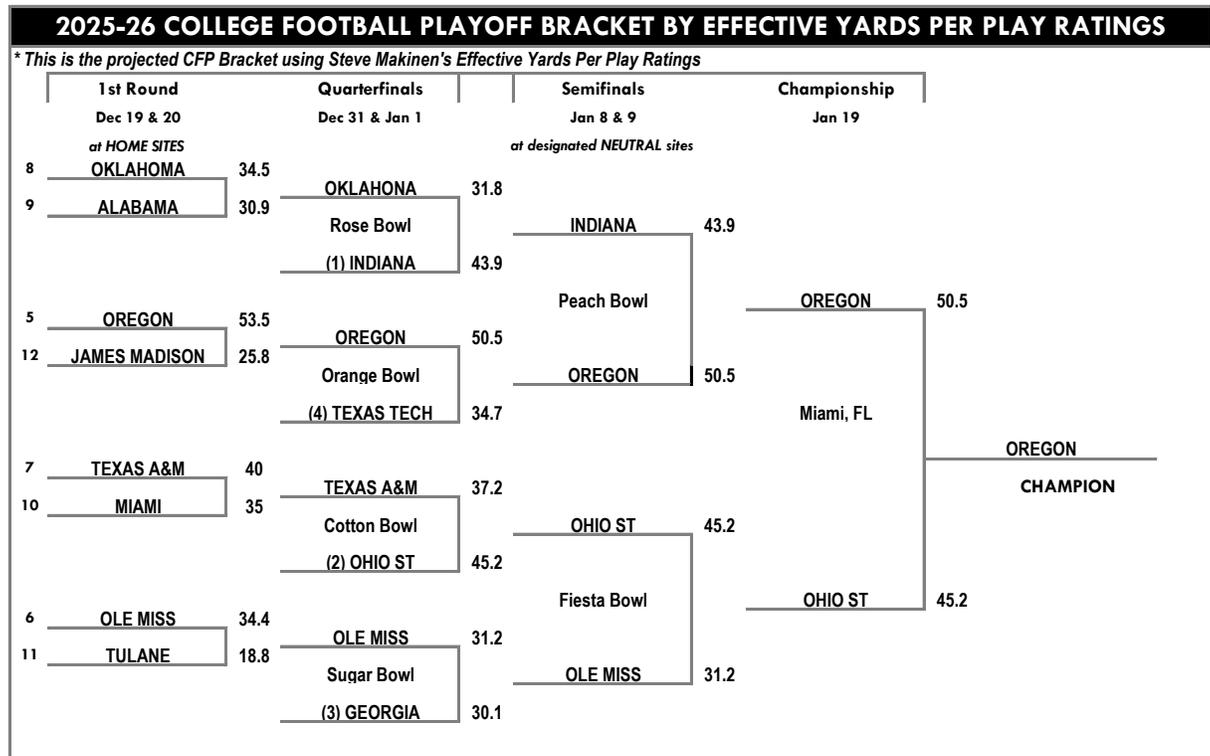
The Effective Strength Ratings (EffStr or ES) are purely statistical ratings, using the teams' key scoring stats against schedule strength and their previous opponents' averages. These are also adjusted for any key injuries the team had endured or faced against.



MAKINEN'S RATINGS BRACKETS

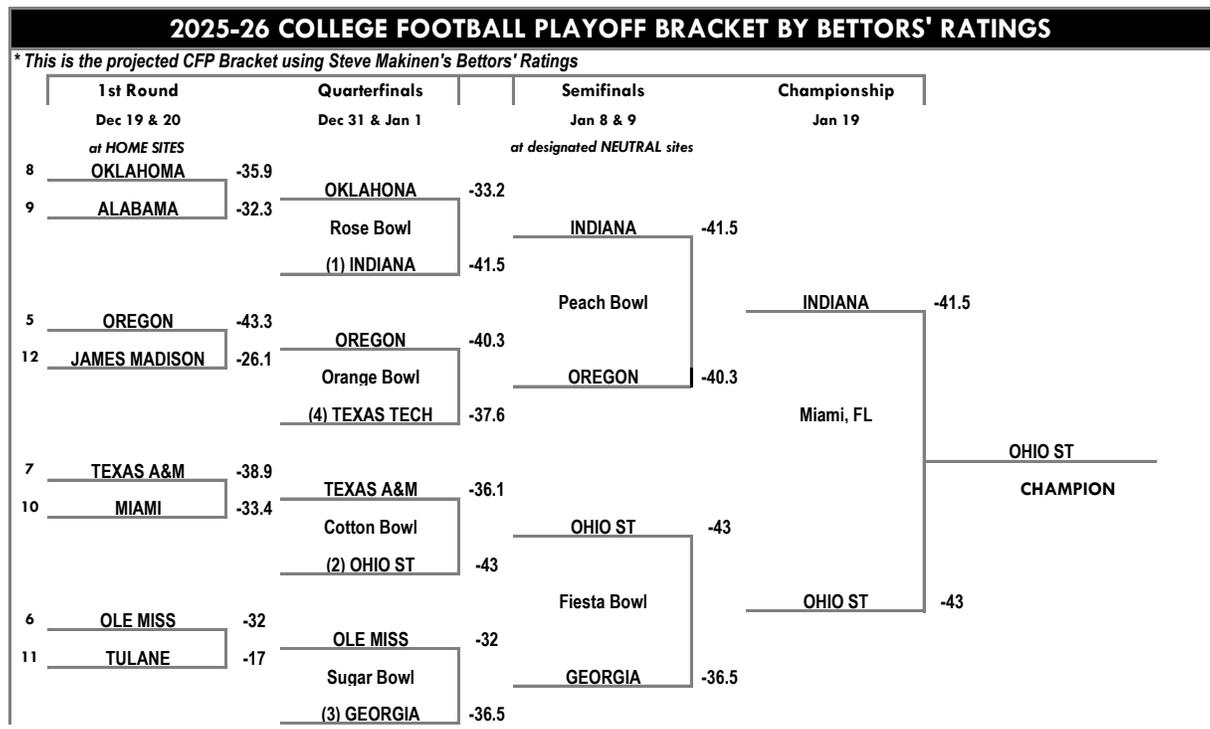
EFFECTIVE YARDS PER PLAY RATINGS

The Effective Yards per Play Ratings (EffYPP) are also purely statistical ratings, using the teams' key yardage stats against schedule strength and their previous opponents' averages. These are also adjusted for any key injuries the team had endured or faced against.



BETTORS' RATINGS

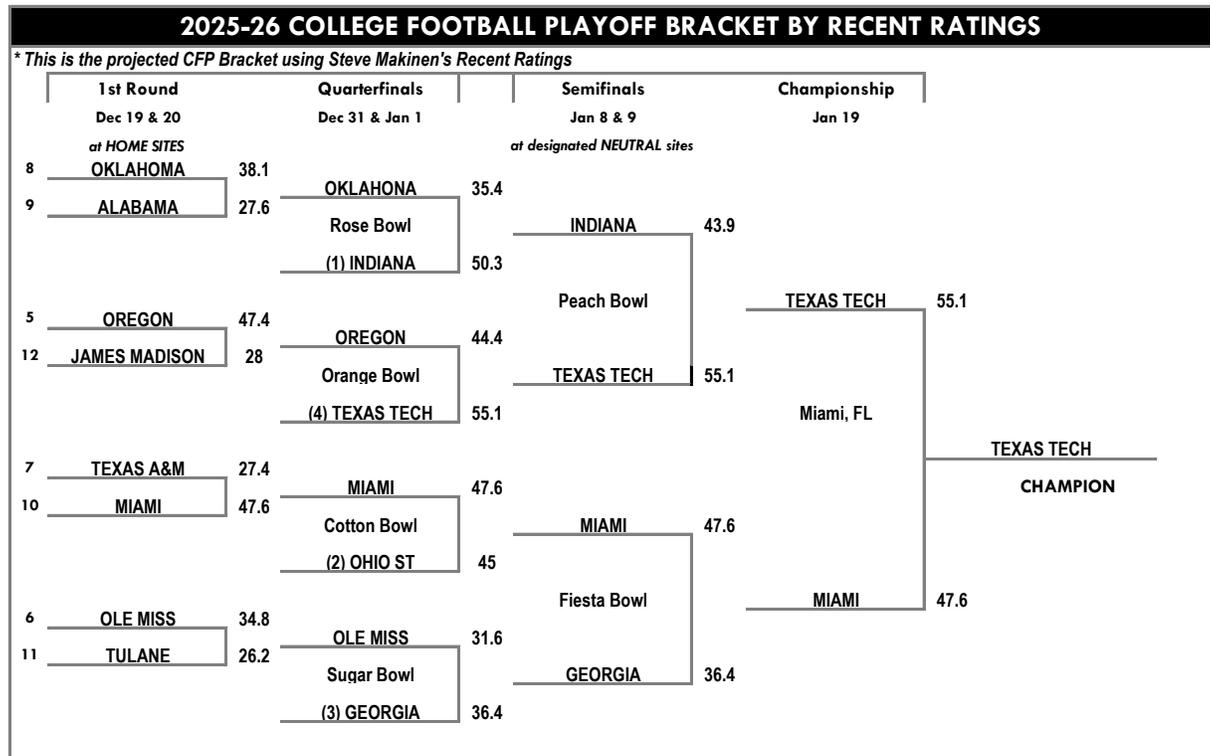
The Bettors' Ratings (BtrRtg) are a quantified interpretation of how bettors perceive teams based upon how lines of recent games have moved and closed.



MAKINEN'S RATINGS BRACKETS

RECENT RATINGS

The Recent Ratings (Recent) are simply a calculation of each team's Effective Strength over their last three games against the schedule they played during that stretch.



GAME GRADE FORECAST

I determine each team's Game Grade Forecast (GGF) by rendering numerical game grades for each team's board games throughout the year. I took these grades and employed a simple forecasting technique going back and analyzing those grades, which of course included relevant opponent strength, location, and injury variables which I regularly track. The GGF forecasts the expected performance grade for each team in their next game.

