

GRIDIRON GOLD RUSH BOWL GAMES PICKS

DENNIS' 2025-26 BOWL GAME PICKS

Boise State vs Washington — Saturday 8:00 PM

Line: Washington -9.5 | Total: 48.5

This matchup presents a classic bowl dynamic where one team relies heavily on structure, discipline, and experience staying competitive, while the other brings a broader range of answers on both sides of the ball. Boise State has long been respected for its ability to punch above its weight class, particularly by controlling tempo, protecting the football, and forcing opponents to earn every point. That formula has allowed Boise to hang around in games where the raw talent gap is noticeable. However, this particular matchup places them against a Washington team uniquely suited to neutralize those strengths.

Defensively, Washington's front is built to handle balanced offenses without compromising coverage integrity. Boise State's offense functions best when it can establish the run early, remain ahead of the chains, and keep play-calling flexible. When Boise is forced into third-and-long situations, their efficiency drops significantly, especially against defenses that can generate pressure without committing extra rushers. Washington excels in exactly that area, consistently collapsing pockets with four-man pressure and limiting scrambling lanes. That forces Boise into lower-percentage throws and shorter completions, which makes sustained drives harder to maintain.

Washington's offensive versatility is another major separator. They are comfortable playing at a controlled pace, but they also have the ability to attack vertically once defenses start creeping forward. Boise State's secondary has shown vulnerability against layered route concepts and play-action looks, particularly when safeties are forced to make run-pass decisions. Washington doesn't need to score quickly to be effective; they simply need to remain efficient and patient until coverage breaks down.

The bowl environment magnifies depth and in-game adaptability. Boise State can keep this matchup competitive early by limiting mistakes and shortening the game, but as the second half unfolds, Washington's depth advantage becomes increasingly important. Fatigue tends to show first in the defensive front and secondary, and that's where Washington is most capable of creating separation. This doesn't project as a runaway from the opening kickoff, but it does set up as a steady, methodical pull-away scenario.

Laying less than double digits with the more complete team is justified here, especially when that team has multiple paths to scoring and is less dependent on game script to succeed.

TAKE: Washington -9.5 - WON

Troy vs Jacksonville State — Tuesday 9:00 PM

Line: Troy -3 | Total: 47.5

Jacksonville State's season has been impressive, but this matchup represents a significant test in terms of defensive resistance and situational discipline. Troy has built its identity around controlling games defensively, limiting explosive plays, and forcing opponents into uncomfortable, methodical football. That style is particularly effective in bowl games, where unfamiliar opponents often struggle to adjust once initial scripted plays are exhausted.

Jacksonville State thrives on momentum and efficiency, especially when able to capitalize on defensive lapses or favorable field position. Against Troy, those opportunities are far less frequent. Troy's defense is exceptionally sound in gap control and coverage responsibility, which reduces the likelihood of breakdowns that Jacksonville State has relied on to sustain drives. When Jacksonville is forced to string together long possessions, the margin for error narrows considerably.

Offensively, Troy is not built to overwhelm opponents with speed or volume, but they are very comfortable playing from a slight advantage. They understand how to shorten games, manage the clock, and avoid unnecessary risks. That is an important trait when laying a short number, because Troy doesn't need to dominate statistically to cover. They simply need to remain patient and allow Jacksonville State to press.

Experience is another critical factor. Troy has repeatedly played games where execution in the fourth quarter determines the outcome. Jacksonville State, while talented, is still adjusting to that environment against teams that don't beat themselves. Mistakes that were survivable earlier in the season are far more costly against a defense like Troy's.

The spread reflects a competitive game, but Troy's consistency on defense and comfort in close contests give them a meaningful edge. Winning by more than a field goal is a reasonable expectation given the matchup dynamics.

TAKE: Troy -3 - WON

Old Dominion vs South Florida — Wednesday 5:00 PM

Line: Old Dominion +5.5 | Total: 59.5

This is a matchup where the underdog profile is far more attractive than public perception suggests. South Florida brings athleticism and offensive upside, but their inconsistency has been a recurring issue, particularly when asked to sustain drives without relying on explosive plays. Old Dominion, on the other hand, is built to stay competitive by controlling tempo, limiting mistakes, and forcing opponents to execute patiently.

South Florida prefers to play fast and create scoring opportunities through chunk plays. When those plays are available, they can look dominant. When they are not, drives often stall due to penalties, negative plays, or red-zone inefficiency. Old Dominion's defensive approach is

designed to prevent exactly that type of volatility. They keep everything in front of them, limit explosive gains, and force offenses to convert multiple third downs to score.

Offensively, Old Dominion is comfortable playing a possession-based game. They don't need to score frequently to remain competitive; they simply need to finish drives with points and avoid turnovers. That approach shortens the game and keeps margins tight, which is ideal when catching more than a field goal.

Bowl games often reward teams that stay composed and avoid self-inflicted damage. Old Dominion has consistently shown the ability to do that, even against more athletic opponents. South Florida's tendency to swing between efficiency and frustration introduces unnecessary risk when laying points.

With multiple paths to covering—either by staying within one score or pulling an outright upset—Old Dominion offers strong value in this spot.

TAKE: Old Dominion +5.5 - WON

Delaware vs Louisiana — Wednesday 8:30 PM

Line: Delaware +3 | Total: 52.5

This matchup profiles as a stylistic clash where control, physicality, and patience should matter more than raw athletic burst. Delaware's success has been rooted in its ability to dictate pace, shorten games, and force opponents into extended drives. That approach is especially valuable in a bowl setting, where unfamiliarity and preparation time can magnify execution gaps. Louisiana brings speed and playmaking potential, but that advantage diminishes when possessions are limited and mistakes become more costly.

Delaware's offensive identity is built around staying on schedule and protecting the football. They are comfortable running the ball in neutral downs, accepting modest gains, and trusting their ability to convert manageable third downs. That patience can frustrate opponents who prefer faster tempo and quick strikes. Against Louisiana, that matters because the Ragin' Cajuns have been far more comfortable when games open up and scoring swings come in bunches. When forced into grind-it-out situations, their margin for error narrows considerably. Defensively, Delaware excels at assignment football. They rarely overpursue, they tackle well in space, and they make offenses earn yardage in small increments. That style limits explosive plays and puts pressure on red-zone efficiency. Louisiana has shown vulnerability when drives require precision, particularly when penalties or negative plays push them behind the chains. Delaware's ability to avoid breakdowns increases the likelihood of stalled possessions and field-goal attempts rather than touchdowns.

From a game-flow perspective, this matchup is unlikely to produce a runaway on either side. Delaware's approach naturally keeps scores tight, while Louisiana's advantages are most pronounced in faster, higher-variance games. With the spread sitting inside a field goal, the

value lies with the team better equipped to control tempo and reduce volatility. Delaware doesn't need to win by margin to cash; they simply need to keep the game within one possession, which aligns perfectly with how they prefer to play.

Bowl games often reward teams that can remain disciplined for four quarters without chasing the game. Delaware's profile fits that requirement well, making the underdog position attractive in what projects as a competitive, physical contest.

TAKE: Delaware +3 - WON

Missouri State vs Arkansas State — Thursday 9:00 PM

Line: Missouri State +1 | Total: 56

This matchup presents a near pick'em on the surface, but the underlying profiles of these teams suggest a clearer edge than the line implies. Missouri State's strength lies in consistency. They are fundamentally sound, they protect the football, and they rarely allow games to spiral due to self-inflicted mistakes. Arkansas State, by contrast, has shown a wider range of outcomes, particularly on the defensive side of the ball, where breakdowns have led to extended drives and late-game swings.

Missouri State's offense is not built around explosive plays, but that can be an advantage in bowl environments. They are comfortable sustaining drives, flipping field position, and taking points when available. That approach limits variance and puts pressure on opponents to execute cleanly over long stretches. Arkansas State has struggled when asked to defend patiently, especially against teams willing to stay balanced and avoid obvious passing situations.

Defensively, Missouri State's discipline stands out. They play assignment football, limit missed tackles, and generally force offenses to earn yards incrementally. Arkansas State's offense has shown flashes, but it has also been prone to inconsistency when drives require multiple successful plays in sequence. That creates opportunities for stalled possessions and momentum swings.

In games where the spread is effectively asking one team to win outright, trusting reliability becomes paramount. Missouri State has shown the ability to execute its game plan regardless of opponent or venue. Arkansas State's volatility introduces risk, especially when laying points, even if that number is small.

The bowl setting further tilts this matchup toward the steadier team. Neutral-site games often punish teams that rely on emotion or momentum rather than structure. Missouri State's calm, methodical approach positions them well to capitalize on mistakes and control key moments. With the line essentially asking Missouri State to win the game, backing the more consistent profile offers value.

TAKE: Missouri State +1 - LOST

Kennesaw State vs Western Michigan — Friday 11:00 AM

Line: Western Michigan -3.5 | Total: 50

Kennesaw State's season has been built on effort, structure, and maximizing limited resources, but this matchup asks them to solve problems they haven't consistently faced. Western Michigan brings a higher level of speed and offensive flexibility, which becomes particularly challenging over four quarters when defensive adjustments are required. In a bowl setting, that versatility often separates teams that can adapt from those that must rely on a fixed identity.

Kennesaw State's success has come from disciplined execution and limiting mistakes, but their margin for error is thin against opponents that can score in multiple ways. Western Michigan's offense is capable of attacking both horizontally and vertically, forcing defenses to cover the entire field. That stretches Kennesaw State's defensive structure and increases the likelihood of coverage mismatches as the game progresses.

Defensively, Western Michigan is better equipped to handle Kennesaw State's approach. They have the size and speed to contain the run while still applying pressure on passing downs. If Kennesaw is forced into longer-yardage situations, sustaining drives becomes difficult. That plays into Western Michigan's ability to flip field position and gradually take control.

Another key factor is second-half scoring potential. Western Michigan has shown the ability to adjust offensively once defensive tendencies are identified. As fatigue sets in, their speed advantage becomes more pronounced, leading to chunk plays and extended drives.

Kennesaw State, meanwhile, has had difficulty responding when games shift away from their preferred tempo.

Laying a modest number here is justified because Western Michigan doesn't need to dominate early. They simply need to remain patient, trust their offensive depth, and allow matchup advantages to surface over time. By the fourth quarter, those differences are likely to show on the scoreboard.

TAKE: Western Michigan -3.5 - WON

Memphis vs NC State — Friday 2:30 PM

Line: NC State -4 | Total: 58

This bowl matchup sets up as a contrast between offensive volatility and defensive structure, and that contrast is central to how the game is likely to unfold. Memphis brings athleticism and scoring upside, but they have also been inconsistent sustaining drives when opponents are able to control early downs. NC State, on the other hand, is built around discipline, balance, and minimizing mistakes—traits that tend to translate well in bowl environments.

Memphis is at its best when games become fast and loosely structured. Their offense thrives on tempo, space, and creating favorable matchups in the open field. However, when forced to operate methodically, their efficiency drops. NC State's defensive approach is specifically designed to limit explosive plays and force opponents to earn yards incrementally. They play sound coverage, tackle well in space, and rarely overcommit, which reduces Memphis' ability to generate quick scoring swings.

Offensively, NC State does not rely on overwhelming opponents with pace or volume. Instead, they focus on staying on schedule, controlling time of possession, and finishing drives with points. That style puts pressure on Memphis' defense to remain disciplined for extended stretches, something they have struggled with throughout the season. Missed assignments and late-drive breakdowns have been recurring issues, particularly when facing balanced offenses.

The bowl setting further favors NC State's profile. Extra preparation time benefits teams that emphasize structure and execution, and NC State has consistently shown the ability to adjust game plans effectively. Memphis' reliance on rhythm makes them more susceptible to disruption, especially early in the game when scripted defensive looks can slow momentum. Laying six points is reasonable given the matchup dynamics. NC State doesn't need to dominate statistically to cover; they simply need to remain efficient and capitalize on Memphis' defensive lapses. As the game progresses, NC State's consistency and situational awareness should allow them to separate.

TAKE: NC State -4 - WON

Alabama vs Oklahoma — Friday 8:00 PM

Line: Oklahoma -1 | Total: 40

This matchup is defined by physicality, discipline, and the ability to win field-position battles. Both teams bring strong defensive identities, but Alabama's depth and adaptability provide a subtle yet meaningful edge. Oklahoma has shown resilience and toughness, but they have also struggled to maintain offensive efficiency against elite defensive fronts.

Alabama's defense excels at controlling the line of scrimmage and limiting explosive plays. They are particularly effective at forcing offenses into third-and-long situations, where pressure and coverage work in tandem. Oklahoma's offense has been inconsistent when forced into obvious passing downs, especially against teams that can generate pressure without sacrificing coverage integrity.

Offensively, Alabama is comfortable playing a controlled game. They don't need to score frequently to win; they simply need to avoid turnovers and capitalize on short fields.

Oklahoma's defense has played well at times, but depth issues tend to surface late in games, particularly against teams willing to stay patient and physical.

The low total reflects expectations of a tight, defensive contest, where every possession matters. In those scenarios, execution and composure are critical. Alabama's experience in high-stakes environments gives them an advantage, especially in late-game situations where decision-making under pressure can determine the outcome.

With the line sitting near a pick'em, backing the team with greater defensive depth and bowl-game experience makes sense. Alabama's ability to control tempo and win key moments positions them well to emerge with a narrow but decisive victory.

TAKE: Alabama +1 - WON

Miami (FL) vs Texas A&M — Saturday 12:00 PM

Line: Texas A&M -3.5 | Total: 52

This matchup features two talented teams with different approaches to controlling games.

Miami relies on athleticism and defensive aggression, while Texas A&M emphasizes balance, physicality, and situational control. In bowl settings, the latter approach often proves more reliable, particularly when spreads are modest.

Miami's defense can be disruptive, but that aggression occasionally leads to breakdowns, especially against teams willing to exploit overpursuit. Texas A&M's offense is built to take advantage of those moments, using play-action and misdirection to create space. When Miami fails to generate early stops, they can become vulnerable to extended drives that wear down the defense.

Offensively, Miami has shown flashes of explosiveness, but consistency has been an issue.

Sustaining drives against disciplined defenses has been a challenge, particularly when penalties or negative plays disrupt rhythm. Texas A&M's defense is well-suited to capitalize on those mistakes, maintaining gap integrity and limiting yards after contact.

The bowl environment magnifies preparation and execution. Texas A&M's structured approach benefits from additional prep time, allowing them to fine-tune game plans and adjust to opponent tendencies. Miami's reliance on energy and momentum introduces more variance, which is less desirable when laying points.

Laying 3.5 points with Texas A&M is justified given their ability to control game flow and limit Miami's explosive opportunities. Even in a competitive contest, Texas A&M's balance and discipline should allow them to pull away late.

TAKE: Texas A&M -3.5 - LOST

Tulane vs Ole Miss — Saturday 3:30 PM

Line: Ole Miss -17.5 | Total: 56

This matchup highlights a common bowl-season dynamic: a highly motivated, well-coached underdog facing a more talented favorite whose margin for error comes down to focus and

execution. Tulane enters this game with a clear identity built on discipline, ball control, and defensive structure. Ole Miss brings superior depth, speed, and offensive flexibility, but covering a number this large requires sustained attention across four quarters.

Tulane's defensive approach is designed to slow games down. They are comfortable conceding short gains in exchange for preventing explosive plays, and they do a strong job of forcing opponents to string together long drives. Against teams that rely heavily on chunk plays, that approach can be frustrating. Ole Miss, however, has the personnel and patience to handle that style. They are not dependent on tempo or quick strikes; they are equally capable of methodically moving the ball, wearing down defenders, and capitalizing once coverage starts to soften.

The key separator in this matchup is trench depth. Tulane's defense has played well all season, but sustaining that level against a power-conference offensive line for four quarters is a tall order. As the game progresses, fatigue becomes a factor, particularly in the second half when missed tackles and late reactions start to appear. Ole Miss excels at exploiting exactly those moments, turning modest gains into drive-extending plays.

Offensively, Tulane is efficient but limited in upside. They can move the ball when game flow stays favorable, but they struggle to respond once they fall behind by multiple scores. Ole Miss' defense, while not elite, is athletic enough to tighten coverage and force Tulane into passing situations they prefer to avoid. That imbalance becomes more pronounced if Ole Miss jumps out to an early lead.

Bowl games often come down to whether the favorite stays engaged. Ole Miss' roster composition and recent performance suggest they are capable of doing so, especially with an opportunity to make a statement. While Tulane can remain competitive early, the matchup favors a second-half separation.

TAKE: Ole Miss -17.5 - WON

James Madison vs Oregon — Saturday 7:30 PM

Line: Oregon -20.5 | Total: 50

James Madison has earned national respect through consistency, structure, and relentless execution. They rarely beat themselves, they defend with discipline, and they are comfortable playing from any script. However, this matchup places them against an Oregon team with a decisive athletic and depth advantage across nearly every position group.

James Madison's success is built on efficiency rather than explosiveness. They rely on staying on schedule offensively and limiting mistakes defensively. That approach works extremely well against teams of similar caliber. Against Oregon, however, the margin for error shrinks dramatically. Oregon's defensive speed compresses throwing windows and limits yards after contact, making it far more difficult for James Madison to sustain long drives.

Oregon's offense presents problems that James Madison is not accustomed to seeing weekly. The Ducks can attack horizontally and vertically, forcing defenses to defend every blade of grass. When opponents overcommit to stopping the run, Oregon punishes them through the air. When coverage backs off, Oregon is happy to lean on the ground game and control tempo. That versatility is crucial when laying a large number.

The bowl setting amplifies Oregon's advantages. Extra preparation time benefits teams with deeper playbooks and personnel flexibility. Oregon can adjust in-game without sacrificing effectiveness, while James Madison must rely heavily on execution staying near perfect. Over four quarters, that imbalance becomes increasingly difficult to overcome.

James Madison deserves credit for their season and will compete with effort and discipline.

But effort alone does not bridge athletic gaps in bowl games against top-tier opponents.

Oregon does not need to play fast or aggressively to cover; they simply need to stay efficient and avoid turnovers.

As the second half unfolds, Oregon's ability to rotate bodies and maintain pace should allow them to gradually extend the margin.

TAKE: Oregon -20.5 - LOST

Washington State vs Utah State — Monday 2:00 PM ET

Line: Utah State -1.5 | Total: 55.5

This bowl matchup is a strong example of why context matters far more than name recognition. Washington State enters with the more recognizable brand and a history of competing against Power Conference opponents, but Utah State's profile is quietly better suited for this specific game environment. When the matchup is stripped down to current form, style compatibility, and motivation, Utah State holding a short favorite role makes sense. Utah State's strength begins with structure. They are a fundamentally sound team that limits self-inflicted mistakes and understands how to manage games from start to finish. Offensively, they do not rely on tempo or gimmicks. Instead, they focus on staying ahead of the chains, protecting the football, and capitalizing when defenses overcommit. That approach is especially effective against Washington State, a team that has struggled with consistency when forced to defend extended drives without creating negative plays.

Washington State's defense has shown flashes, but discipline has been an issue. Missed assignments and breakdowns in run fits have repeatedly allowed opponents to sustain possessions. Utah State's offense is designed to exploit exactly that type of vulnerability. They are patient enough to keep taking what is available and disciplined enough to avoid forcing plays that aren't there. Over time, that patience wears down defenses that rely on disruption rather than execution.

Defensively, Utah State matches up well. They are comfortable defending balanced attacks

and do a strong job limiting explosive plays, which is critical against a Washington State offense that can struggle to stay efficient without chunk gains. When Washington State is forced into third-and-long situations, their success rate drops noticeably, particularly against teams that can generate pressure while keeping coverage intact.

The bowl setting also favors Utah State. Teams that emphasize preparation, discipline, and clarity of role tend to benefit most from extended prep time. Utah State's coaching staff has consistently shown the ability to create clean game plans that minimize exposure and maximize strengths. Washington State, by contrast, has been more volatile, often playing to the level of competition rather than dictating terms.

Laying a field goal at a neutral site is reasonable given Utah State's advantages in consistency and game management. This is not a matchup where Utah State needs to dominate statistically. They simply need to stay composed, avoid turnovers, and allow Washington State to make the first mistake. That dynamic strongly favors the favorite. This projects as a competitive game early, but one where Utah State's steadiness gradually takes control, particularly in the second half when execution matters most.

TAKE: Utah State -1.5 - LOST

Toledo vs Louisville — Tuesday 2:00 PM ET

Line: Louisville -7 | Total: 44

This bowl matchup sets up as a classic clash between a Group of Five program that thrives on structure and effort versus a Power Conference team with superior depth and physical tools. Toledo's success this season has been built on efficiency, discipline, and the ability to stay competitive by limiting mistakes. They are comfortable playing games where possessions matter, field position is critical, and patience is rewarded. That approach has allowed Toledo to punch above its weight repeatedly, but this matchup presents a difficult stylistic challenge.

Louisville's defensive front is the key factor. They are strong at the point of attack and do an excellent job of closing interior running lanes, which is where Toledo prefers to establish rhythm. When Toledo is able to run early and stay ahead of schedule, their offense becomes far more effective. When that option is taken away, they are forced into longer down-and-distance situations that reduce play-calling flexibility. Louisville is well-equipped to create exactly that scenario, particularly with a front that can generate pressure without overcommitting.

Offensively, Louisville does not need to be explosive to control this game. They are comfortable leaning on a balanced attack, taking what the defense gives them, and gradually wearing opponents down. Toledo's defense is fundamentally sound, but they have struggled against teams that can sustain drives and win physically over four quarters. That dynamic

becomes more pronounced in a bowl setting, where depth and conditioning matter more as the game progresses.

Another important element is game control. Louisville has shown the ability to manage leads effectively, avoiding unnecessary risks and forcing opponents to press. Toledo, when trailing, is less effective offensively and more prone to stalled drives. That makes covering a touchdown more realistic for Louisville than it might appear at first glance.

The total being relatively low also plays into the favorite's hands. In games with fewer possessions, the team with the better ability to finish drives and control tempo typically has the advantage. Louisville's edge in physicality and depth gives them a strong path to separating late, even if Toledo keeps things close early.

This projects as a competitive first half followed by Louisville asserting control through sustained drives and defensive consistency.

TAKE: Louisville -7 - LOST

Western Kentucky vs Southern Miss — Tuesday 5:30 PM ET

Line: Western Kentucky +2.5 | Total: 58

This matchup features two teams that are comfortable playing fast-paced, offensive football, but the way they arrive at points differs significantly. Western Kentucky thrives on rhythm, spacing, and execution, particularly through the air. Their offense is built to stress defenses horizontally and vertically, forcing coverage decisions that can quickly turn into explosive plays. Southern Miss, meanwhile, relies more on momentum and opportunistic scoring, often benefiting from defensive breakdowns or favorable field position.

Western Kentucky's offensive consistency is the key separator here. They are capable of sustaining drives without relying solely on big plays, which is important against a Southern Miss defense that can be aggressive but inconsistent. When Southern Miss fails to generate early disruption, their defense tends to wear down, especially against teams that keep pressure on through tempo and spacing.

Defensively, Western Kentucky is not dominant, but they are disciplined enough to limit the kind of explosive plays Southern Miss needs to stay comfortable. Southern Miss has struggled when forced to drive the length of the field repeatedly, particularly when third-down conversions become necessary. That inefficiency becomes magnified in bowl games, where opponents have extended preparation time to identify and attack weaknesses.

The total being relatively high suggests points, but it also underscores the importance of efficiency. Western Kentucky is better equipped to capitalize on scoring opportunities and avoid empty possessions. Southern Miss can score, but they are more volatile, swinging between quick points and stalled drives.

Experience in managing close games also favors Western Kentucky. They are comfortable

protecting slim leads and forcing opponents to chase late. Laying less than a field goal in a matchup where offensive consistency and execution favor one side is a reasonable position. This game should feature scoring opportunities on both sides, but Western Kentucky's steadier offensive approach gives them the edge in a competitive bowl setting.

TAKE: Western Kentucky +2.5 - WON

UNLV vs Ohio — Tuesday 9:00 PM ET

Line: Ohio +6.5 | Total: 65

This matchup sets up far differently once the number is properly framed, and Ohio becomes the clear value side. While UNLV brings offensive explosiveness and athletic advantages, Ohio's profile is exactly the type that historically performs well as a sizable bowl underdog. Their identity is built on discipline, tempo control, and forcing opponents to earn points over extended drives rather than allowing games to turn into track meets.

Ohio's offensive approach is not flashy, but it is efficient. They are comfortable shortening the game, using the run and short passing game to stay ahead of the chains, and limiting possessions. That style directly attacks one of UNLV's weaknesses: inconsistency when defending long, methodical drives. UNLV is at its best when playing fast and capitalizing on short fields. When forced to defend 10–12 play drives, their margin for error narrows considerably, and breakdowns become more likely late in possessions.

Defensively, Ohio does a solid job of keeping plays in front and limiting explosive gains. That is critical against a UNLV offense that relies heavily on chunk plays to create separation. Ohio is willing to concede short completions if it means avoiding quick scores. Over the course of a game, that approach can frustrate offenses that prefer rhythm and tempo. UNLV may still score, but sustained efficiency becomes harder to maintain when drives require repeated third-down conversions.

The high total suggests scoring, but that also works in Ohio's favor from a spread perspective. Ohio does not need to win the game outright to cash; they simply need to remain competitive. Their ability to control tempo, avoid turnovers, and finish drives with points keeps them within striking distance throughout. Even if UNLV builds a modest lead, Ohio's style allows them to respond without panicking or abandoning their identity.

Bowl games often reward teams that stay composed and avoid self-inflicted damage. Ohio has consistently shown that ability. UNLV's ceiling is higher, but their floor is lower, particularly if early drives stall or momentum swings. With nearly a touchdown in hand, Ohio has multiple paths to covering — including late-game scores against softer coverage or simply dragging the game into a lower-possession structure.

This sets up as a competitive contest where Ohio's discipline and game control outweigh UNLV's volatility at the current number.

TAKE: Ohio +6.5 - WON

California vs Hawaii — Wednesday 8:00 PM ET

Line: Hawaii -1 | Total: 52

This matchup sets up as a strong positional advantage for the home side, with Hawaii checking multiple boxes that matter in a late-season, travel-heavy spot like this one. California enters the game facing one of the more difficult situational challenges in college football: a long trip across the Pacific combined with a significant shift in tempo, climate, and game environment. Those factors alone often tilt games toward the Rainbow Warriors, but this matchup goes deeper than travel fatigue.

Hawaii's defensive structure is particularly well suited for what California wants to do offensively. The Golden Bears prefer to operate methodically, relying on sustained drives and efficiency rather than explosive plays. That approach becomes far more difficult against a defense that emphasizes containment, disciplined pursuit angles, and forcing offenses to snap the ball repeatedly without mistakes. Hawaii excels at keeping plays in front of them and tightening up inside the red zone, which naturally suppresses scoring and puts pressure on visiting offenses to be nearly perfect to finish drives.

That defensive profile directly explains why the total leans so strongly toward the Under. California has struggled to consistently finish possessions when forced to play extended drives, and Hawaii is content to trade field position and clock for points allowed. The pace of this game projects slower than the market total implies, with fewer explosive plays and more third-down situations dictating outcomes. Even if California moves the ball between the 20s, the likelihood of empty trips or short scoring outcomes remains high.

On the other side of the ball, Hawaii's offense is built to take advantage of opponents that wear down over time. They are not reliant on constant big plays; instead, they mix tempo, stretch defenses horizontally, and force coverage communication to hold up for four full quarters. That becomes increasingly difficult for a road team traveling this distance, especially in the second half when conditioning and focus begin to matter more than raw talent.

The short spread reflects a competitive matchup, but Hawaii's ability to control game flow at home is a decisive edge. They don't need to dominate statistically to win this game. They simply need to remain patient, protect the football, and allow the cumulative effects of travel, pace, and defensive resistance to work in their favor. As the game progresses, that advantage tends to show up not in explosive runs, but in stalled drives, missed opportunities, and shorter fields.

With Hawaii holding both the situational edge and the structural matchup advantage, laying a short number at home is justified. The total also points strongly toward a lower-scoring game, reinforcing the expectation that Hawaii can win without needing a shootout.

TAKE: Hawaii -1 - WON

Central Michigan vs Northwestern — Friday 1:00 PM ET

Line: Northwestern -11 | Total: 44

This matchup sets up as a clear stylistic and structural advantage for Northwestern, particularly in a bowl environment where execution, discipline, and defensive reliability tend to separate teams more than raw tempo or creativity. Central Michigan enters this game with significant concerns when facing physical, methodical opponents that can dictate pace and force long drives. That issue becomes magnified against a Northwestern team that is comfortable playing from ahead and closing games without unnecessary risk.

Northwestern's defensive profile is the biggest differentiator. They are extremely sound against the run, disciplined in gap control, and rarely give up cheap yardage on early downs. Central Michigan's offense relies heavily on staying on schedule and avoiding negative plays, but that becomes difficult when an opponent consistently forces second-and-long situations. Once Central Michigan is pushed into obvious passing downs, their efficiency drops sharply, particularly against defenses that can generate pressure without blitzing. Northwestern fits that description perfectly.

Offensively, Northwestern doesn't need to be explosive to cover this number. They are content to lean on ball control, field position, and mistake avoidance. That approach is ideal when laying double digits, because it limits variance. Central Michigan's margin for error is extremely small in this matchup. Any turnover, stalled drive, or special-teams lapse puts them immediately behind the eight ball, while Northwestern can steadily extend a lead without changing identity.

The bowl setting also favors the more structured team. Northwestern has consistently shown the ability to execute game plans late in the season and close out games once they establish control. Central Michigan, by contrast, has struggled when forced to chase games or play outside its preferred tempo.

This projects as a game where Northwestern steadily builds separation rather than exploding early. That kind of script aligns well with laying points, especially when the underdog lacks the offensive firepower to mount a meaningful comeback.

TAKE: Northwestern -11 - WON

New Mexico vs Minnesota — Friday 4:30 PM ET

Line: Minnesota -1.5 | Total: 44

This matchup profiles as a controlled, lower-scoring contest where Minnesota's defensive structure and physicality provide a decisive edge. New Mexico has shown the ability to compete offensively when games open up, but they struggle when forced to operate in tight

windows and sustain long, mistake-free drives. Minnesota is exceptionally effective at forcing exactly that type of game.

Minnesota's defensive front is built to limit rushing efficiency and force opponents into third-and-medium situations, where play-calling becomes more predictable. New Mexico's offense tends to bog down when early down success is taken away, and they lack the explosiveness needed to flip field position quickly. That directly feeds into Minnesota's preferred game script: shorten the game, limit possessions, and let defensive consistency wear opponents down. On offense, Minnesota is comfortable playing conservatively. They prioritize ball security and situational football over chasing points, which is particularly effective in bowl games where opponents often press when opportunities are limited. Minnesota doesn't need to win this game by margin — they simply need to control pace and finish a few drives.

The total leaning Under reinforces the side. Lower-scoring games naturally increase the value of teams laying short numbers, especially when those teams are less likely to beat themselves. Minnesota fits that profile well. New Mexico, on the other hand, becomes increasingly vulnerable if forced to take chances late.

This is not a flashy matchup, but it is a clean one from an edge standpoint. Minnesota has multiple paths to victory and far fewer ways to lose, which is exactly what you want when laying less than a field goal.

TAKE: Minnesota -1.5 - WON

FIU vs UTSA — Friday 8:00 PM ET

Line: UTSA -6.5 | Total: 60

This matchup profiles as a steady, methodical advantage for UTSA when viewed through the lens of execution, physicality, and game management. Florida International has shown flashes this season, particularly when playing from momentum or short fields, but their inconsistency becomes far more pronounced against disciplined teams that can control tempo and limit mistakes. UTSA fits that description almost perfectly.

UTSA's offensive identity is built around balance and patience. They are comfortable sustaining drives, using the run to stay ahead of schedule, and attacking selectively through the air once defenses begin to compress. That approach is especially effective against an FIU defense that has struggled to hold up over long possessions. When FIU is forced to defend extended drives, tackling efficiency drops and coverage discipline begins to erode, particularly late in halves.

Defensively, UTSA is well suited for this matchup. They do a strong job limiting explosive plays, which is critical against an FIU offense that relies heavily on chunk gains to generate scoring opportunities. FIU has struggled when forced to execute in tight windows or convert repeatedly on third down. UTSA's defensive structure is designed to exploit exactly that

weakness by keeping everything in front and forcing offenses to earn points slowly.

The bowl setting amplifies UTSA's advantage. Teams that emphasize preparation and role clarity tend to benefit from extended prep time, and UTSA's coaching staff has consistently demonstrated the ability to build clean, mistake-resistant game plans. FIU's volatility introduces unnecessary risk when facing a favorite capable of maintaining control without forcing the issue.

From a spread perspective, laying less than a touchdown is reasonable. UTSA does not need to dominate statistically to cover. They simply need to avoid turnovers, control the clock, and let FIU press when trailing. That dynamic favors UTSA, particularly in the second half when depth and conditioning become more important.

This projects as a competitive game early that gradually tilts in UTSA's favor as execution and physicality take over.

TAKE: UTSA -6.5 - WON

Pittsburgh vs East Carolina — Saturday 11:00 AM ET

Line: East Carolina +10.5 | Total: 56

This matchup sets up as one of the more attractive underdog profiles on the bowl slate. Pittsburgh enters with the more recognizable brand and perceived talent edge, but East Carolina's style and situational fit make them a strong candidate to stay within the number. ECU's success has been built on effort, balance, and the ability to hang around even when facing more physically gifted opponents.

East Carolina's offensive approach is geared toward shortening games. They are comfortable leaning on the run, mixing in short passes, and keeping possessions alive. That approach directly challenges Pittsburgh's defensive consistency. While Pittsburgh has athleticism, they have struggled at times with gap discipline and tackling when forced to defend extended drives. ECU's willingness to stay patient can exploit those issues over four quarters.

Defensively, East Carolina is not dominant, but they are disciplined enough to limit explosive plays. That matters against a Pittsburgh offense that can stall when early-down success is taken away. Pittsburgh has shown vulnerability when forced into longer down-and-distance situations, particularly against defenses that keep coverage intact and force checkdowns.

The spread suggests a sizable Pittsburgh advantage, but bowl games often compress margins. East Carolina's ability to avoid turnovers and finish drives with points keeps them competitive even if Pittsburgh controls stretches of play. ECU does not need to win outright to cash; they simply need to remain composed and capitalize when opportunities arise.

Motivation also favors the underdog. East Carolina enters this game with a clear chip on its shoulder, while Pittsburgh's season expectations were higher. That dynamic often shows up in bowl games where effort and focus can swing outcomes more than raw talent.

With nearly double digits in hand, East Carolina has multiple paths to covering — including late scores against conservative defense or simply dragging the game into a lower-possession structure.

TAKE: East Carolina +10.5 - WON

Penn State vs Clemson — Saturday 12:00 PM ET

Line: Penn State +3.5 | Total: 48

This bowl matchup is far tighter than the line suggests, and Penn State profiles as the value side catching points. Both teams bring strong defensive identities and physicality, but Penn State's balance and consistency give them an edge in a game likely decided by execution rather than explosiveness.

Penn State's offense is built to operate efficiently against disciplined defenses. They are comfortable sustaining drives, mixing run and pass, and avoiding negative plays. Clemson's defense remains strong, but they have shown occasional vulnerability against teams that can stay patient and exploit intermediate zones. Penn State's ability to avoid turnovers and maintain field position is critical in a matchup where points may be at a premium.

Defensively, Penn State matches up well with Clemson. They are disciplined against the run and capable of generating pressure without overcommitting. Clemson's offense has been less consistent when forced into obvious passing situations, particularly against defenses that can collapse pockets while maintaining coverage integrity. Penn State's defensive front is well suited to create exactly that scenario.

The total being relatively modest suggests a controlled game, which favors the underdog. In lower-scoring environments, points become more valuable, and catching more than a field goal provides a significant cushion. Penn State does not need to dominate; they simply need to remain competitive and avoid critical mistakes.

Bowl preparation also plays a role. Penn State's staff has a strong track record of preparing for high-profile matchups, and their ability to adjust in-game adds confidence when backing them as a dog. Clemson's margin for error is thinner if Penn State is able to dictate tempo and field position.

This projects as a one-score game deep into the fourth quarter, making the points extremely valuable.

TAKE: Penn State +3.5 - WON

Connecticut vs Army — Saturday 2:15 PM ET

Line: Army -7.5 | Total: 44

This bowl matchup is a strong example of how stylistic mismatches can dictate outcomes regardless of brand perception. Connecticut has made progress this season through effort

and improved execution, but this game places them against an Army team whose identity creates persistent, structural problems. When Army is able to dictate tempo and force opponents to defend the full width of the field, the cumulative effect tends to show up on the scoreboard.

Army's offense is built around discipline, repetition, and precision. They are comfortable running the same concepts repeatedly until defensive breakdowns occur. That approach is particularly effective against teams that struggle with assignment football, and Connecticut has shown vulnerability in exactly that area. Defending option-based attacks requires perfect eye discipline and communication on every snap. Over four quarters, even minor lapses can result in extended drives and time-of-possession disadvantages.

Connecticut's defense has been competitive when allowed to play downhill and react, but Army does not allow that comfort. Their offense forces defenders to hesitate, read keys, and make decisions under pressure. That hesitation often leads to missed tackles or poor leverage, both of which are magnified against an offense that thrives on exploiting angles. Army doesn't need explosive plays to score; they simply need consistency and patience. Offensively, Connecticut faces a difficult challenge as well. Army's defense is designed to limit possessions and force opponents to maximize limited opportunities. Connecticut's offense is not built for quick-strike scoring, which means they must be efficient on third downs and in the red zone to stay competitive. Against a defense that emphasizes discipline and physicality, that becomes a tall task.

The total being relatively low reinforces the favorite's position. In games with fewer possessions, teams that control tempo and avoid mistakes gain an outsized advantage. Army excels in exactly those areas. Connecticut would need near-perfect execution and turnover luck to remain within striking distance.

Laying more than a touchdown is justified here because Army has a clear path to controlling every phase of the game. As the contest wears on, fatigue and frustration tend to compound against option offenses, leading to longer drives and increased separation.

This sets up as a game where Army's identity steadily wears down Connecticut, creating margin through possession dominance rather than explosive scoring.

TAKE: Army -7.5 - WON

Georgia Tech vs BYU — Saturday 3:30 PM ET

Line: BYU -3.5 | Total: 56

This matchup brings together two teams that prefer physical football, but BYU's consistency and balance give them a meaningful edge. Georgia Tech has shown improvement through effort and adaptability, but their margin for error remains thin, particularly against teams that can match physicality while executing cleanly.

BYU's offensive approach is built on balance and efficiency. They are comfortable establishing the run, controlling the clock, and taking calculated shots downfield when defenses begin to overcommit. Georgia Tech's defense has struggled against teams that can maintain that balance, particularly when forced to defend sustained drives. BYU's patience allows them to probe for weaknesses rather than forcing plays early.

Defensively, BYU is disciplined and assignment-sound. They limit explosive plays and do a strong job of forcing offenses into longer drives. Georgia Tech's offense relies on rhythm and momentum, and when that rhythm is disrupted, efficiency drops. BYU's ability to win early downs and create predictable situations plays directly into that dynamic.

The bowl environment favors BYU's profile. Teams that emphasize preparation and clarity tend to perform well with extended prep time, and BYU's staff has consistently shown the ability to produce clean, well-executed game plans. Georgia Tech's adaptability is a strength, but it also introduces volatility when facing teams that don't beat themselves.

From a spread perspective, laying five points is reasonable. BYU does not need to dominate; they simply need to stay composed and capitalize on Georgia Tech mistakes. Their ability to control tempo and finish drives gives them a clear path to covering.

This projects as a competitive game early that gradually tilts toward BYU as execution and balance assert themselves.

TAKE: BYU -3.5 - WON

Miami (OH) vs Fresno State — Saturday 4:30 PM ET

Line: Miami (OH) +6 | Total: 42

Miami (OH) profiles as a strong underdog in this matchup due to their defensive structure and ability to control tempo. Fresno State brings athleticism and offensive potential, but their inconsistency makes laying points risky against a disciplined opponent.

Miami (OH)'s defense is the foundation of their value. They are comfortable playing low-scoring games, limiting explosive plays, and forcing opponents to execute patiently. Fresno State's offense has struggled at times when forced into methodical drives, particularly against teams that can maintain coverage discipline and generate pressure without overcommitting.

Offensively, Miami (OH) is not explosive, but they are efficient. They prioritize ball security and field position, which keeps games within reach even when facing more athletic opponents.

That approach is ideal when catching points, especially in a game with a modest total.

The total suggests limited possessions, which further favors the underdog. In lower-scoring environments, every point becomes more valuable, and Miami (OH)'s ability to avoid mistakes gives them multiple paths to covering. Fresno State may control stretches of play, but separation is harder to achieve without explosive scoring.

Miami (OH)'s bowl profile is particularly attractive because they are comfortable staying within themselves regardless of opponent. Fresno State's ceiling is higher, but their floor is lower, especially if early drives stall or momentum swings.

With five points in hand, Miami (OH) offers solid value in a matchup likely decided by execution rather than raw talent.

TAKE: Miami (OH) +6 - **LOST**

North Texas vs San Diego State — Saturday 5:45 PM ET

Line: San Diego State +6.5 | Total: 54

This matchup sets up as a strong situational spot for San Diego State catching points. North Texas brings offensive pace and scoring potential, but their volatility creates risk when laying points against a disciplined opponent.

San Diego State's defense is built to handle tempo. They are comfortable rotating personnel, maintaining leverage, and forcing offenses to work the full field. North Texas has struggled when forced into longer drives, particularly when early-down success is limited. San Diego State's ability to win on first and second down is key to disrupting rhythm.

Offensively, San Diego State is comfortable playing patiently and leaning on field position. They don't need to score frequently to remain competitive. North Texas's defense has shown vulnerability against sustained drives, especially late in halves when fatigue sets in.

The spread reflects respect for North Texas's offensive ceiling, but bowl games often reward discipline and defense. San Diego State's ability to limit mistakes and stay composed gives them a strong chance to remain within one score throughout.

This projects as a competitive, physical game where the underdog's steadiness outweighs the favorite's volatility.

TAKE: San Diego State +6.5 - **WON**

Virginia vs Missouri — Saturday 7:30 PM ET

Line: Virginia +4.5 | Total: 46

Virginia profiles as a live underdog in this matchup due to their balance and ability to stay competitive against more physical teams. Missouri has advantages, but their inconsistency makes laying points uncomfortable.

Virginia's offense is built on efficiency and adaptability. They are comfortable adjusting game plans and exploiting defensive tendencies. Missouri's defense has struggled with discipline at times, particularly against teams that can mix run and pass effectively.

Defensively, Virginia does enough to keep games close. They limit explosive plays and force opponents into longer drives. Missouri's offense has been less effective when forced into sustained execution without chunk plays.

With points in hand, Virginia offers value in a matchup likely decided late. Bowl games often compress margins, and Virginia's composure gives them multiple paths to covering.

TAKE: Virginia +4.5 - **WON**

LSU vs Houston — Saturday 9:15 PM ET

Line: LSU +2.5 | Total: 42

This matchup is tighter than perception suggests, and LSU catching points is the correct side. Houston brings balance and defensive consistency, but LSU's physicality and ability to control the line of scrimmage give them a strong chance to outperform expectations.

LSU's defense is built to limit scoring and force opponents into mistakes. Houston's offense has struggled when pressured, particularly against teams that can collapse pockets without blitzing heavily. LSU's defensive front is capable of creating exactly that environment.

Offensively, LSU is comfortable playing conservatively and capitalizing on field position.

Houston's defense is solid, but LSU's physicality allows them to remain competitive even in low-scoring games.

With points in hand in a game projected to be close, LSU offers value. This projects as a one-score game where execution determines the outcome.

TAKE: LSU +2.5 - **LOST**

Georgia Southern vs Appalachian State — Monday 2:00 PM ET

Line: Georgia Southern -7.5 | Total: 60

Georgia Southern enters this matchup with a clear structural advantage that shows up most consistently when these teams play late in the season. This is a spot where familiarity actually favors the more disciplined side, and Georgia Southern has repeatedly proven it can handle Appalachian State's offensive style without needing to take unnecessary risks. The Eagles' defensive approach is built around assignment integrity and forcing opponents to sustain long drives, which is exactly where Appalachian State has struggled most when stepping up in competition.

Appalachian State's offense relies heavily on timing and rhythm. When that rhythm is disrupted early—whether by negative plays, penalties, or stalled first possessions—the Mountaineers tend to press. That pressure often leads to forced throws and short-field opportunities for the opponent. Georgia Southern has been particularly effective at capitalizing on those moments, turning defensive stops into field-position advantages rather than quick three-and-outs. Over the course of four quarters, that edge compounds.

The Eagles' ability to control tempo is another key factor. Georgia Southern doesn't need explosive plays to be effective. Instead, they win by staying on schedule offensively, converting manageable third downs, and finishing drives with points. That style is ideal when

laying a touchdown or more, because it minimizes variance. Appalachian State, on the other hand, tends to thrive in games that swing emotionally or turn chaotic. Georgia Southern's methodical approach removes much of that volatility.

Defensively, Georgia Southern is well equipped to limit Appalachian State's rushing efficiency, which is often the Mountaineers' foundation. When Appalachian State is forced into obvious passing situations, their margin for error narrows significantly. Georgia Southern's secondary has shown it can sit on routes and contest throws without giving up easy yards after the catch, forcing Appalachian State to execute perfectly to sustain drives.

Late-game execution also favors Georgia Southern. This is a team that has consistently closed games well, avoiding the type of mistakes that allow underdogs to hang around.

Appalachian State's recent December struggles underscore that point, as they've had difficulty maintaining discipline when games tighten in the second half.

With a projected Gridiron Gold power rating margin that comfortably clears the spread and a matchup profile that favors consistency over volatility, Georgia Southern is positioned to separate gradually and control this game from start to finish.

TAKE: Georgia Southern -7.5 - **WON**

Coastal Carolina Chanticleers vs Louisiana Tech Bulldogs — Tuesday

2:00 PM

Line: Louisiana Tech -9 | Total: 52

This matchup strongly favors Louisiana Tech due to the contrast in defensive reliability and overall game management. Coastal Carolina has flashed offensive upside at times this season, but those performances have been inconsistent and often dependent on favorable game flow. Against teams that can disrupt timing and force methodical execution, Coastal Carolina has struggled to sustain drives and finish possessions.

Louisiana Tech's defense excels in exactly those areas. They are disciplined at the line of scrimmage, rarely over-pursue, and do a strong job limiting explosive plays. Coastal Carolina's offense is far less effective when forced to string together long drives without chunk gains. Penalties, sacks, and negative plays have derailed too many of their possessions against structured defenses, and Louisiana Tech fits that profile.

Offensively, Louisiana Tech doesn't need to push tempo or take unnecessary risks to separate. They are comfortable playing a patient game built around field position, efficiency, and wearing down opponents over time. That style is particularly effective in postseason settings, where teams that rely on rhythm and momentum often struggle once initial scripts run out.

Another important consideration is how Coastal Carolina performs when trailing. When forced to chase points, their offensive execution tends to deteriorate, leading to forced throws and

stalled drives. Louisiana Tech is well-equipped to capitalize on those mistakes, especially if they gain an early advantage and force Coastal Carolina out of its comfort zone.

This is not a matchup that requires Louisiana Tech to win with fireworks. Their advantage comes from consistency, discipline, and the ability to control the pace of the game. Over four quarters, that typically leads to separation, particularly against an opponent that struggles to maintain efficiency under pressure.

Laying the points here aligns with how this game is most likely to unfold — gradually, methodically, and with Louisiana Tech firmly in control by the second half.

TAKE: Louisiana Tech -9 - **PUSH**

Illinois Fighting Illini vs Tennessee Volunteers — Tuesday 5:30 PM

Line: Tennessee -2.5 | Total: 62

Tennessee's offensive profile makes them a strong position in this matchup, particularly against an Illinois defense that has struggled to handle tempo and spacing. The Volunteers are comfortable attacking defenses in multiple ways, forcing opponents to defend horizontally while also respecting vertical threats. Illinois has shown vulnerability when asked to do both consistently.

Illinois prefers games that stay controlled and low-variance, but that approach becomes difficult against an offense like Tennessee's. If Tennessee finds early success, Illinois is forced to open up offensively, which often leads to inefficiency and mistakes. Illinois has not been built to trade scores in higher-tempo games, and that creates a significant disadvantage if Tennessee dictates pace.

Defensively, Tennessee has been more reliable than perception suggests, especially against teams that lack explosive passing games. Illinois can move the ball in spurts but has struggled to finish drives against disciplined defenses that tighten in the red zone. That leads to empty possessions that become costly in games with elevated totals.

Another key factor is adaptability. Tennessee has shown the ability to adjust play-calling mid-game, finding answers when initial plans stall. Illinois, by contrast, often struggles to pivot once its preferred game script is disrupted. That difference becomes magnified in postseason settings where in-game adjustments play a critical role.

With the spread sitting under a field goal, the path to covering does not require Tennessee to dominate. They simply need to control tempo, capitalize on scoring opportunities, and force Illinois into uncomfortable situations offensively. Given the matchup dynamics, that is a reasonable expectation.

TAKE: Tennessee -2.5 - **LOST**

TCU Horned Frogs vs USC Trojans — Tuesday 9:00 PM

Line: USC -6.5 | Total: 56

This matchup highlights a clear contrast in offensive flexibility and defensive reliability, with USC holding the advantage in areas that tend to decide postseason games. TCU has been competitive throughout the season, but their defensive inconsistency becomes far more problematic against teams that can attack multiple areas of the field without becoming one-dimensional. USC's offense is built precisely for that challenge.

USC does not rely on a single tempo or concept to score. They are comfortable running sustained drives when needed, but they also have the ability to accelerate pace and create explosive plays when defenses begin to cheat forward. That versatility places significant strain on a TCU defense that has struggled to consistently communicate in space and finish drives with stops. When TCU faces offenses that can vary rhythm and formation, breakdowns tend to occur later in games rather than immediately, which leads to gradual separation.

Offensively, TCU is capable but less consistent when forced into shootout conditions. Their best performances have come in games where they can control pace and limit possessions. Against USC, that becomes difficult if the Trojans establish early balance and force TCU to respond. Once TCU is playing from behind, their margin for error shrinks considerably, and mistakes become more costly.

USC's defensive improvement over the latter part of the season also matters here. While not dominant, they have been effective at limiting explosive plays and tightening coverage in key moments. That forces opponents to earn points through extended drives, which plays into USC's ability to flip field position and create pressure.

Laying under a touchdown with a team that has multiple paths to separation, superior offensive adaptability, and improving defensive structure is a position worth backing in a bowl setting.

TAKE: USC -6.5 - **LOST**

Iowa Hawkeyes vs Vanderbilt Commodores — Wednesday 12:00 PM

Line: Vanderbilt -4.5 | Total: 47

This matchup projects as a methodical, possession-driven game where discipline and situational execution matter far more than explosiveness. Iowa is extremely comfortable in that environment. They have built an identity around limiting mistakes, controlling field position, and forcing opponents to execute long, mistake-free drives. That approach makes them a difficult team to separate from, particularly in games with modest totals.

Vanderbilt has made strides offensively, but their success has often depended on favorable tempo and rhythm. Against defenses that slow the game and force conservative decision-making, Vanderbilt has struggled to generate consistent scoring opportunities. Iowa's

defensive structure is designed specifically to do that, keeping everything in front and tightening coverage in the red zone.

Offensively, Iowa does not need to score frequently to remain competitive. They are content punting, flipping field position, and waiting for opponents to make mistakes. That style frustrates teams that expect to control games through offensive rhythm, and Vanderbilt has occasionally shown impatience in those situations.

In a game where possessions are limited and points come at a premium, catching more than a field goal is significant. Iowa's ability to grind games down and keep margins tight makes them a strong play here, even if Vanderbilt controls stretches of the game statistically. This sets up as a contest decided late, where every possession matters and separation is difficult to achieve.

TAKE: Iowa +4.5 - **WON**

Arizona State Sun Devils vs Duke Blue Devils — Wednesday 2:00 PM

Line: Duke -3 | Total: 49.5

This is one of the more deceptive matchups on the bowl slate, largely because Duke's reputation as a disciplined, well-coached team often inflates expectations. Arizona State, however, matches up well against Duke's preferred style of play and has quietly improved in the areas that matter most for underdogs in postseason settings.

Duke's offense functions best when it stays on schedule and avoids negative plays. Arizona State's defense has been effective at disrupting early downs, forcing longer third-down situations where Duke's lack of explosive passing options becomes an issue. When Duke is unable to finish drives efficiently, games tend to stay close.

Arizona State's offensive approach complements that defensive effort. They do not force tempo unnecessarily and are comfortable capitalizing on field position rather than chasing points. That balance keeps games tight and puts pressure on favorites to execute consistently over four quarters.

Another important factor is game flow. Duke rarely creates quick separation, preferring to win with discipline and incremental advantages. Arizona State is well-suited to hang around in that type of game, especially when catching a full field goal in a matchup projected to remain within one score deep into the second half.

This is not about Arizona State needing to dominate. It's about them staying disciplined, avoiding mistakes, and forcing Duke to earn everything. In that scenario, the underdog has real value.

TAKE: Arizona State +3 - **WON**

Michigan Wolverines vs Texas Longhorns — Wednesday 3:00 PM

Line: Texas -7.5 | Total: 48

This matchup comes down to how each team handles physicality and pace over four quarters, and Texas holds the clearer advantage in both roster depth and offensive flexibility. Michigan's success this season has been built on controlling games early, limiting mistakes, and forcing opponents to play patiently. That approach works best when Michigan can dictate tempo. Against Texas, that becomes significantly more difficult.

Texas brings balance that Michigan has struggled to contain when facing high-level opponents. The Longhorns can lean on a physical running game to control the line of scrimmage, but they also have the ability to stretch the field vertically when defenses crowd the box. Michigan's defense is well-coached, but it has shown vulnerability against offenses that can shift gears without becoming predictable. Texas fits that profile.

Offensively, Michigan prefers to grind drives and shorten games. That style requires sustained execution, especially on third down. Texas' defensive front has been effective at creating disruption without selling out, which forces offenses into longer-yardage situations. When Michigan is forced off schedule, their ability to consistently finish drives drops, particularly against teams that can win one-on-one matchups up front.

Another factor is second-half adaptability. Texas has shown the ability to adjust offensively once defenses reveal coverage tendencies. Michigan, by contrast, often relies on staying within structure rather than outmaneuvering opponents late. In bowl games, that difference matters. When adjustments become critical, Texas is more likely to find answers.

Laying more than a touchdown is never trivial, but Texas does not need explosive chaos to separate here. They can methodically wear Michigan down, control field position, and gradually extend the margin. This projects as a game that feels competitive early before Texas asserts control in the third quarter.

TAKE: Texas -7.5 - **WON**

Nebraska Cornhuskers vs Utah Utes — Wednesday 3:30 PM

Line: Utah -14 | Total: 50

Utah enters this matchup with a clear identity advantage. They are built to dominate games physically, particularly against teams that struggle with consistency and execution under pressure. Nebraska has shown flashes of competitiveness, but their inability to sustain discipline across four quarters has been a recurring issue — one that Utah is well-equipped to exploit.

Utah's defense sets the tone early by controlling the line of scrimmage and forcing offenses into uncomfortable situations. Nebraska's offense has struggled when forced into predictable passing downs, especially against disciplined defenses that maintain gap integrity. Utah thrives in that environment, limiting explosive plays and steadily wearing opponents down.

Offensively, Utah does not need to play fast or take unnecessary risks. They are content establishing the run, winning time of possession, and capitalizing on field position. Nebraska's defense has shown resilience at times, but depth becomes a concern when drives extend and fatigue sets in. Utah's ability to sustain physical pressure throughout the game is a major separator.

The bowl setting amplifies this advantage. Utah has extensive experience playing games where execution and physicality matter more than tempo or creativity. Nebraska, meanwhile, has too often allowed games to slip due to penalties, turnovers, or breakdowns late in halves. Those mistakes are costly against a team like Utah that capitalizes efficiently.

Covering a large number requires control rather than explosiveness, and Utah fits that requirement perfectly. They can dominate field position, limit Nebraska's scoring opportunities, and steadily build a margin without needing a high-variance game script.

TAKE: Utah -14 - **WON**

Miami vs Ohio State — Wednesday, December 31

Line: Miami +10 | Total: 42

This matchup is a classic example of where the underdog profile carries far more value than the market suggests. Ohio State is clearly the more talented team overall, but bowl games often come down to matchup fit, game flow, and how comfortable a favorite is when asked to separate against a disciplined opponent that has no incentive to press. Miami checks every box you want when taking points in a low-to-moderate total game.

Defensively, Miami is built to keep games within reach. They play sound, assignment-based football and do an excellent job limiting explosive plays, especially over the top. That matters against Ohio State, whose offense is most dangerous when chunk gains flip the field and force defenses into panic mode. Miami's ability to keep everything in front of them forces Ohio State to string together long drives, increasing the chances of penalties, negative plays, or stalled possessions. That dynamic alone works in favor of the underdog when catching more than a touchdown.

Miami's physicality up front is another key factor. They are comfortable playing a slower, more methodical game that shortens possessions and reduces total opportunities. Ohio State can still move the ball, but margin becomes harder to create when every drive requires sustained execution. In a game with a relatively modest total, each possession carries more weight, which further magnifies the value of points.

Offensively, Miami does not need to be aggressive to stay competitive. Their approach is built around ball security, field position, and selective aggression. Ohio State's defense is fast and athletic, but it has shown vulnerability when opponents remain patient and avoid obvious

passing situations. Miami's willingness to lean on the run game and short passing concepts helps keep them ahead of the chains and limits exposure to disruptive plays.

Bowl settings also tend to reduce the urgency for favorites to press late unless the game truly gets away. If Ohio State holds a second-half lead, they are more likely to manage the clock than chase margin. That plays directly into Miami's hands, as their goal is not necessarily to win outright, but to stay within striking distance and force Ohio State to remain engaged deep into the fourth quarter.

When you combine Miami's defensive discipline, ability to shorten the game, and the relatively low total, catching +9.5 offers multiple paths to cash. Whether Miami stays competitive throughout or Ohio State pulls away late without urgency, the number provides meaningful protection.

TAKE: Miami +10 - **WON**

Texas Tech vs Oregon — Thursday, January 1

Line: Texas Tech +3 | Total: 52

This matchup is far more competitive than the perception created by brand recognition and surface-level metrics. Oregon brings name value, speed, and offensive flash, but Texas Tech enters this game with a profile that is well-suited to keeping this contest tight — and potentially turning it outright. When looking beyond raw talent and focusing on matchup dynamics, Texas Tech's ability to dictate game flow becomes increasingly important.

Texas Tech's offense is built around balance and adaptability. They are comfortable operating at different tempos and do not rely on a single style to move the ball. Against Oregon, that versatility matters. Oregon's defense is at its best when it can anticipate pace and pin its ears back. When opponents mix run-pass balance and force defenders to hesitate, Oregon has shown vulnerability, particularly in the middle of the field. Texas Tech's willingness to take what the defense gives them keeps drives alive and limits exposure to momentum-swinging negative plays.

Defensively, Texas Tech plays a disciplined brand of football that emphasizes containment over chaos. They are not looking to gamble; they are looking to force offenses to execute cleanly over long stretches. That approach can frustrate teams like Oregon, who prefer to strike quickly and feed off explosive momentum. When those explosive plays are taken away, Oregon is forced into longer possessions where mistakes are more likely to occur.

Another critical factor is game script flexibility. Texas Tech does not need to play from ahead to be effective. They are comfortable in close games and have repeatedly shown the ability to respond when opponents make runs. Oregon, by contrast, is more dangerous when playing from control rather than pressure. If this game remains within one score deep into the second half — which Texas Tech is well-equipped to ensure — the psychological edge begins to shift.

The bowl environment also reduces the urgency for Oregon to force separation. If they hold a narrow lead, clock management becomes a priority rather than margin creation. That naturally benefits the underdog, especially one capable of sustaining drives and winning field-position battles.

With a spread under a field goal, Texas Tech does not need perfection. They simply need to remain composed, avoid turnovers, and continue forcing Oregon to execute. All signs point to a game decided late, making the points extremely valuable.

TAKE: Texas Tech +3 - **LOST**

Alabama vs Indiana — Thursday, January 1

Line: Alabama +7 | Total: 48

This matchup presents one of the most intriguing underdog profiles on the entire slate, largely because the perception gap between these two teams is wider than the on-field reality.

Indiana has earned respect with its consistency and efficiency, but Alabama's overall profile, particularly in a neutral-site bowl environment, makes catching nearly a touchdown extremely attractive.

Alabama's defense is the foundation of this play. They are built to limit explosive gains, play disciplined gap control, and force offenses into extended drives. Indiana's offense has been effective when it can stay on schedule and dictate tempo, but it has shown vulnerability when drives are forced to stretch beyond ten plays. Penalties, negative plays, and red-zone inefficiency have crept in during those situations, which is exactly where Alabama excels defensively. The Crimson Tide are patient, comfortable playing bend-but-don't-break football, and confident in their ability to get stops when the field compresses.

Offensively, Alabama brings far more versatility than Indiana has consistently faced. They are capable of attacking in multiple ways and adjusting throughout the game without abandoning their identity. Indiana's defense is sound but not overwhelming, and it has struggled against teams that can mix physical running with controlled passing concepts. Alabama's ability to stay balanced limits Indiana's ability to sell out in any one area, which helps keep drives alive and shortens the game.

Game flow is another critical factor. Indiana is most effective when playing from control, protecting a lead, and forcing opponents to chase. Alabama, however, is comfortable in close games and does not panic when playing from behind or in tight fourth-quarter situations. That experience matters greatly in a bowl setting, where momentum swings are common and execution under pressure becomes the deciding factor.

The neutral site further benefits Alabama. Indiana's home-field advantage has been a meaningful part of its success, and removing that edge levels the playing field significantly.

Alabama's roster is built for this stage, and they are unlikely to be overwhelmed by the environment or the moment.

When you combine Indiana's defensive reliability, offensive adaptability, and comfort in close contests, laying 6.5 provides multiple ways to win. Lay the lumber with Cignetti's squad.

TAKE: Alabama +7 Switched pick to Indiana - 7 - **WON**

Georgia vs Ole Miss — Thursday, January 1

Line: Ole Miss +7 | Total: 56

This matchup sets up as one of the most compelling underdog opportunities on the board, largely because the gap between perception and reality is wider than the point spread suggests. Georgia carries the brand power and defensive reputation, but Ole Miss brings a level of offensive flexibility and game-flow adaptability that makes catching nearly a touchdown extremely appealing.

Ole Miss's offense is built to stress defenses horizontally and vertically, forcing constant communication and discipline. Georgia's defense remains strong, but it is at its best when it can dictate terms and play downhill. Against offenses that can vary tempo, spacing, and personnel, Georgia has shown moments of vulnerability, particularly when forced to defend extended drives without creating negative plays. Ole Miss is comfortable playing that patient style, taking short gains early and waiting for coverage to soften.

Another key factor is Ole Miss's willingness to stay balanced regardless of score. They are not dependent on a fast start or early explosives to remain effective. That matters greatly when catching points, because it allows Ole Miss to remain composed even if Georgia controls stretches of the game. As long as Ole Miss avoids turnovers and stays within one possession, pressure shifts to the favorite to create separation — something Georgia is not always eager to force in a bowl setting.

Defensively, Ole Miss is better than its reputation. They may not dominate statistically, but they are capable of limiting explosive plays and forcing opponents to sustain long drives. Georgia's offense is efficient, but it has been less comfortable when drives stall or when red-zone opportunities result in field goals instead of touchdowns. That dynamic helps keep margins tight and increases the value of every possession.

The bowl environment further supports the underdog. Georgia does not need to win by margin to validate its season, and if they hold a second-half lead, clock management becomes the priority rather than aggression. Ole Miss, meanwhile, has every incentive to stay engaged for four quarters, knowing that a one-score game late gives them a real chance to cash — or even steal the game outright.

When you combine Ole Miss's offensive versatility, ability to shorten the game, and comfort playing from behind, getting +6.5 offers multiple paths to success. Whether Ole Miss hangs

around throughout or Georgia pulls away late without urgency, the number provides meaningful protection.

TAKE: Ole Miss +7 - **WON**

Rice vs Texas State — Friday, January 2

Line: Texas State -12.5 | Total: 60

This matchup profiles as a strong opportunity for Texas State to assert control and separate over four quarters. While Rice has been competitive in spots, this game highlights several structural disadvantages that become more pronounced against a team like Texas State, which is built to play with tempo, physicality, and sustained pressure.

Texas State's offense is the primary separator here. They are comfortable attacking defenses in multiple ways and do not rely on a single style to generate production. Against Rice, that versatility matters. Rice's defense has struggled against teams that can maintain pace while still executing efficiently, particularly when forced to defend the full width of the field. Texas State does an excellent job of creating space through formation and motion, which stretches defensive assignments and increases the likelihood of breakdowns as the game progresses. Another important factor is Texas State's ability to finish drives. Rice has shown resistance early in games but has had difficulty holding up in the red zone and late in halves. When opponents are able to convert long drives into touchdowns rather than field goals, Rice's margin for error disappears quickly. Texas State's offensive efficiency inside the 20 gives them a clear advantage in creating separation rather than simply trading scores.

Defensively, Texas State is not built to dominate statistically, but they are effective at forcing offenses into uncomfortable situations. Rice relies heavily on staying on schedule and avoiding negative plays. When that rhythm is disrupted — whether through early-down pressure or third-and-long situations — efficiency drops significantly. Texas State's defensive front has shown the ability to create exactly that type of disruption, particularly as opponents are forced to chase the game.

Game script also favors the favorite. Texas State is comfortable playing from ahead and understands how to manage tempo once they establish a lead. Rice, on the other hand, is far less effective when forced to abandon balance and play catch-up. That dynamic increases the likelihood of late separation rather than a backdoor opportunity.

With the spread sitting just above ten points, Texas State does not need perfection. They simply need to play within their identity, capitalize on red-zone chances, and maintain pressure throughout. Given the matchup and the bowl setting, that is a reasonable expectation.

TAKE: Texas State -12.5 - **WON**

Cincinnati vs Navy — Friday, January 2

Line: Navy -7 | Total: 54

This matchup sets up as a strong situational and stylistic advantage for Navy, particularly in a bowl environment where preparation, discipline, and game control tend to outweigh raw athletic variance. Cincinnati enters this game with talent, but also with structural issues that become magnified against an opponent like Navy, which is built to dictate tempo and force opponents to play an uncomfortable brand of football for four full quarters.

Navy's offense is designed to stress defenses mentally and physically, and that stress compounds over time. Cincinnati has shown vulnerability against teams that force assignment football and require consistent discipline at the line of scrimmage. When that discipline breaks down — even briefly — it leads to extended drives, shortened possessions, and mounting frustration on the defensive side. Navy excels at exactly that type of pressure, sustaining long drives that limit opponent opportunities while wearing down defensive fronts.

From a game-flow perspective, Navy is far more comfortable controlling pace. They do not need explosive plays to be effective, and they rarely beat themselves with turnovers or penalties. That steadiness matters when laying a touchdown, because it reduces volatility and limits Cincinnati's chances to swing momentum with sudden plays. Cincinnati's offense can produce points, but it is far less reliable when possessions are limited and drives must be maximized.

Defensively, Navy's approach complements its offensive identity. They are not built to overwhelm opponents with speed, but they are extremely sound structurally. Cincinnati relies on rhythm and spacing to generate offense, and that rhythm is much harder to establish when drives are interrupted and field position consistently tilts the wrong way. Navy's ability to force longer fields and keep games compressed plays directly into their strengths.

The bowl setting further favors Navy. Extra preparation time benefits teams that operate complex, timing-based systems, and Navy historically uses that time well. Cincinnati, meanwhile, has been far less consistent late in seasons when faced with opponents that impose a distinct and unfamiliar style of play.

To cover this number, Navy does not need to dominate statistically. They simply need to control possession, finish drives with points, and force Cincinnati into a limited number of high-pressure possessions. Over four quarters, that formula creates separation rather than a coin-flip finish.

TAKE: Navy -7 - **WON**

Wake Forest vs Mississippi State — Friday, January 2

Line: Mississippi State -2.5 | Total: 52

This matchup favors Mississippi State when evaluated through the lens of physicality, game control, and matchup sustainability over four quarters. Wake Forest is capable offensively when allowed to play clean, rhythm-based football, but that effectiveness drops sharply when pressured consistently and forced to win at the line of scrimmage. Mississippi State is well positioned to create exactly that type of environment.

Mississippi State's defensive front is the foundation of this matchup. They are built to disrupt timing offenses by collapsing pockets, forcing hurried decisions, and eliminating the comfort Wake Forest relies on to sustain drives. Wake Forest has struggled against defenses that can apply pressure without heavy blitzing, and Mississippi State's ability to generate push with its front four limits Wake's ability to exploit spacing or tempo. When Wake Forest is forced into third-and-long situations, efficiency drops dramatically, and that is where Mississippi State thrives.

Offensively, Mississippi State brings a more balanced and reliable profile. They are comfortable leaning on the run game to control tempo while selectively attacking through the air when defenses overcommit. That balance is critical against a Wake Forest defense that has shown vulnerability to sustained drives and difficulty getting off the field on third down. Mississippi State does not need explosive plays to be effective; they simply need to stay on schedule and finish possessions.

The bowl setting amplifies Mississippi State's advantage. Teams built on physical play and defensive structure tend to benefit from extra preparation time, especially when facing an opponent whose success depends on timing and precision. Mississippi State's style travels well, while Wake Forest's margin for error narrows significantly when initial offensive rhythm is disrupted.

Another key factor is late-game resilience. Mississippi State has consistently shown the ability to close games when holding slim advantages, whereas Wake Forest has struggled when forced to chase in the second half. That dynamic reduces the likelihood of a back-and-forth finish and increases the probability of Mississippi State pulling away subtly rather than dramatically.

Laying a short number in a bowl game is always about trust — trust in execution, discipline, and situational awareness. Mississippi State checks those boxes more consistently in this matchup. They do not need to dominate statistically or win the highlight reel; they simply need to impose their style and let the game come to them.

TAKE: Mississippi State -2.5

SMU vs Arizona — Saturday, January 3

Line: Arizona -3 | Total: 56.5

This matchup leans toward Arizona when evaluating overall game control, defensive reliability, and the ability to dictate terms as the game unfolds. SMU brings an aggressive offensive mindset and can score in bursts, but that approach comes with volatility—particularly when facing a defense capable of limiting explosives and forcing longer, more methodical drives. Arizona is well positioned to do exactly that.

Arizona's defensive structure is the central separator in this matchup. They are disciplined on the back end and strong enough up front to prevent clean running lanes from developing. SMU's offense is most effective when it can create early chunk plays that open up tempo and spacing. When those plays are taken away, SMU becomes far more dependent on sustained execution, and that's where inefficiencies begin to surface. Arizona's ability to keep plays in front of them and rally to the ball consistently forces opponents to earn every yard.

Offensively, Arizona is comfortable playing at multiple speeds. They can lean on ball control when protecting a lead, but they are equally capable of pushing the ball downfield when opportunities present themselves. That versatility matters against an SMU defense that has shown inconsistency in coverage discipline, particularly when forced to defend extended drives. Arizona doesn't need to score quickly; they simply need to remain efficient and finish possessions.

Situational football further tilts this matchup in Arizona's favor. Red-zone execution, third-down efficiency, and penalty discipline all point toward the more composed side. SMU's aggressive style can produce points, but it also increases the likelihood of drive-killing mistakes, especially against a defense that stays patient and doesn't overreact. Arizona's willingness to let the game come to them reduces unnecessary risk and keeps pressure on the opponent to play clean football for four quarters.

The bowl environment also favors Arizona's profile. Extra preparation time benefits teams with defensive cohesion and balanced game plans. Arizona's ability to adjust defensively as tendencies emerge makes it harder for SMU to rely on scripted success beyond the opening phase of the game. As the game progresses, Arizona's steadiness becomes increasingly valuable.

Laying a short number is justified when one team holds advantages in defensive consistency, situational execution, and adaptability. SMU doesn't need to dominate every phase; they simply need to play their game and force Arizona to match that level of discipline.

TAKE: SMU -3 - **WON**