

Gridiron Gold Sheet Football Newsletter

\$15

**5 NCAA & 4 NFL BEST BETS + PICKS FOR ALL GAMES
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Dennis Stagliano's Best Bets Gridiron Gold Sheet Football Newsletter

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Betting Football 13 Football Handicapping Guidelines To Help You Win

Betting Football Guidelines

Truly amazing. Unbelievable. When you stop to think about it, the amount of money wagered annually during football season would boggle your mind. Millions of dollars laid down by tens of thousands of bettors, excited to distraction by the irresistible attraction of that ever-elusive quarry, the point spread winner. "If the three singles win and I pop on my parlay, I'll take home this much, and then I will buy this, that or the other thing for the wife. Or maybe I'll pad the bankroll and up the ante a little next week, or maybe..." There is only one 'maybe' that never seems to be considered: "Maybe I'll lose."

Post-game symptoms, however, cannot be denied. The lump in the throat, the nausea, the nervousness, anxiety and depression, wondering where you're going to get the bread to feed your man. It's never easy to face reality of a dream, which has been shattered, of the money, which has been lost. Sound familiar? All of us have endured that kind of disappointment at one time or another. How many have learned from the bitter experience? How many have used it to help build a better "football betting foundation?" Losses should at least win experience for us. We need to question ourselves when we lose. Ask ourselves not how did I lose, but why did I lose. Rather than worry about the fumble at the inopportune moment or the blown call by the zebra, which might have "cost us the game," we need to concern ourselves with what led us to choose that particular game in the first place. The answer for the average sports gambler can usually be attributed to a deficiency in one or more of three critical areas: Knowledge, Preparation Time, or Expertise.

What constitutes adequate knowledge? How many hours is sufficient preparation time? Who can measure expertise? These are tough questions. And you can't get the answers in any school...except the College of Hard Knocks. Fortunately, that happens to be my alma mater. I've done more than a few rocky semesters at that tough little university. Perhaps the insight I have gained can help you to avoid some of the pitfalls of handicapping. Over the course of a football season it is almost impossible for the unknowledgeable to win. That unbelievable set of numbers they call the Las Vegas line is tough to figure - and tougher to beat - even for the knowledgeable hard working, dedicated professional. To help you acquire the necessary knowledge, I have devised a set of handicapping guidelines. Read them, and digest them. Cling to them like a diabetic to his insulin. Consider them preventative medicine, a vaccination against the kind of handicapping diseases mentioned above. Close adherence to these guidelines can be the kind of prescription, which causes those sicknesses to remit completely, never to return. And remember, I don't speak from a pulpit or a pedestal. I know whereof I speak for one reason and one reason only - because I've been there. And I won't con you. Understand from the start that the guidelines will not guarantee a winning season. What they'll do is establish discipline, understanding, and a proven methodology. There's a right way and a wrong way to tackle a running back, and the situation is much the same in sports betting. It is of the utmost importance to know and to abide by the right way.

13 Football Handicapping Guidelines To Help You Win at Betting Football

1. Understand Your Opponent - You're the underdog. You're the one who's laying 11 to 10 to your friendly bookmaker. This initially gives you a negative expectancy of 5%. It's a substantial challenge. The vigorish, or juice, can indeed be overcome, but it is not to be taken lightly.
2. Knowledge - Study and understand the game, don't just watch it. This will provide a necessary basis for insights into determining trends and developments in a team's performance level.
3. Preparation - Long-term success can be attributed to hard work and working smart. There is no way you can neglect the preseason preparation and season long update. The lure of "easy money" should be recognized as a mirage. If you think it's easy, you really don't know enough about it. Read all the pertinent information about football; know each team's personnel, strengths and weaknesses. This involves reading newspapers, periodicals and online information on a regular

basis.

4. Be Objective - When you're watching a game, look at what's happening-not what you want to see. Being objective will add to your overall knowledge and help you in selecting your college football picks and nfl picks.

5. Money Management - A very critical part of sports betting is money management. Any successful money management method requires that you bet more when you're hot and less when you're not. Do not double up when you are losing. In essence, do not send good money after bad money. Be patient because no one wins every day or week. Accept the fact that good or bad days are part of the game and that winning and losing streaks happen in cycles. If you are utilizing good handicapping methods and are on the right side, you will undoubtedly come out ahead at the end of the season.

6. Be Confident - Have confidence in your selections. If you have an uneasy feeling or negative thoughts after making your selections than I suggest you back off. You should be confident and relaxed. Don't force yourself to bet if you feel

7. Utilize Discipline - This is probably one of the hardest guidelines for the average gambler to accomplish. You must be selective man. It's impossible to win if you bet every game on the board or a game just because it is televised. There always seems to be a nucleus of teams with high rankings and TV exposure. Thus the trap is set to catch the unsuspecting football bettor betting on the big name teams, which are overrated because of their reputation. The bookmakers realize these and set exorbitant prices on those big names. It may be more profitable to look for the underdogs anxious to prove that they can be competitive with anyone and this appearance is their "12th man on the field".

8. Don't Bet in the Dark - Check for injuries, weather conditions and the effect the substitute may have on the team. The public puts too much emphasis on injuries and bookmakers are aware of that when they make the line. Many times you can win by going against the public perception that a key player out means bet against that team. This is especially true when betting NFL games.

9. Evaluate Home vs. Away Performance - Remember that a team may have an entirely different personality on the road than at home. You must be able to recognize the difference in home vs. away performance. Over a given period of time a team will form a pattern. Trends in college football seem to keep right on rolling along even though the characters change, so keep an eye on these throughout the year.

10. Shop Around - Use as many bookmakers/sportsbooks as you can. Their lines will vary some and you might as well take advantage of point differences in your favor. You might even catch a middle, a situation in which you're risking \$1 to make \$20 or you may side the play and get \$10 for your risk of \$1. It's amazing how many games fall near or on the pointspread number, so this definitely warrants a shot. With the introduction of offshore books, the opportunities of middle situations have increased. An offshore book is an excellent place to shop and with the convenience of home. Now sports betting is all over the USA, as many states have legalized sports betting. Hey, dynamic line movements from offshore books often open middle opportunities. This will make a substantial difference in your bottom line. Hey, middling can be a big boost to your season ending bankroll, so I strongly urge you to consider looking for middle opportunities.

11. Find Trustworthy Books - After some investigative analysis, get yourself ready and secure with reputable sportsbooks. I tell my customers that the sports book explosion is the best thing that could have happened for the smart bettor. I personally use offshore books in addition to my legal state sportsbooks, and other old school outlets. Then I bet where the price is right. Be careful, I have heard many horror stories about offshore sportsbooks, so make sure you go with a reputable sportsbook. One of my all time favorites is MY BOOKIE. Not only are they reputable, but they have many contests that are free. I like their weekly football squares where if you can win some serious cash.

12. Professional Help - If you're intelligent enough to realize that you do not possess the knowledge, preparation and expertise to be a smart bettor, then a good, reliable expert football handicapper or honest sports service can be a boost to your bankroll. If the service is unwilling to do this, then back off and find one that prefers to earn their fee. I recommend that you look for a football handicapper that has been around for a while and has proven credentials. I was a pioneer (1982) by offering guaranteed picks (pay only after you win) service. Also we were the first to post all our football picks soon after kickoff time. This ensures honesty and integrity leaves no doubt that we're professionals. All Gridiron Gold records are open to the public. Performances are documented and monitored by a tough group of watchdogs, otherwise known as our clients. We will always post our selections and results. In fact, I INSIST on it. A handicapper that posts selections soon after kickoff opposed to one that does not post selections after kickoff, hmmm, now who you going to trust? How can anyone trust a handicapper that doesn't show ats records or uses yesterdays scores to post their records. Never ever, never ever, one more time so you don't forget, never ever allow them to BS or squeeze you! It's your hard earned money that's on the line (no pun intended), so take control.

13. Tools to Help You Win - We launched our Gridiron Gold membership for the self handicappers. This membership gives clients tools to help them win. Schedule books, line sheets and a weekly bonus'. All for less than \$4 a week.

COLLEGE FOOTBALL BEST BETS

South Florida (+7) over Boise State

South Florida enters Week 1 with renewed confidence and a roster that has grown faster and deeper on both sides of the ball. The Bulls' biggest weakness last season was a porous defense, but this year's group returns experience in the secondary and added transfer help in the front seven. That matters against a Boise State offense that remains heavily dependent on pounding the run. If USF can force the Broncos into third-and-long situations, Boise's shaky passing attack will struggle.

Another edge for the Bulls is tempo and athleticism. USF's receiving corps is dangerous, and their mobile quarterback is capable of extending plays outside the pocket. Those qualities give them the ability to create explosive plays that can neutralize Boise's size advantage in the trenches. Add in the Florida heat and the travel spot — Boise historically starts slowly in August games — and the conditions favor the home dog.

South Florida has covered in four of its last six games, while Boise is just 2–4 ATS in its last six August contests. This is a prime Week 1 opportunity for the Bulls to make a national statement. Even if they don't win outright, the number is too generous.

Projection: South Florida 31, Boise State 27 — Take: South Florida +7

Texas (+2.5) over Ohio State

This is one of the marquee matchups of Week 1, and Texas brings more stability into the showdown. The Longhorns return an experienced quarterback who has command of Steve Sarkisian's offense, and he'll be protected by one of the best offensive lines in the nation. Ohio State, by contrast, is still working in a new quarterback and reshuffling its secondary, two issues that could be exposed in a high-pressure opener.

Defensively, Texas boasts a front seven that can disrupt Ohio State's run game, which has been the Buckeyes' bread and butter. If the Longhorns can win first down and force OSU into third-and-long, they'll tilt the matchup toward their strength — a pass rush that can collapse the pocket. Texas also has the edge in receiver talent, with multiple NFL-caliber weapons stretching the field vertically.

The Buckeyes are always dangerous with their depth and raw talent, but this feels like a statement spot for Texas. A win here would confirm them as true playoff contenders, and the roster suggests they are up to the task. The line is short, but the Longhorns are the more complete team right now.

Projection: Texas 24, Ohio State 20 — Take: Texas +2.5

Georgia Tech (-4) over Colorado

Colorado enters the season with flashy headlines but the same fundamental issues that haunted them a year ago — turnovers, lack of discipline, and shaky line play. Deion Sanders has brought in talent, but cohesion doesn't come overnight, and Week 1 against a physical opponent is a tough proving ground. Georgia Tech has built its identity on toughness in the trenches and a defense that can slow down spread attacks. That's the exact formula needed to frustrate Colorado's high-variance offense.

The Jackets will lean on their run game to control tempo and limit possessions. With an experienced offensive line, Tech can wear down the Buffs' defense and keep their offense on the sidelines. Defensively, Georgia Tech brings enough pass rush to disrupt Colorado's quarterback rhythm, which

is vital since turnovers tend to pile up under pressure.

This line is short for a reason — bettors still overrate Colorado based on brand appeal and star power. Georgia Tech doesn't need flash; they just need to execute their grind-it-out game plan. Expect the Jackets to dictate tempo and cover comfortably.

Projection: Georgia Tech 27, Colorado 20 — Take: Georgia Tech -4

LSU (+4) over Clemson

This is a clash of two national brands, but LSU owns clear advantages where it matters most. The Tigers of Baton Rouge boast a defensive front loaded with NFL talent, a group that can expose Clemson's biggest weakness — its offensive line. If LSU consistently wins at the point of attack, Clemson's quarterback will be under duress all night.

LSU also brings the steadier quarterback into this matchup. Their signal-caller has shown poise in big-game environments, while Clemson's passing game has been turnover-prone against elite defenses. On the perimeter, LSU's speed at receiver gives them a big-play threat that can flip the game in one snap. Clemson has struggled with explosive plays allowed in recent years, and that vulnerability looms large here.

The coaching matchup is intriguing, but LSU's raw talent tips the scales. This is the type of early-season showcase that the SEC thrives in, and LSU has the makeup to make a statement. Taking points with the stronger roster and quarterback is the sharp side.

Projection: LSU 31, Clemson 24 — Take: LSU +4

North Carolina (+3.5) over TCU

Bill Belichick's Tar Heels open with a chance to prove their program belongs on the national stage, and the matchup tilts their way. UNC's quarterback is one of the most talented in the country, capable of stretching the field with pinpoint accuracy. He's complemented by a deep receiver corps that can stress TCU's thin secondary. The Horned Frogs' defense took a step back last season and hasn't reloaded enough to handle UNC's tempo.

Defensively, North Carolina has improved in the offseason, particularly against the run. That's critical because if they can limit TCU's ground game, the Frogs will be forced to throw more than they're comfortable with. At home in a prime-time setting, UNC has the intangibles of crowd energy and motivation on their side.

This is more than just a spread play — it's a program statement opportunity. UNC has the quarterback, weapons, hall of fame head coach and home-field boost to not just cover but win outright in front of a national audience.

Projection: North Carolina 34, TCU 27 — Take: North Carolina +3.5



COLLEGE FOOTBALL QUICK PICKS

Thursday, Aug 28

Rutgers 31, Ohio 13 — Take: Rutgers -15

Rutgers should control this matchup in the trenches from the opening whistle. Their defensive front is far too strong for Ohio's offensive line, which struggled badly against top-tier competition last season. The Scarlet Knights will run the ball effectively and limit turnovers, keeping the Bobcats from generating any momentum. With a balanced approach and superior depth, Rutgers has enough to cover a two-touchdown spread comfortably.

Projection: Rutgers 31, Ohio 13 — Take: Rutgers -15

NC State 34, East Carolina 27 — Take: East Carolina +14

This in-state battle tends to be feisty, and ECU always brings an extra gear against NC State. The Wolfpack have the stronger roster, but their secondary can be exploited by ECU's passing game. East Carolina's tempo will create scoring opportunities, especially in the second half against a tiring defense. Expect NC State to win, but the Pirates should hang around and cash the ticket.

Projection: NC State 34, East Carolina 27 — Take: East Carolina +14

UCF 42, Jacksonville State 17 — Take: Central Florida -18.5

UCF's speed and size advantage will be apparent early, as their offense pushes tempo against an overmatched Jacksonville State defense. The Knights can score in multiple ways — explosive runs, deep passing, and quick screens that wear down the opposition. Jacksonville State will struggle with pass protection and sustaining drives, leaving their defense exposed. This looks like a comfortable four-quarter cover for UCF.

Projection: UCF 42, Jacksonville State 17 — Take: Central Florida -18.5

Wyoming 30, Akron 20 — Take: Wyoming -7

Wyoming is one of the most physical teams in the Mountain West, and that edge plays here against a lighter Akron squad. Expect the Cowboys to lean heavily on the ground game and use their defense to control pace. Akron may move the ball in spurts, but sustaining scoring drives against Wyoming's defense won't be easy. Over four quarters, the Cowboys' strength up front leads to a cover.

Projection: Wyoming 30, Akron 20 — Take: Wyoming -7

Duke 45, Elon 10 — Take: Duke -33.5

This is a mismatch from every angle, as Duke brings far superior talent on both offense and defense. Expect the Blue Devils to build a commanding lead by halftime with their passing attack. Elon lacks the playmakers to challenge Duke's secondary, and they will wear down quickly under the physicality. With backups likely entering late, Duke still has enough depth to cover the large number.

Projection: Duke 45, Elon 10 — Take: Duke -33.5

Oklahoma State 45, Tennessee-Martin 17 — Take: Oklahoma State -20

Oklahoma State's offense should roll in this opener, as the Skyhawks lack the defensive talent to handle OSU's spread attack. The Cowboys will stretch the field horizontally and vertically, piling up yards both through the air and on the ground. Tennessee-Martin may find a few big plays, but sustaining drives will be a problem. Expect OSU to pull away in the second half and win comfortably by three scores or more.

Projection: Oklahoma State 45, Tennessee-Martin 17 — Take: Oklahoma State -20

Minnesota 27, Buffalo 17 — Take: Buffalo +17.5

Minnesota will pound the ball on the ground as usual, controlling possession and wearing down the Bulls' defense. However, the Gophers lack explosiveness on offense, which leaves the backdoor open for Buffalo. The Bulls' defense can bend without breaking and has enough toughness to keep this within range. Expect a slow, methodical game where Buffalo sneaks inside the big number.

Projection: Minnesota 27, Buffalo 17 — Take: Buffalo +17.5

Houston 48, Stephen F. Austin 17 — Take: Houston -22.5

Houston's athletes will dominate this matchup, and their speed on offense will be overwhelming for Stephen F. Austin. The Cougars can score quickly, and their passing game should find little resistance. SFA simply won't have the depth to keep pace in the second half once fatigue sets in. Look for Houston to pile on points and cover easily at home.

Projection: Houston 48, Stephen F. Austin 17 — Take: Houston -22.5

Nebraska 31, Cincinnati 20 — Take: Nebraska -7

Nebraska will set the tone defensively, making it difficult for Cincinnati to find rhythm on offense. The Huskers' ground game should be enough to move the chains and wear down the Bearcats over time. While it may be close early, Nebraska's superior depth and physicality will show late. Expect the Cornhuskers to pull away and cover by a touchdown.

Projection: Nebraska 31, Cincinnati 20 — Take: Nebraska -7

Wisconsin 27, Miami (OH) 13 — Take: Miami (OH) +17.5

Wisconsin is built to grind games out on the ground, but that conservative style often leaves the backdoor open for underdogs. Miami (OH) has just enough defense to keep the Badgers from running away. Wisconsin wins this comfortably but won't push tempo to cover a big spread. RedHawks find a way to sneak inside the number.

Projection: Wisconsin 27, Miami (OH) 13 — Take: Miami (OH) +17.5

Friday, Aug 29

Appalachian State 34, Charlotte 17 — Take: Appalachian State -7

App State brings a far more polished offense and the kind of discipline Charlotte hasn't consistently shown. The Mountaineers' run game should wear down the 49ers' front, and their passing attack has enough balance to keep drives alive. Charlotte may hit a couple of chunk plays, but depth becomes a factor late. Expect App State to pull away comfortably.

Projection: Appalachian State 34, Charlotte 17 — Take: Appalachian State -7

Wake Forest 31, Kennesaw State 20 — Take: Kennesaw State +17.5

Wake Forest is the better team on paper, but the Demon Deacons' offensive inconsistency leaves the door open. Kennesaw State's physicality on defense should help them limit explosive plays. Wake Forest wins with a comfortable margin but struggles to fully separate on the scoreboard. This is too many points for an opener.

Projection: Wake Forest 31, Kennesaw State 20 — Take: Kennesaw State +17.5

Michigan State 34, Western Michigan 20 — Take: Western Michigan +19.5

Michigan State will lean on its size and speed advantage but still lacks a true offensive identity. Western Michigan has enough in the trenches to keep the game competitive through stretches. Spartans win with room to spare, yet it's not a total runaway. The Broncos stay inside the number late.

Projection: Michigan State 34, Western Michigan 20 — Take: Western Michigan +19.5

Baylor 27, Auburn 23 — Take: Baylor +2.5

Auburn has talent but is still searching for consistency under center, and opening on the road in a tight game script is tricky. Baylor has the steadier defense and a balanced offense that should find red-zone success. The Bears' home-field edge also plays a role. Expect the dog to cash here.

Projection: Baylor 27, Auburn 23 — Take: Baylor +2.5

UNLV 34, Sam Houston State 13 — Take: UNLV -10.5

The Rebels bring a strong ground game and physical defensive line that should overwhelm Sam Houston. The Bearcats will struggle to protect their quarterback and generate consistent offense. UNLV has too much firepower and will steadily extend the margin. This one looks like a blowout..

Projection: UNLV 34, Sam Houston State 13 — Take: UNLV -10.5

San Jose State 34, Central Michigan 17 — Take: San Jose State -11.5

San Jose State has the superior quarterback play and a defense capable of bottling up Central Michigan's run-heavy attack. The Spartans should set the tone early and maintain control throughout. Central Michigan may grind out a few drives, but the offense lacks explosiveness. San Jose State covers with steady play.

Projection: San Jose State 34, Central Michigan 17 — Take: San Jose State -11.5

Saturday, Aug 30**Purdue 34, Ball State 20 — Take: Ball State +18.5**

Purdue has the better talent across the board, but their defense remains inconsistent enough to give Ball State chances to score. The Boilermakers' offense will lean on the pass, yet the Cards' secondary is scrappy enough to keep this closer than expected. Ball State's ability to hit a couple of big plays keeps them inside the large spread.

Projection: Purdue 34, Ball State 20 — Take: Ball State +18.5

Tennessee 31, Syracuse 13 — Take: Tennessee -13.5

The Vols bring SEC size and speed advantages that Syracuse simply won't match. Tennessee's offense has the firepower to stretch the Orange horizontally and vertically. While Syracuse can fight defensively, their offense lacks the consistency to trade scores. Expect Tennessee to roll to a two-touchdown or greater margin.

Projection: Tennessee 31, Syracuse 13 — Take: Tennessee -13.5

Tulane 27, Northwestern 24 — Take: Northwestern +5.5

Tulane has talent, but Northwestern's scrappy defense gives them a fighting chance in this opener. The Wildcats are physical in the trenches and can control tempo enough to frustrate Tulane's rhythm. With limited separation in talent, Northwestern keeps it tight into the fourth quarter. The points hold up here.

Projection: Tulane 27, Northwestern 24 — Take: Northwestern +5.5

Southern Miss 31, Mississippi State 27 — Take: Southern Miss +13.5

Mississippi State has superior SEC athletes, but Southern Miss thrives in games where they can muck it up and force mistakes. The Bulldogs' secondary is vulnerable, and the Golden Eagles have enough speed to exploit it. Expect a back-and-forth game where Southern Miss cashes inside the number.

Projection: Southern Miss 31, Mississippi State 27 — Take: Southern Miss +13.5

Maryland 38, Florida Atlantic 20 — Take: Maryland -14.5

The Terps' offense is explosive and will test FAU's defense vertically. Maryland should rack up points quickly with speed at the skill positions. FAU won't be able to trade scores consistently, leaving them playing catch-up from the start. Maryland covers with room to spare.

Projection: Maryland 38, Florida Atlantic 20 — Take: Maryland -14.5

Kentucky 27, Toledo 21 — Take: Toledo +7.5

Kentucky brings SEC muscle, but Toledo has enough veteran leadership to hang around. The Rockets' offense can generate big plays, keeping the Wildcats' defense honest. Kentucky will grind out a win, but it won't come easily. The points make Toledo the sharp side.

Projection: Kentucky 27, Toledo 21 — Take: Toledo +7.5

Indiana 41, Old Dominion 13 — Take: Indiana -23.5

Indiana has a major edge in size, depth, and athleticism. The Hoosiers' balanced offense should push the pace and overwhelm ODU early. Defensively, Indiana will pressure the quarterback into mistakes. This turns into a runaway by halftime.

Projection: Indiana 41, Old Dominion 13 — Take: Indiana -23.5

Penn State 52, Nevada 3 — Take: Penn State -44.5

Penn State is simply out of Nevada's league, with superior athletes at every position. The Nittany Lions' defense should suffocate the Wolf Pack from the start, while the offense can score at will. This is a tune-up game for PSU, and the margin will be massive. The cover comes easily.

Projection: Penn State 52, Nevada 3 — Take: Penn State -44.5

Georgia 45, Marshall 13 — Take: Marshall +39.5

Georgia will dominate the game but has no incentive to push the score to extreme levels. Marshall's defense is capable of slowing the pace just enough to prevent a total blowout. Georgia's depth wins comfortably, yet Marshall sneaks in the cover.

Projection: Georgia 45, Marshall 13 — Take: Marshall +39.5

Alabama 34, Florida State 17 — Take: Alabama -13.5

The Crimson Tide boast an elite defense that should lock down FSU's scoring chances. Alabama's offensive line and run game give them the balance to control tempo. Florida State won't be able to keep up over four quarters. Alabama covers with authority.

Projection: Alabama 34, Florida State 17 — Take: Alabama -13.5

UMass 27, Temple 20 — Take: UMass +2.5

This is a tight battle, but UMass brings a tougher defense and just enough offense to edge it out. Temple has struggled with consistency on both sides of the ball, and Week 1 doesn't favor them. Expect UMass to capitalize on a few key turnovers. The Minutemen win outright as small underdogs.

Projection: UMass 27, Temple 20 — Take: UMass +2.5

Iowa State 34, South Dakota 13 — Take: Iowa State -14.5

Iowa State's defense should dominate, limiting South Dakota's scoring opportunities all day. The Cyclones' offense isn't flashy, but it's efficient enough to control the game. This turns into a slow, methodical cover for Iowa State. Expect a comfortable three-score win.

Projection: Iowa State 34, South Dakota 13 — Take: Iowa State -14.5

Oregon 45, Montana State 14 — Take: Oregon -27.5

Oregon's speed and depth will overwhelm Montana State. The Ducks' defense will control the line of scrimmage, forcing turnovers and short fields. Expect Oregon to pour it on with explosive plays.

Projection: Oregon 45, Montana State 14 — Take: Oregon -27.5

Liberty 41, Maine 10 — Take: Liberty -25.5

Liberty's athletic edge is massive, and their offense will score quickly and often. Maine lacks the personnel to slow down Liberty's passing attack. Defensively, Liberty should smother the Black Bears and win comfortably. Expect a blowout cover.

Projection: Liberty 41, Maine 10 — Take: Liberty -25.5

Virginia 27, Coastal Carolina 24 — Take: Coastal Carolina +10.5

Virginia is rebuilding, and their lack of consistency makes a double-digit line difficult to justify. Coastal Carolina has a dangerous passing game that will keep them competitive. Expect a tight battle into the fourth quarter. The points make Coastal the play.

Projection: Virginia 27, Coastal Carolina 24 — Take: Coastal Carolina +10.5

James Madison 41, Weber State 13 — Take: James Madison -26.5

JMU is a complete team with balance on both sides of the ball. Their defense will dominate Weber State's offensive line, creating short fields. The Dukes' offense has enough firepower to keep scoring deep into the second half. This one never gets close.

Projection: James Madison 41, Weber State 13 — Take: James Madison -26.5

Oklahoma 52, Illinois State 10 — Take: Oklahoma -35.5

The Sooners are loaded with playmakers and will pour it on early. Illinois State lacks the athleticism to keep pace. Oklahoma's tempo and defense create a perfect storm. Expect a four-plus TD margin.

Projection: Oklahoma 52, Illinois State 10 — Take: Oklahoma -35.5

UTSA 27, Texas A&M 24 — Take: UTSA +24.5

Texas A&M has talent but has been inconsistent, and UTSA thrives in these underdog spots. The Roadrunners' offense is dangerous enough to exploit A&M's secondary. Expect a much closer game than the spread suggests. UTSA cashes big.

Projection: UTSA 27, Texas A&M 24 — Take: UTSA +24.5

SE Missouri State 34, Arkansas State 31 — Take: SE Missouri State +10.5

Arkansas State hasn't proven they can handle these types of spots cleanly. SEMO has the offensive punch to keep pace throughout. This turns into a shootout, where double digits are too many points.

Projection: SE Missouri State 34, Arkansas State 31 — Take: SE Missouri State +10.5

Kansas State 45, North Dakota 13 — Take: Kansas State -25

K-State is built to dominate with physicality, and this game sets up for an easy win. North Dakota will struggle badly in the trenches. Expect the Wildcats to build a big lead and never look back. The cover comes stress-free.

Projection: Kansas State 45, North Dakota 13 — Take: Kansas State -25

Troy 38, Nicholls State 14 — Take: Troy -20.5

Troy's defense is among the best in the Sun Belt, and that's a huge edge here. Nicholls State will have a tough time sustaining drives. Troy's balanced attack ensures steady scoring throughout. This turns into a three-score cover.

Projection: Troy 38, Nicholls State 14 — Take: Troy -20.5

Vanderbilt 48, Charleston Southern 10 — Take: Charleston Southern +36.5

Vanderbilt has the clear edge in talent, but they rarely win by such wide margins. Charleston Southern can limit possessions with their run game and keep things respectable. Vandy still wins big, but the underdog finds a way inside this massive number.

Projection: Vanderbilt 48, Charleston Southern 10 — Take: Charleston Southern +36.5

Michigan 45, New Mexico 7 — Take: Michigan -34.5

Michigan's size and power will overwhelm New Mexico. The Wolverines' rushing attack should carve up the Lobos' defensive front. Expect dominance in every phase of the game. This is a blowout with a cover.

Projection: Michigan 45, New Mexico 7 — Take: Michigan -34.5

Utah State 38, UTEP 28 — Take: Utah State -5.5

Utah State will rely on a quick-strike offense that UTEP struggles to defend. The Miners can move the ball, but their defense won't hold up over four quarters. Utah State eventually breaks free with big plays late. The cover lands comfortably.

Projection: Utah State 38, UTEP 28 — Take: Utah State -5.5

USC 52, Missouri State 10 — Take: USC -35.5

USC's offensive firepower is unmatched in this contest. Missouri State's defense is completely overmatched. Expect USC to run wild and cover easily. This is a one-sided affair.

Projection: USC 52, Missouri State 10 — Take: USC -35.5

Louisiana Tech 34, SE Louisiana 20 — Take: Louisiana Tech -13

La Tech has the edge in speed and explosiveness. SE Louisiana won't be able to keep pace in the second half. Expect a steady pull-away by the Bulldogs. The cover hits late.

Projection: Louisiana Tech 34, SE Louisiana 20 — Take: Louisiana Tech -13

Ole Miss 48, Georgia State 17 — Take: Georgia State +35.5

Ole Miss will score plenty, but Georgia State has enough offense to avoid a complete collapse. The Rebels don't need to win by 40-plus, and backdoor points loom late. Georgia State stays within the number.

Projection: Ole Miss 48, Georgia State 17 — Take: Georgia State +35.5

Texas State 38, Eastern Michigan 21 — Take: Texas State -13.5

Texas State is built to score fast, and EMU lacks the defensive athletes to slow them down. The Bobcats' playmakers should break the game open. Expect Texas State to control throughout and cover.

Projection: Texas State 38, Eastern Michigan 21 — Take: Texas State -13.5

Louisiana 27, Rice 24 — Take: Rice +11.5

Louisiana may have the edge in talent, but Rice is tough and disciplined. The Owls' defense will keep them in it, and the offense is efficient enough to score late. Louisiana wins but doesn't clear the spread.

Projection: Louisiana 27, Rice 24 — Take: Rice +11.5

BYU 45, Portland State 10 — Take: BYU -41.5

BYU is stronger in every phase and should dominate at the line of scrimmage. Portland State won't have answers for BYU's depth. Expect a dominant blowout that easily clears the number.

Projection: BYU 45, Portland State 10 — Take: BYU -41.5

Georgia Southern 31, Fresno State 27 — Take: Georgia Southern +2

Fresno State is talented but vulnerable in close games. Georgia Southern's offense has enough firepower to go toe-to-toe here. Expect a shootout decided late. The dog gets the cover and the win.

Projection: Georgia Southern 31, Fresno State 27 — Take: Georgia Southern +2

Washington State 34, Idaho 20 — Take: Washington State -13.5

The Cougars will control tempo with their passing attack. Idaho won't be able to match scores for long stretches. Expect Washington State to wear them down steadily. A double-digit win is enough to cover.

Projection: Washington State 34, Idaho 20 — Take: Washington State -13.5

Arizona State 41, Northern Arizona 13 — Take: Arizona State -28.5

ASU brings more size, depth, and speed across the board. Northern Arizona won't generate enough offense to keep this close. Expect the Sun Devils to dominate from start to finish. A four-score cover is in play.

Projection: Arizona State 41, Northern Arizona 13 — Take: Arizona State -28.5

Arizona 41, Hawaii 20 — Take: Arizona -17

Arizona's offense has too much firepower for Hawaii to slow down. The Wildcats' defense isn't perfect, but it won't matter against Hawaii's thin roster. Expect Arizona to score at will and win by three scores.

Projection: Arizona 41, Hawaii 20 — Take: Arizona -17

Oregon State 31, California 24 — Take: Oregon State -1.5

This is a close, physical Pac-12 clash. Oregon State has the better line play and the stronger run game, which is the difference here. Cal will hang tough, but OSU wins by a field goal or more.

Projection: Oregon State 31, California 24 — Take: Oregon State -1.5

Washington 41, Colorado State 17 — Take: Washington -21.5

Washington's offense will light up the scoreboard behind its passing game. Colorado State can't match the Huskies' speed on the outside. Expect Washington to steadily build the margin. A three-touchdown win covers the spread.

Projection: Washington 41, Colorado State 17 — Take: Washington -21.5

Utah 27, UCLA 20 — Take: Utah -6.5

Utah's defensive front is the difference here, bottling up UCLA's run game and forcing them into passing downs. The Utes' balanced attack should move the ball steadily. UCLA will battle, but Utah's depth and defense secure the cover.

Projection: Utah 27, UCLA 20 — Take: Utah -6.5

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