

NFL CONFIDENCE FOOTBALL POOL

Final Rules Manual and Member How-To Guide

Final — September 3, 2026

1. Pool Overview

- The pool covers the NFL regular season only, including Weeks 1–18. The playoffs and Super Bowl are not included.
- The entry fee is \$100 per member.
- The pool is a straight-up confidence pool. Point spreads are not used.
- Each week has a first-place prize and a second-place prize.
- The weekly contest ends after Monday Night Football, except when the NFL schedule for that week ends on a different day because of a special schedule change.

2. Pool Finances and Final Prize Fund

- The pool closed with 35 paid members at \$100 each, producing a gross pool of \$3,500.00.
- The commissioner receives a 10% management fee of \$350.00 from the gross amount collected.
- The website hosting fee is \$69.95, calculated as \$19.95 for the first 10 members plus \$2.00 for each additional member over 10.
- After the commissioner fee and website hosting expense, \$3,080.05 remains available for prizes.

Prize Category	Amount	Season Total
Weekly 1st Place	\$100.00 × 18 weeks	\$1,800.00
Weekly 2nd Place	\$37.78 × 18 weeks	\$680.04
End-of-Season 1st Place	\$300.00	\$300.00
End-of-Season 2nd Place	\$200.00	\$200.00
End-of-Season 3rd Place	\$100.00	\$100.00
Total Prizes		\$3,080.04
Rounding Balance		\$0.01

Final accounting: \$3,500.00 collected – \$350.00 commissioner fee – \$69.95 website hosting – \$3,080.04 prizes = \$0.01 rounding balance.

3. Membership and Registration

- Membership is closed for the 2026 season at 35 paid members. No additional members will be added.
- Each member is responsible for maintaining a correct and complete mailing address in the member profile.

4. How the Confidence Pool Works

1. Select the team you believe will win each game.
2. Assign a confidence rank to that selection.
3. Use each available confidence number only once during that week.
4. Higher numbers represent stronger confidence. A 16-point pick is stronger than a 5-point pick.
5. If the selected team wins, you receive the confidence points assigned to that game. If the selected team loses, you receive zero points for that game.

Example: In a 16-game week, a member who believes Kansas City is the safest pick may assign Kansas City 16 points. The number 16 cannot then be used for any other game that week.

5. Confidence Ranks During Bye Weeks

- The highest confidence rank remains 16 even when fewer than 16 games are played.
- The lowest ranks are removed first so members can still assign 16 points to their strongest selection.

Games in Week	Available Confidence Ranks
16	1–16
15	2–16
14	3–16
13	4–16

6. Pick Deadlines and Locking Rules

- Members may enter picks early and may revise both the selected teams and confidence ranks until the applicable deadline.
- Thursday, Friday, and Saturday games lock one hour before the kickoff of that individual game.
- Early international or overseas games lock one hour before the kickoff of that individual game.
- The main weekly pool lock occurs one hour before the first Sunday afternoon game begins.
- At the Sunday lock, all remaining Sunday afternoon, Sunday night, and Monday night selections and ranks must be complete.
- After the Sunday lock, no remaining Sunday or Monday picks or confidence ranks may be added or changed by a member.
- Members should rely on the Central Time kickoff information shown on the pool website and should avoid waiting until the final minutes.

7. Incomplete Picksheets and Missed Games

- Before the first game of the week begins, the website requires a complete picksheet. A partial picksheet cannot be submitted at that time.
- After at least one game has begun, members may submit an incomplete picksheet for the remaining unlocked games.
- A game left blank after its deadline is treated as an incorrect pick and earns zero points.
- For each missed game, the member forfeits the highest unused confidence rank still available for that week.
- Each additional missed game forfeits the next-highest unused rank.

Example: In a 16-game week, missing the first locked game forfeits 16. Missing another game later forfeits 15. The member may continue making picks for the remaining unlocked games using the ranks that remain available.

- A member who submits no picks for the week receives zero points for that week.

8. Scoring

- Correct pick: full confidence points assigned to that game.
- Incorrect pick: zero points.
- Push: half of the confidence points assigned to that game.
- Cancelled game: half of the confidence points assigned to that game.
- No bonus is awarded for selecting an underdog.
- A member's weekly score is the total of all confidence points earned during that week.

9. Weekly Winners and Tie-Breakers

- The member with the highest point total after the final game of the week wins first place.
- The member with the second-highest point total wins second place.
- Weekly Tie-Breaker 1 is Tie-Breaker Points. Each member predicts the combined score of the designated tie-breaker game. The tied member closest to the actual combined score ranks higher. Going over is allowed.
- Weekly Tie-Breaker 2 is Winning Percentage, calculated as: $(\text{Wins} + \text{one-half of Pushes}) \div \text{Games Picked}$.
- If members remain tied after both weekly tie-breakers, the applicable prize is split evenly among the tied members.

10. Overall Standings Tie-Breakers

- Overall Tie-Breaker 1: Winning Percentage.
- Overall Tie-Breaker 2: Total Wins.
- No additional overall tie-breakers are currently configured.

11. Pick Visibility and Pool Settings

- Members' picks are hidden before the applicable deadline.
- The commissioner can view members' picks and may modify a member's picks when necessary.
- Sitewide pick percentages are not displayed.
- No worst weeks are dropped from the standings.
- Over/under selections are not used.

12. Commissioner Authority and Corrections

- The commissioner may modify any member's picks at any time during the week when needed to correct a verified error or administer the pool.
- Changes made in the pool settings generally apply only to weeks that have not yet been completed.
- Corrections to a completed week must be entered through the website's administrative adjustment process.
- The commissioner's interpretation of the rules controls when an unusual scheduling, website, scoring, or administrative issue is not expressly covered in this manual.

13. Weekly Prize Payments

- Weekly prize payments are made by physical check.
- Checks are mailed no later than one week after the weekly winner has been officially determined.
- Each member is responsible for ensuring that the mailing address in the member profile is accurate and complete.
- A delay or returned check caused by an incorrect or incomplete address is the member's responsibility.

14. Member How-To Guide

Entering Picks

1. Log in to the pool website and open the picksheet for the correct week.
2. Choose the team you believe will win each game.
3. Assign a different available confidence rank to every selection.
4. Enter the predicted combined score for the designated tie-breaker game.
5. Review the picksheet for blanks and duplicate ranks.
6. Submit or save the picksheet before the applicable deadline.

Changing Picks

- Return to the picksheet before the applicable deadline.
- Change the selected team, confidence rank, or tie-breaker total as needed.
- Confirm that every confidence number is still used only once.
- Save the revised picksheet before the game or weekly lock occurs.

Best Practice

- Enter the full week's picks as early as possible.
- Return later to make changes before the deadlines.
- Do not wait until Sunday morning to begin the picksheet because missed early games permanently cost the highest available confidence ranks.