

# Richard's Playoff Pool LX

## 2025/2026 NFL Playoff Season

### *Official Rule Book*

#### 1. Pool Overview

Welcome to Richard's Playoff Pool LX for the 2025 NFL Playoff Season! This is the first playoff pool of its kind - an experimental format built over 500+ hours. This pool covers all four weeks of the NFL playoffs with a total of 10 prizes distributed across the postseason.

##### 1.1 Pool Structure

- **Entry Fee:** \$20 per player (one-time, covers all 4 weeks)
- **Maximum Players:** 50 participants
- **Total Prizes:** 10 prizes, each worth 10% of total entry pool
- **Example:** 25 players  $\times$  \$20 = \$500 total pool fees, each prize = \$50
- **Website:** <https://gammoneer.github.io/nfl-playoff-pool/>

#### 2. Entry Requirements & Payment

##### 2.1 Payment Details

- **Amount:** \$20 (covers all 4 playoff weeks)
- **Method:** E-transfer to gammoneer2b@gmail.com
- **Password:** nflpool
- **Deadline:** Sunday 11:59 PM PST of the final NFL regular season week

##### 2.2 Access Codes

Each player receives a unique 6-character alphanumeric access code upon payment confirmation:

- One code per player (valid for all 4 weeks)
- Player names are pre-loaded by Pool Manager
- Enter code on website to access your picks
- DO NOT SHARE your access code
- Lost codes can be resent by Pool Manager

## 2.3 Late Entry

Late entries may be accepted at the Pool Manager's discretion, subject to:

- Pool has not reached 50 players maximum
- Payment received at least 1 hour before Week 1 deadline
- Picks entered immediately after payment
- Late entries who fail to submit picks before deadline will receive RNG picks

## 3. Pick Submission Schedule & Deadlines

### 3.1 The One Rule

**All picks for each week lock Friday 11:59 PM PST before that playoff weekend's games.**

### 3.2 Complete Schedule

#### Week 1 (Wild Card Round)

- **Pick Deadline:** Friday, January 9, 2026 @ 11:59 PM PST
- **Games Played:** 6 games (Saturday Jan 10, Sunday Jan 11, Monday Jan 12)
- **Week 1 Closes:** Monday, January 12 @ 11:59 PM PST
- **Week 2 Opens:** Tuesday, January 13 @ 12:01 AM PST
- **Pick Window:** Many days (pool opens weeks before playoffs)

#### Week 2 (Divisional Round)

- **Pick Deadline:** Friday, January 16, 2026 @ 11:59 PM PST
- **Games Played:** 4 games (Saturday Jan 17, Sunday Jan 18)
- **Week 2 Closes:** Sunday, January 18 @ 11:59 PM PST
- **Week 3 Opens:** Monday, January 19 @ 12:01 AM PST
- **Pick Window:** ~4 days (Tuesday through Friday)

#### Week 3 (Conference Championships)

- **Pick Deadline:** Friday, January 23, 2026 @ 11:59 PM PST
- **Games Played:** 2 games (AFC & NFC Championships - Sunday Jan 25)

- **Week 3 Closes:** Sunday, January 25 @ 11:59 PM PST
- **Week 4 Opens:** Monday, January 26 @ 12:01 AM PST
- **Pick Window:** ~5 days (Monday through Friday)

#### Week 4 (Super Bowl LX)

- **Pick Deadline:** Friday, February 6, 2026 @ 11:59 PM PST
- **Game Played:** 1 game (Super Bowl - Sunday Feb 8)
- **Pick Window:** ~11 days (Monday January 26 through Friday February 6)

### 3.3 Important Notes About Pick Windows

- Each week opens 12:01 AM the day after the previous week's games finish
- Week 1 has the longest window (potentially weeks before playoffs start)
- Weeks 2-3 have shorter windows (4-5 days)
- **BEST PRACTICE:** Enter picks for ALL 4 weeks during Week 1's long window, then edit freely
- Players can edit picks unlimited times until each Friday deadline
- Advance picks are allowed - you can submit all 4 weeks before any games are played

## 4. How to Make Picks

### 4.1 Pick Requirements

For each game, you must predict:

- Score for each team (any number)
- Higher score = your winning team prediction

### 4.2 All-or-Nothing Submission System

**The website enforces an all-or-nothing rule:**

- You **MUST** enter a number in EVERY score field for that week
- If ANY field is empty, the entire submission is rejected
- Partial picks cannot exist
- Once submitted, picks stand as-is (even if unusual)

### 4.3 Editing Your Picks

- Edit freely anytime from Monday 12:01 AM through Friday 11:59 PM PST
- Unlimited edits allowed before deadline
- After Friday 11:59 PM deadline → locked for the weekend
- No changes possible once locked

### 4.4 Viewing Picks

- All players can view everyone's picks
- Timestamps show when each player last submitted
- CSV download available from website
- Players who lose access codes can still VIEW all picks (read-only)

## # 5. Prize Structure & Tie-Breaker Rules

### ## 5.1 Prize Distribution

- **Total: 10 prizes, each worth 10% of total player entry pool**
- **Week 1: 2 prizes**
- **Week 2: 2 prizes**
- **Week 3: 2 prizes**
- **Week 4 (Super Bowl): 4 prizes (2 for Super Bowl game only, 2 for entire 4-week playoffs)**

### ## 5.2 Critical Tie-Breaker Philosophy

**IMPORTANT:** For all score-based tie-breakers, **closest wins whether higher OR lower** than the actual score. We use **absolute difference only**. Exact predictions always win.

**\*\*Example: \*\* Actual total = 50. Player A predicts 51 (+1 away), Player B predicts 30 (-20 away). Player A wins because 1 point difference beats 20-point difference, regardless of direction.**

## **## 5.3 Week 1 Prizes (Wild Card Round)**

### **### Prize #1 - Most Correct Winners**

**\*\*Winner:\*\* Player with the most correctly predicted winning NFL teams in Week 1**

**\*\*If Tied:\*\***

1. Compare ONLY tied players' Week 1 total points (closest to actual)
2. Keep only players with closest difference, drop others
3. If still tied → **\*\*share prize\*\*** (no backward review in Week 1)

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### **### Prize #2 - Closest Total Points**

**\*\*Winner:\*\* Player closest to actual Week 1 total points (higher or lower doesn't matter)**

**\*\*If Tied:\*\***

1. **\*\*Share prize\*\*** (no backward review in Week 1)

## **## 5.4 Week 2 Prizes (Divisional Round)**

### ### Prize #3 - Most Correct Winners

**\*\*Winner: \*\*** Player with the most correctly predicted winning NFL teams in Week 2

**\*\*If Tied: \*\***

1. Compare ONLY tied players' Week 2 **\*\*total points\*\*** (closest to actual)
2. Keep only players with closest difference, drop others
3. If still tied → Look back to Week 1 **\*\*total points\*\*** (among remaining tied players only)
4. Keep only players with closest difference, drop others
5. If still tied → **\*\*share prize\*\***

### ### Prize #4 - Closest Total Points

**\*\*Winner: \*\*** Player closest to actual Week 2 total points

**\*\*If Tied: \*\***

1. Look back to Week 1 **\*\*total points\*\*** (among tied players only)
2. Keep only players with closest difference, drop others
3. If still tied → **\*\*share prize\*\***

## ## 5.5 Week 3 Prizes (Conference Championships)

### ### Prize #5 - Most Correct Winners

**\*\*Winner: \*\*** Player with the most correctly predicted winning NFL teams in Week 3

**\*\*If Tied: \*\***

1. Compare ONLY tied players' Week 3 **\*\*total points\*\*** (closest to actual)
2. Keep only players with closest difference, drop others
3. If still tied → Look back to Week 2 **\*\*total points\*\***
4. Keep only players with closest difference, drop others
5. If still tied → Look back to Week 1 **\*\*total points\*\***
6. Keep only players with closest difference, drop others
7. If still tied → **\*\*share prize\*\***

**### Prize #6 - Closest Total Points**

**\*\*Winner: \*\* Player closest to actual Week 3 total points**

**\*\*If Tied: \*\***

1. Look back to Week 2 **\*\*total points\*\*** (among tied players only)
2. Keep only players with closest difference, drop others
3. If still tied → Look back to Week 1 **\*\*total points\*\***
4. Keep only players with closest difference, drop others
5. If still tied → **\*\*share prize\*\***

**## 5.6 Week 4 Prizes (Super Bowl LX)**

**\*\*Week 4 has FOUR prizes: \*\* 2 for the Super Bowl game only, and 2 for the entire 4-week playoffs.**

### ### Prize #7 - Correct Super Bowl Winner (SB Game Only)

**\*\*Winner: \*\* Player(s) who correctly picked the Super Bowl winning team**

**\*\*If Multiple Players Picked Correctly (or if NOBODY Picked Correctly):\*\***

1. Compare ONLY tied players' Week 4 **\*\*total points\*\*** (closest to actual)
2. Keep only players with closest difference, drop others
3. If still tied → Compare ONLY tied players' Week 3 **\*\*total points\*\*** (closest to actual)
4. Keep only players with closest difference, drop others
5. If still tied → Compare ONLY tied players' Week 2 **\*\*total points\*\*** (closest to actual)
6. Keep only players with closest difference, drop others
7. If still tied → Compare ONLY tied players' Week 1 **\*\*total points\*\*** (closest to actual)
8. Keep only players with closest difference, drop others
9. If still tied → **\*\*share prize\*\***

**\*\*Note: \*\* If nobody picked the correct Super Bowl winner, all players are treated as tied and the same tie-breaker process applies.**

### ### Prize #8 - Closest Super Bowl Total Points (SB Game Only)

**\*\*Winner: \*\* Player closest to actual Super Bowl total points (higher or lower doesn't matter)**

**\*\*If Multiple Players Tied: \*\***

1. Look back to Week 3 **\*\*total points\*\*** (closest to actual) ← **\*\*Skip Week 4 since it's the same as Super Bowl\*\***
2. Keep only players with closest difference, drop others
3. If still tied → Compare ONLY tied players' Week 2 **\*\*total points\*\*** (closest to actual)
4. Keep only players with closest difference, drop others



5. If still tied → Compare ONLY tied players' Week 1 **\*\*total points\*\*** (closest to actual)
6. Keep only players with closest difference, drop others
7. If still tied → **\*\*share prize\*\***

**\*\*Important Note:\*\* We skip Week 4 as a tie-breaker because Week 4 IS the Super Bowl game - using it would be redundant. We go straight to Week 3.**

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### ### Prize #9 - Most Correct Winners (ENTIRE 4-Week Playoffs)

**\*\*Winner:\*\* Player with most correct NFL team winners across ALL 4 weeks combined (all 13 games)**

#### **\*\*If Tied:\*\***

1. Compare ONLY tied players' **\*\*Grand Total points difference\*\*** (closest to actual combined 4-week total) ← **\*\*Cumulative prize uses cumulative accuracy\*\***
2. Keep only players with closest difference, drop others
3. If still tied → Compare ONLY tied players' Week 4 **\*\*total points\*\*** (closest to actual)
4. Keep only players with closest difference, drop others
5. If still tied → Compare ONLY tied players' Week 3 **\*\*total points\*\*** (closest to actual)
6. Keep only players with closest difference, drop others
7. If still tied → Compare ONLY tied players' Week 2 **\*\*total points\*\*** (closest to actual)
8. Keep only players with closest difference, drop others
9. If still tied → Compare ONLY tied players' Week 1 **\*\*total points\*\*** (closest to actual)
10. Keep only players with closest difference, drop others
11. If still tied → **\*\*share prize\*\***

**\*\*Important Note:\*\* Since this prize rewards cumulative performance across all 4 weeks, we first use the cumulative accuracy (grand total points difference) as the first tie-breaker, then work backward through individual weeks if needed.**

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### ### Prize #10 - Closest Total Points (ENTIRE 4-Week Playoffs)

**\*\*Winner:\*\*** Player whose combined 4-week total points prediction is closest to actual 4-week total

**\*\*If Tied:\*\***

1. Look back to Week 4 **\*\*total points\*\*** (closest to actual Week 4 total) ← **\*\*Work backward chronologically\*\***
2. Keep only players with closest difference, drop others
3. If still tied → Look back to Week 3 **\*\*total points\*\*** (closest to actual Week 3 total)
4. Keep only players with closest difference, drop others
5. If still tied → Look back to Week 2 **\*\*total points\*\*** (closest to actual Week 2 total)
6. Keep only players with closest difference, drop others
7. If still tied → Look back to Week 1 **\*\*total points\*\*** (closest to actual Week 1 total)
8. Keep only players with closest difference, drop others
9. If still tied → **\*\*share prize\*\***

**\*\*Important Note: \*\*** We work backward chronologically from most recent week (Week 4) to oldest week (Week 1) to break ties. This rewards consistent accuracy with emphasis on recent performance.

### ## 5.7 Tie-Breaker Elimination Process

**\*\*Critical Rule: \*\*** As we look backward to previous weeks to break ties, we work backward and only compare the players that remain tied.

### **\*\*Elimination Process:\*\***

1. When comparing a specific week's total points, identify which player(s) have the **\*\*closest\*\*** difference
2. **\*\*Keep ONLY those players\*\*** with the closest difference
3. **\*\*Drop all other players\*\*** who don't match the closest difference
4. Continue to the next week backward with only the remaining tied players
5. Repeat until either:
  - One winner remains, OR
  - All weeks are exhausted and players are still tied → **\*\*share prize equally\*\***

### **\*\*Example of Elimination Process:\*\***

#### **\*\*Scenario:\*\* Prize #5 (Week 3 Most Correct)**

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#### **Starting tied players:**

- Curtis: 2 correct, Week 3: 174/17
- Dennis: 2 correct, Week 3: 174/17
- Kevin: 2 correct, Week 3: 163/19

Step 1: All tied at 2 correct winners

Step 2: Check Week 3 total points

- Curtis: 17 points off
- Dennis: 17 points off ← TIED (closest)
- Kevin: 19 points off ← ELIMINATED (not closest)

**Remaining tied players: Curtis, Dennis only**

**Step 3: Go back to Week 2 total points (only Curtis and Dennis)**

- Curtis Week 2: 196/5
- Dennis Week 2: 193/2 ← CLOSEST!

### Result: Dennis WINS

- Dennis had 2 points off in Week 2
- Curtis had 5 points off in Week 2
- $2 < 5$ , so Dennis wins

### **\*\*Key Notes:\*\***

- Prize #8 skips Week 4 (redundant with Super Bowl)
- Prize #9 uses grand total difference first (cumulative logic)
- Prize #10 uses Week 4 first (chronological logic)
- All "Most Correct" prizes use **\*\*total points difference\*\*** for tie-breaking (never correct counts)
- All tie-breakers eliminate non-closest players at each step

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## ## 5.9 Key Principles

1. **\*\*"Closest" always means absolute difference\*\*** - being 5 over or 5 under is the same (5 points away)
2. **\*\*Tie-breakers always use TOTAL POINTS difference\*\*** - never correct winner counts
3. **\*\*Elimination is progressive\*\*** - drop players who don't match the best at each step
4. **\*\*Work backward chronologically\*\*** - from most recent week to oldest ie: 4,3,2,1
5. **\*\*Ultimate tie = shared prize\*\*** - if all tie-breakers exhausted, remaining players split prize equally
6. **\*\*Only tied players continue\*\*** - once a player is dropped, they cannot re-enter the tie-breaker process

## 6. Random Number Generator (RNG) Rule

### 6.1 Purpose of RNG

The RNG rule ensures every paid player participates in every week. No player can skip a week.

## 6.2 When RNG IS Applied

- ONLY when player has zero picks entered for entire week (all fields empty)
- After Friday 11:59 PM deadline but before first game kicks off
- Generates numbers 10-50 inclusive for every team score
- Applied only to specific player(s) with missing picks

## 6.3 When RNG is NOT Applied

- Player entered anything at all in every required field
- Player entered unusual/unrealistic numbers (these picks stand as valid)
- Player made mistakes but submitted numbers (picks stand)
- Player wants changes after deadline (too late)
- Manager thinks player "meant something else" (no guessing allowed)

## 6.4 RNG Implementation

- Pool Manager applies RNG using Excel random number generator
- Numbers 10-50 inclusive, applied to all team scores for that week
- RNG picks count as player's official entry
- Pool Manager will email/text affected players after applying RNG

## 6.5 Why RNG Scenario is Rare

The GitHub app prevents partial picks (all-or-nothing submission system), so RNG is only needed in rare cases of forgotten submissions or technical glitches. There is absolutely no excuse for missing picks - players have ample time to enter something (even rough estimates) and edit later.

# 7. Pool Manager Authority & Responsibilities

## 7.1 Why These Rules Exist

This is the first NFL Playoff Pool of its kind - an experiment built over 400+ hours. The Pool Manager has limited time and cannot monitor all players constantly. These rules ensure fairness, remove stress, and let everyone enjoy the pool.

**The Golden Rule:** Enter your picks as early as possible (ideally all 4 weeks at once when the pool opens), then edit freely throughout the week. This eliminates all risk.

## 7.2 The 24-Hour Rule (CRITICAL)

- **Official Deadline:** Friday 11:59 PM PST each week
- **Pool Manager Support Cutoff:** 24 hours before deadline (Thursday 11:59 PM PST)

**What this means:**

**Week 1:** Opens when pool launches (could be weeks before). Closes Friday January 9 @ 11:59 PM. Many days available to enter and edit picks.

**Weeks 2-3:** Each week opens Tuesday 12:01 AM after previous Monday close. Closes Friday 11:59 PM. ~4-5 days available to enter and edit picks (Tuesday through Friday).

**Week 4:** Opens Tuesday January 27. Closes Friday February 6. ~11 days available to enter and edit picks.

**Critical Point:** Regardless of how many days you have (4 days or 11 days), you can edit picks unlimited times until Friday deadline.

**Pool Manager Support:**

- Enter picks MORE than 24 hours before deadline = Pool Manager may help with technical issues
- Enter picks LESS than 24 hours before deadline = You are on your own

**Why:** The Pool Manager cannot guarantee website monitoring or player support in the final 24 hours. Waiting until the last minute puts you at risk.

**Best Practice:** Enter rough picks for all 4 weeks as soon as Week 1 opens, then refine them throughout each week's window.

## 7.3 What the Pool Manager MAY Do

**Access Code Issues**

- Resend lost access codes via email/text

- In extreme cases only, create replacement codes if technically necessary

#### **Technical Problems (Reported 24+ Hours Before Deadline)**

- Investigate website issues if player reports problems early
- Make fair decisions based on timestamps and available evidence
- Extend deadlines ONLY if website is down for 24+ hours before deadline

#### **Late Entry (Manager's Discretion)**

- Maximum 50 players in pool
- May accept late entries up to 1 hour before Week 1 deadline IF: Player pays \$20 immediately, Player enters picks immediately, Pool is not yet at 50 players
- Late entries who don't submit picks in time get RNG

#### **Apply RNG Automatically**

- Must apply RNG (numbers 10-50) to any player with zero picks after deadline
- Applied after Friday 11:59 PM but before first game kicks off
- No exceptions, no negotiations

#### **Player Disputes**

- Review GitHub app timestamps
- Make final decisions on deadline disputes
- Override if fairness and integrity require it (rare)
- Can refund all players and cancel pool if integrity compromised (last resort)

#### **Viewing Access**

- Players who lose codes can still VIEW all picks (read-only)
- Cannot edit or submit without valid code

### **7.4 What the Pool Manager MAY NOT Do**

### **Cannot Unlock Weeks for Late/Missed Picks**

- No exceptions for "I forgot"
- No exceptions for "Website froze at 11:58 PM"
- No extensions even if website down for 30 minutes before deadline
- Week 1 = Many days to enter picks, no excuse
- Weeks 2-3 = ~4-5 days to enter picks, no excuse
- Week 4 = ~11 days to enter picks, no excuse

**Why:** You can enter ANY numbers early, then edit later. Every week has enough time. Waiting = your choice = your risk.

### **Cannot Edit or "Fix" Valid Picks**

- Picks stand as entered, even if scores look crazy (99-0, 88-7, etc.)
- Will NOT contact players to ask "did you mean this?"
- Will NOT change picks based on "player intent"
- If all score boxes filled = valid submission, no changes

**Why:** Every player is responsible for their own entries. Mistakes are part of the game.

### **Cannot Give Special Treatment**

- All players follow same rules
- No favoritism
- No exceptions based on friendships or excuses

**Why:** Fairness and integrity require equal treatment.

## **7.5 RNG (Random Number Generator) Protocol**

### **When RNG is Applied:**

- After Friday 11:59 PM deadline
- Player has ZERO picks entered (completely empty)
- Before first game of that week starts



**How RNG Works:**

- Excel random number generator
- Numbers 10-50 inclusive
- Applied to every team score for that week
- Counts as player's official entry

**Player Notification:**

- Pool Manager will email/text affected players
- Message: "You did not enter picks 24+ hours before deadline. RNG has been applied per pool rules."

**Why RNG Exists:** Ensures every paid player participates every week. Prevents "skipped weeks". Fair and automatic - no debate.

**7.6 Pool Manager's Final Authority**

This is an experimental pool - the first of its kind. The Pool Manager:

- Operates with integrity and fairness at all times
- Has never cheated and never will
- Makes all final decisions on disputes
- Can refund all entry fees and cancel pool if integrity cannot be maintained
- Reserves right to adjust rules mid-season ONLY for fairness (rare, documented, announced to all)

**Pool Manager is not paid for this work.** This is done for fun and community.

**Experience:**

- 400+ hours building this playoff pool app
- 25 years running regular season pools
- 45+ years total as a pool participant (player and manager combined)

Respect the time, knowledge, and integrity invested in making this pool fair and fun for everyone.

## 7.7 No Stress = Happy Pool

**These strict rules exist because flexibility causes problems:**

- Players who get extensions want more extensions
- Late picks cause disputes
- "Just this once" becomes "why not me too?"
- Pool Manager gets harassed

**The result:** These rules have worked perfectly for 25 years in regular season pools. Everyone is happy, grateful, and has fun. The pool runs smoothly with zero stress.

**Bottom line: Enter your picks early. Edit freely. Enjoy the pool. It's that simple.**

## 8. Results & Transparency

### 8.1 Weekly Results

After each playoff weekend, the Pool Manager will email all players with:

- Actual game scores
- Complete player picks table
- Prize winners for that week
- Tie-breaker notes (if applicable)
- All calculations performed in Manager's Excel system

### 8.2 Transparency Features

- All players can view everyone's picks on the website
- Timestamps show last submission time for each player
- CSV download available from GitHub app
- Complete pick history preserved
- All prize calculations documented and shared

## 9. Final Notes

This is the first playoff pool of its kind. Your patience and feedback are appreciated as we navigate this experimental format together.

### Good luck to all players!

For questions or technical issues, contact Pool Manager Richard via the contact information provided with your access code.

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*Richard's Playoff Pool LX*

*2025 NFL Playoff Season*

*Let the games begin!*