

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:** $25 \text{ players} \times \$20 = \$500 \text{ total pool fees}$, 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)

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.**

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.**

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)**

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

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.

Richard's Playoff Pool LX

2025 NFL Playoff Season

Let the games begin!