

Beating Bookies Competition Rules:

General Overview:

- A fun competition based on the NFL and sports betting.
- Involves predicting game outcomes, season achievements, and playoff results.
- No actual money is involved.

1A. Start-of-Season Predictions:

Over/Under Wins:

-For every NFL team, participants predict if the team will finish the season over or under a given number of wins.

Division Winners:

- Participants select which team they predict will win each division.

1B. Scoring for Start-of-Season Predictions:

General Picks (both Over/Under and Division Winners):

- Correct Prediction: +1 point
- Incorrect Prediction: +0 points

Lock Mechanic (Risk-Reward System):

- Participants can select one "Over/Under" prediction and one "Division Winner" prediction as their "lock" for the entire season.
- Correct "Lock" Prediction: +2 points
- Incorrect "Lock" Prediction: -1 point

2A. Weekly Matchups:

- Participants: 4 individuals.
- Each participant makes three predictions every week based on the spread of games, sourced from FanDuel.

2B. Scoring for Weekly Matchups:

General Picks

- Correct Prediction: +1 point
- Incorrect Prediction: +0 points (no loss or gain)

Lock Mechanic (Risk-Reward System):

- Participants choose one of their three weekly predictions as their "lock".

- Correct "Lock" Prediction: +2 points
- Incorrect "Lock" Prediction: -1 point

2C. Side Bet Mechanism:

Overview:

- During the weekly picks phase, participants can propose and accept side bets with another user.
- A side bet is essentially a challenge where two users predict opposite outcomes for a specific game.
- The winner of the side bet takes a point from the loser.

Rules:

1. **Proposal and Acceptance:** One user proposes the side bet by choosing a game and predicting an outcome. Another user accepts the bet by predicting the opposite outcome.
2. **Outcome and Scoring:**
 - If the proposing user's prediction is correct: +1 point to the proposer and -1 point to the acceptor.
 - If the proposing user's prediction is incorrect: -1 point to the proposer and +1 point to the acceptor.
3. **Limit:** The number of side bets one can engage in is limited by the number of games in a given week.
4. **Negative Scoring:** Users can go negative in total points.

3A. Post-Season Predictions:

- All post-season picks are treated with the same high-risk/reward of the "lock" mechanism, considering the single-elimination nature of the NFL playoffs.
- Participants have the freedom to choose any number of games up to the round limit.

3B. Post-Season Predictions:

Wildcard Weekend:

- 2 picks from AFC games
- 2 picks from NFC games
- Total of 4 picks maximum

Divisional Round:

- 1 pick from an AFC game
- 1 pick from an NFC game
- Total of 2 picks maximum

Conference Championship:

- 1 pick from the AFC Championship
- 1 pick from the NFC Championship
- Total of 2 picks maximum

Super Bowl:

- 1 pick, as it's a single game between the AFC and NFC champions.

Scoring for Post-Season Predictions:

- Every incorrect pick: -1 point
- Every correct pick: +2 points

This structure allows for a dynamic competition that involves both weekly game predictions and long-term season achievements, making it engaging throughout the entire NFL season and playoffs.