VSiN PRO

COLLEGE FOOTBALL
PLAYOFF
BETTING GUIDE

THE ROAD TO
JANSANITY™

THE CFP BETTING
CONTEST YOU DON'T
WANT TO MISS!

OUR PRO GUIDE INCLUDES

PREVIEWS OF EVERY FIRST-ROUND GAME

PLAYOFF BRACKETS FROM VSIN HOSTS
AND EXPERTS

VSiN

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ARE SUBJECT TO CHANGE

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COLLEGE FOOTBALL
PRO **Army-Navy Game 2024:**

COLLEGE FOOTBALL
PRO College Football Bowl Game Betting Systems: Coaching Importance

Steve Makinen

COLLEGE FOOTBALL
PRO College Football Bowl Game Betting Systems: Performance Relative to Regular Season Expectations

Steve Makinen

Hello, friends.

It is College Football Playoff time! The first year of the expanded 12-team playoff promises to be extremely exciting and we'll be with you every step of the way at VSiN.com.

We'll be with you all bowl season long, as we'll be posting bowl game previews and predictions with at least 48 hours lead time in advance of the game. With opt-outs, coaching changes, and the transfer portal, we want to have the most updated information possible to be fair to all of our readers, so you'll be able to look for that as December and January go along.

As far as this CFP Guide, here's what you will see:

- CFP brackets and best bets from VSiN hosts/experts
- Previews for first-round games (Adam Burke and Zachary Cohen)
- CFP overview with bookmaker insights (Matt Youmans)
- Capsules on the teams that earned a bye (Burke)
- "VSiN Rates the CFP Teams" - Ratings from Steve Makinen, Adam Burke, Tyler Shoemaker (TShoeIndex)
- Brent Musburger and Steve Makinen pick every bowl game

Another cool announcement about this year's CFP Guide is that it coincides with the "Road to Jansanity" Bracket Contest, where you'll pick against the spread for a chance at a $5,000 first prize. More details are available at vsin.com/jansanity (see back cover), so be sure to give that a look!

Finally, it is the holiday season and if you are stumped about a gift to get a friend, family member, or coworker, the VSiN Holiday Special is $79 and you don't even have to worry about wrapping it! Just email subscribe@vsin.com and we'll take care of the rest.

Enjoy the College Football Playoff, bowl season, and happy holidays to you and yours!

Adam Burke
Managing Editor, VSiN.com
aburke@vsin.com
@SkatingTripods on X

COLLEGE FOOTBALL PLAYOFF BRACKET

FIRST ROUND | **QUARTERFINALS** | **SEMIFINALS** | **NATIONAL CHAMPIONSHIP**

#12

#5

DEC. 21
4PM EST

PEACH BOWL
JAN. 1
1PM EST

#4

#9

#8

DEC. 21
8PM EST

ROSE BOWL
JAN. 1
5PM EST

#1

COTTON BOWL
JAN. 10
7:30PM EST

#11

#6

DEC. 21
12PM EST

FIESTA BOWL
DEC. 31
7:30 PM EST

#3

#10

#7

DEC. 20
8PM EST

SUGAR BOWL
DEC. 31
8:45 PM EST

#2

ORANGE BOWL
JAN. 9
7:30PM EST

JAN. 20
7:30PM EST

2024 COLLEGE FOOTBALL PLAYOFF PREDICTIONS

FIRST ROUND

	Gill Alexander	Josh Appelbaum	Matt Brown	Stormy Buonantony	Adam Burke	Kelley Bydlon	Joe Ceraulo	Zachary Cohen	Will Hill	Paul Howard	Michael Lombardi	Steve Makinen	Patrick Meagher	Mitch Moss	Tim Murray	Brent Musburger	Grace Remington	Wes Reynolds	Dave Ross	Harrison Sanford	Adam Schein	Geoff Schwartz	Scott Seidenberg	Tyler Shoemaker	Mike Somich	Dustin Swedelson	Dave Tuley	Jonathan Von Tobel	Matt Youmans
5 Texas vs. 12 Clemson	Texas	Texas	Texas	Clemson	Texas	Texas	Texas	Texas	Clemson	Texas	Texas	Texas	Clemson	Texas	Texas	Texas	Texas	Texas	Clemson	Texas	Texas	Clemson	Texas	Clemson	Texas	Texas	Texas	Texas	Texas
8 Ohio State vs. 9 Tennessee	Ohio State	Ohio State	Ohio State	Ohio State	Ohio State	Ohio State	Tennessee	Ohio State	Tennessee	Tennessee	Tennessee	Tennessee	Ohio State	Tennessee	Tennessee	Ohio State	Tennessee	Ohio State	Ohio state	Tennessee	Tennessee	Ohio State	Ohio State	Ohio State	Ohio State	Ohio State	Ohio State	Tennessee	Ohio State
6 Penn State vs. 11 SMU	Penn State	Penn State	Penn State	SMU	Penn State	SMU	Penn State	Penn State	Penn State	Penn State	Penn State	Penn State	SMU	SMU	Penn State	Penn State	Penn State	Penn State	SMU	SMU	Penn State	Penn State	Penn State	Penn State	SMU	Penn State	Penn State	Penn State	Penn State
7 Notre Dame vs. 10 Indiana	Indiana	Notre Dame	Notre Dame	Notre Dame	Notre Dame	Notre Dame	Notre Dame	Notre Dame	Indiana	Notre Dame	Indiana	Notre Dame	Indiana	Notre Dame	Notre Dame	Notre Dame	Notre Dame	Indiana	Indiana	Notre Dame	Notre Dame	Notre Dame	Notre Dame	Notre Dame	Notre Dame	Indiana	Indiana	Notre Dame	Notre Dame

QUARTERFINALS

	Gill Alexander	Josh Appelbaum	Matt Brown	Stormy Buonantony	Adam Burke	Kelley Bydlon	Joe Ceraulo	Zachary Cohen	Will Hill	Paul Howard	Michael Lombardi	Steve Makinen	Patrick Meagher	Mitch Moss	Tim Murray	Brent Musburger	Grace Remington	Wes Reynolds	Dave Ross	Harrison Sanford	Adam Schein	Geoff Schwartz	Scott Seidenberg	Tyler Shoemaker	Mike Somich	Dustin Swedelson	Dave Tuley	Jonathan Von Tobel	Matt Youmans
PEACH BOWL: 4 Arizona State vs. 5 Texas/12 Clemson	Texas	Texas	Texas	Arizona State	Texas	Texas	Arizona State	Texas	Clemson	Texas	Texas	Texas	Arizona State	Arizona State	Texas	Texas	Texas	Texas	Clemson	Texas	Texas	Arizona State	Texas	Clemson	Texas	Texas	Texas	Texas	Arizona State
ROSE BOWL: 1 Oregon vs. 8 Ohio State/9 Tennessee	Ohio State	Oregon	Ohio State	Oregon	Oregon	Ohio State	Oregon	Oregon	Oregon	Oregon	Oregon	Tennessee	Oregon	Oregon	Oregon	Oregon	Oregon	Ohio State	Oregon	Oregon	Oregon	Oregon	Ohio State	Ohio State	Oregon	Oregon	Oregon	Oregon	Oregon
FIESTA BOWL: 3 Boise vs. 6 Penn State/11 SMU	Boise State	Boise State	Penn State	Boise State	Penn State	Boise State	Penn State	Penn State	Penn State	Penn State	Penn State	Boise State	Boise State	Boise State	Penn State	Boise State	Penn State	Penn State	Boise State	Boise State	SMU	Boise State	Penn State	Boise State	Penn State	Penn State	Penn State	Penn State	Penn State
SUGAR BOWL: 2 Georgia vs. 7 Notre Dame/10 Indiana	Georgia	Notre Dame	Georgia	Georgia	Georgia	Georgia	Notre Dame	Notre Dame	Georgia	Notre Dame	Georgia	Notre Dame	Georgia	Notre Dame	Notre Dame	Notre Dame	Notre Dame	Notre Dame	Georgia	Georgia	Georgia	Notre Dame	Georgia	Georgia	Notre Dame	Georgia	Georgia	Georgia	Notre Dame

SEMIFINALS

	Gill Alexander	Josh Appelbaum	Matt Brown	Stormy Buonantony	Adam Burke	Kelley Bydlon	Joe Ceraulo	Zachary Cohen	Will Hill	Paul Howard	Michael Lombardi	Steve Makinen	Patrick Meagher	Mitch Moss	Tim Murray	Brent Musburger	Grace Remington	Wes Reynolds	Dave Ross	Harrison Sanford	Adam Schein	Geoff Schwartz	Scott Seidenberg	Tyler Shoemaker	Mike Somich	Dustin Swedelson	Dave Tuley	Jonathan Von Tobel	Matt Youmans
COTTON BOWL: Peach Bowl Winner vs. Rose Bowl Winner	Texas	Oregon	Texas	Oregon	Oregon	Texas	Oregon	Oregon	Oregon	Texas	Oregon	Texas	Oregon	Oregon	Oregon	Oregon	Oregon	Texas	Oregon	Oregon	Oregon	Oregon	Texas	Ohio State	Texas	Oregon	Oregon	Oregon	Oregon
ORANGE BOWL: Fiesta Bowl Winner vs. Sugar Bowl Winner	Georgia	Notre Dame	Georgia	Georgia	Georgia	Georgia	Penn State	Notre Dame	Georgia	Notre Dame	Georgia	Notre Dame	Georgia	Notre Dame	Notre Dame	Notre Dame	Notre Dame	Penn State	Boise st	Georgia	Notre Dame	Georgia	Georgia	Notre Dame	Georgia	Georgia	Georgia	Georgia	Notre Dame

NATIONAL CHAMPIONSHIP

CFP CHAMPION

PREDICTION SUMMARY

FIRST ROUND

DEC. 21
4PM EST

CLEMSON
6 (20.7%)

TEXAS
23 (79.3%)

DEC. 21
8PM EST

TENNESSEE
11 (37.9%)

OHIO STATE
18 (62.1%)

DEC. 21
12PM EST

SMU
7 (24.1%)

PENN STATE
22 (75.9%)

DEC. 20
8PM EST

INDIANA
8 (27.6%)

NOTRE DAME
21 (72.4%)
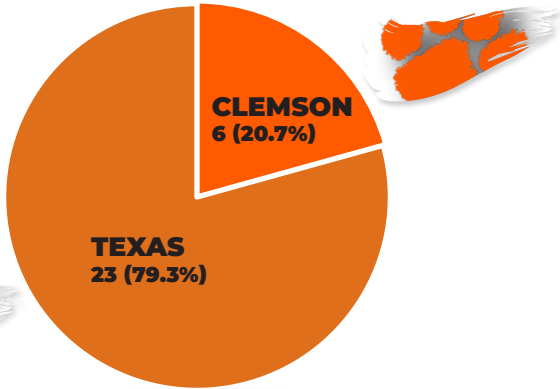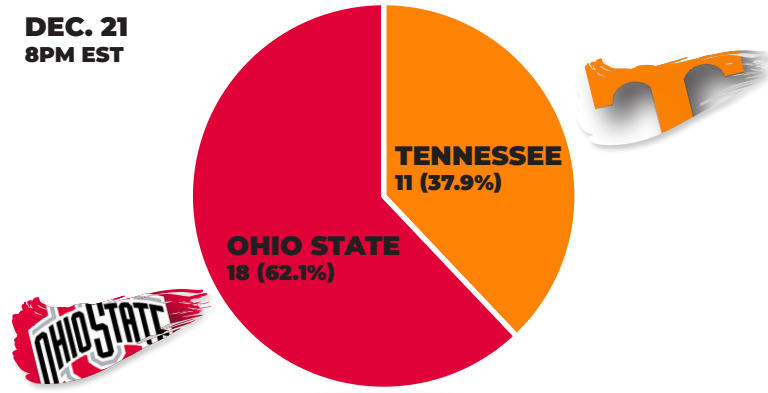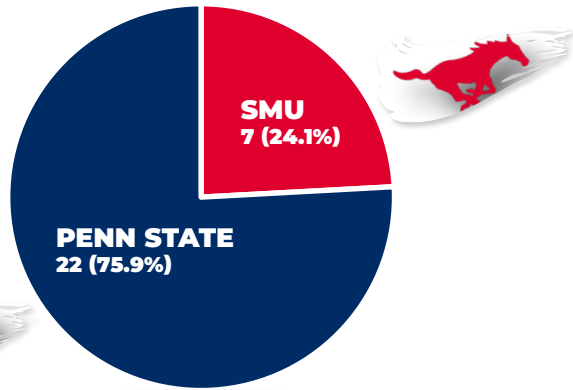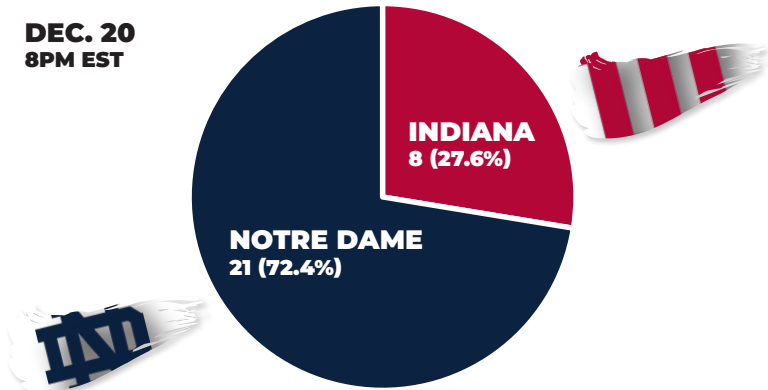
QUARTERFINALS

PEACH BOWL
JAN. 1
1PM EST
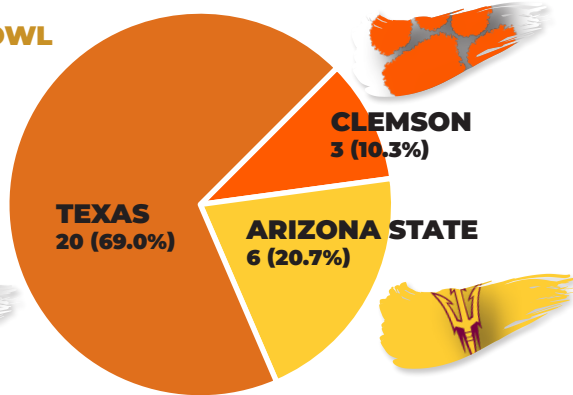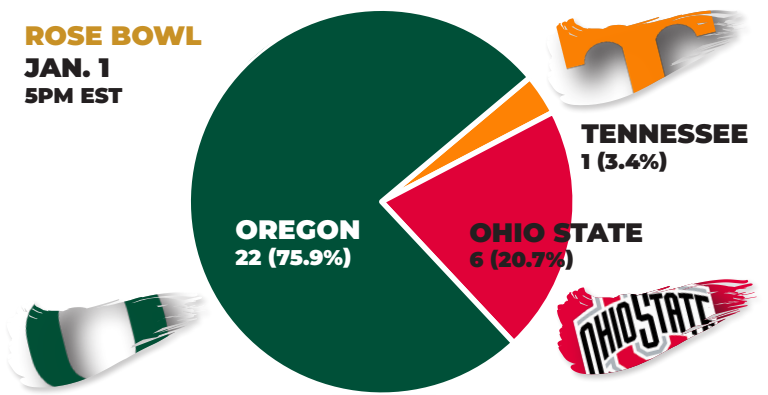
CLEMSON
3 (10.3%)

TEXAS
20 (69.0%)

ARIZONA STATE
6 (20.7%)

ROSE BOWL
JAN. 1
5PM EST

TENNESSEE
1 (3.4%)

OREGON
22 (75.9%)

OHIO STATE
6 (20.7%)

FIESTA BOWL
DEC. 31
7:30 PM EST

PENN STATE
16 (55.2%)

SMU
1 (3.4%)

BOISE STATE
12 (41.4%)
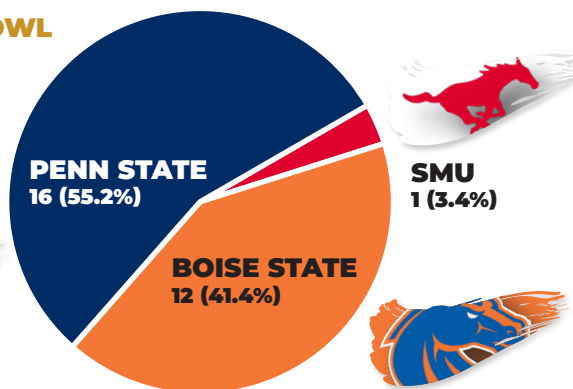
SUGAR BOWL
DEC. 31
8:45 PM EST
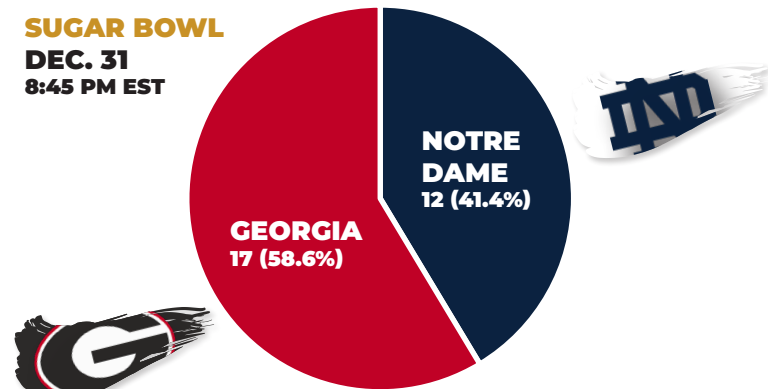
NOTRE DAME
12 (41.4%)

GEORGIA
17 (58.6%)

PREDICTION SUMMARY

COTTON BOWL
JAN. 10
7:30PM EST

OHIO STATE
1 (3.4%)

TEXAS
8 (27.6%)

OREGON
20 (69.0%)

ORANGE BOWL
JAN. 9
7:30PM EST

BOISE STATE
1 (3.4%)

PENN STATE
2 (6.9%)

GEORGIA
15 (51.7%)

NOTRE DAME
11 (37.9%)

NATIONAL CHAMPIONSHIP

JAN. 20
7:30PM EST

OHIO STATE
1 (3.4%)

NOTRE DAME
2 (6.9%)

GEORGIA
4 (13.8%)

OREGON
17 (58.6%)

TEXAS
5 (17.2%)

VSIN EXPERT COLLEGE FOOTBALL PLAYOFF AND BOWL

BEST BETS

MATT YOUMANS

OREGON CFP WIN TOTAL OVER 0.5 (-130)

The undisputed No. 1 seed in the bracket needs to win only one game, against either Ohio State or Tennessee at the Rose Bowl, to cash this bet. The Ducks are playing better now than they were in October, when they beat the Buckeyes 32-31. It's far from a lock that Ohio State will beat the Volunteers to advance, but the Ducks definitely will take the field in Pasadena with the better quarterback. Dillon Gabriel, who passed for 341 yards and two touchdowns in the first meeting with the Buckeyes, goes into the playoff completing 73 percent of his passes with 28 touchdowns and six interceptions. The Ducks averaged 47 points in their past two wins against Penn State and Washington, two good defensive teams. Dan Lanning is a bet-on coach. I'll lay the low price on this DraftKings prop.

NOTRE DAME TO WIN THE CFP (12-1)

It's not going to be easy for the Fighting Irish to take out Indiana coach Curt Cignetti in the first round, but Notre Dame will likely grind it out and move on to face Georgia. The Irish could catch a break against the Bulldogs, who are expected to be without starting quarterback Carson Beck (elbow injury) in the Sugar Bowl. Beck's backup, Gunner Stockton, is not much of a threat. Riley Leonard is a dual-threat quarterback who's an athletic runner and erratic passer, but Leonard has shown improved accuracy during Notre Dame's winning streak. Leonard is complemented by two outstanding running backs, Jeremiah Love and Jadarian Price. Since the stunning loss to Northern Illinois on Sept. 7, the Irish are 10-0 with an average winning margin of 30.7 points. Notre Dame ranks No. 3 in the nation in scoring defense (13.6 PPG). The Irish face a tough road, but they are strong on the offensive and defensive lines and have the talent to win the title. The odds on Notre Dame vary from +800 (DraftKings) to 10-1 (Circa) to 12-1 (Westgate SuperBook).

DAVE TULEY

INDIANA (+8) AT NOTRE DAME

We get Friday Night Lights for the opening game of the expanded CFB Playoff, and an in-state rivalry to boot. Regular readers will remember I lost with Indiana versus Ohio State in their late regular-season matchup even though a lot of people were saying the Hoosiers should have sat starting QB Kurtis Rourke so as not to jeopardize their playoff chances in case they got blown out. I'm glad they did the right thing (and were not punished for it), but most people forget Indiana led 7-0 and then only trailed 14-7 at halftime before getting run over in the second half. But I think they proved they could play with top teams despite their relatively weak strength of schedule – and I still have the Buckeyes power-rated better than the Irish. And also remember Notre Dame lost to my alma mater, Northern Illinois (at home, by the way!), and I know the Huskies weren't very good. I'll take Rourke over Riley Leonard, but I'm not sold on the Notre Dame defense that gave up 557 yards (360 passing and 197 rushing) and five TDs in a 49-35 shootout against USC. The only common opponent was Purdue, with Notre Dame routing the Boilermakers 66-7 and Indiana doing one score better at 66-0. I'm not saying Indiana should be favored based off of just those two results, but I can argue that this line should be under a touchdown, which makes the +8 a play. I also have the Hoosiers advancing to the CFB Playoff quarterfinals in my bracket elsewhere in this VSiN Bowl Betting Guide, so give me +250 on the moneyline as well.

CLEMSON (+11) AT TEXAS

The one bet I regret not making in Championship Week was Clemson +2.5 versus SMU in the ACC title game. I didn't include it in my "Tuley's Takes" column at VSiN.com, as my main argument would have been the Tigers have more of a winning culture recently than SMU and Dabo Swinney knows how to prepare his team for big games. I know that's a square way of handicapping, so I couldn't pull the trigger. But here we are in the CFB Playoff and I don't want to make the same mistake. This Clemson team isn't as strong as we're used to seeing, but Swinney got the Tigers here despite losses to Georgia, Louisville and South Carolina by virtue of the 34-31 win over SMU. Texas has stayed in the Top 5 all season despite losing twice to Georgia. The Longhorns played the Bulldogs closer, but Clemson has the excuse of its loss being in the season-opener. If this line was closer to a touchdown (which is where I think it should be if being totally objective), I would probably pass, but I can't resist getting Clemson plus double digits. The only double-digit wins by Texas over ranked teams were against Michigan and Oklahoma, and we all know how overrated those teams ended up being.

TYLER SHOEMAKER

CLEMSON +11 AT TEXAS

Certain coaches you'd like to back as an underdog, and no one hopes to be an underdog more than Dabo Swinney. I think the Tigers will (and probably should) feel slighted at the No. 12 spot, and will look to make a run. Texas has been very mortal this year and has not beaten a team with more than eight wins. T Shoe Index projects Texas -7, so I'll take anything above a touchdown with the Tigers on the road.

NOTRE DAME TO WIN THE CFP +1100

No, Tim Murray didn't pay me to do this. Notre Dame has been flip-flopping with Ohio State as the top 2 teams in TSI for the last month. The Michigan performance from the Buckeyes helped lock up the Irish as the TSI #1 team heading into the CFP. I know, from a resume standpoint, the NIU loss is embarrassing. Care to check what they've done since then? They've demolished everyone in their path, and I think Indiana might be in for a long night in Round 1. I think these odds are way too long, so I'll take a sprinkle on the Irish to hoist the trophy in a year where there's no dominant team.

MATT BROWN

TEXAS TO DEFEAT GEORGIA (12/1), TEXAS TO DEFEAT NOTRE DAME (18/1)

Sure, I could just bet Texas to win it all at (+360)...or, I can try and maximize my return by betting them to beat the two teams I think realistically end up in the championship against them. The Texas defense is very stout and the depth they have at every level could be a massive benefit in this new format. And for a team that didn't get a bye, I like their path. Admittedly, I am a bit worried about a potential meeting with Ohio State. That said, hook 'em.

JONATHAN VON TOBEL

TENNESSEE (+8) & UNDER 47.5 AT OHIO STATE

This is not a great matchup for Ohio State. The Buckeyes' offensive line has been an issue for most of the season, and that figures to continue to be one when these two teams meet. According to reports, head coach Ryan Day will determine his starting trio along the interior in the weeks leading up to this playoff game. That is not great for Ohio State. Tennessee's talent along the defensive line is mostly at edge with James Pearce Jr. and Joshua Joseph, but interior lineman Omarr Norman-Lott is actually second on the team in pressures (27). This group should be able to wreak havoc.

Speaking of pressure, there is quite a bit on the Buckeyes here, which can't help their status as a favorite here. If there is any indication this offense is stuck in the mud early, the crowd could turn quickly against a head coach many believe should be on his way out due to failures against their biggest rival. I also don't trust this offense from a play-calling perspective. Offensive coordinator Chip Kelly famously set the Buckeyes up to fail with his gameplan against Michigan. We've also seen poor decision-making from Will Howard in big moments. It's why I believe the Volunteers are live to not only stay inside the number, but also pull the upset.

Having said that, I do not believe Tennessee is perfect. The Volunteers are just 26th in EPA per play on the season and 39th per dropback. They averaged only 5.45 yards per play against conference foes, which was good for 11th in SEC play. That unit must now face an elite Ohio State defense at home. The Buckeyes led the country in opponent EPA per play in the regular season. They were second in yards per play allowed (4.1) and 27th in opponent third-down conversion rate (33.7%). I believe all of these factors can lead to an ugly, low-scoring game which gets me to Under the total as well.

OREGON OVER 0.5 WINS (-130)

The conversations about Oregon's draw are already getting old. The Ducks got a bye and must face one of Tennessee or Ohio State in the quarterfinals on a neutral. Both teams are extremely flawed. The Buckeyes have an offensive line that is extremely thin along the interior, a head coach that seems like he is going to be fired unless his team wins a national championship and they lost once to Oregon already. Meanwhile, the Volunteers have a flawed offense which was among the least efficient in SEC play in the regular season.

Oregon would obviously be favored over both, and judging by the lookahead numbers, I would argue it should be favored by more. I'm a huge Dan Lanning guy, and believe the Ducks will be very prepared for whichever opponent emerges from the meeting between Tennessee and Ohio State, and I believe this is a very fair number to play. Especially as someone who believes the Volunteers have a higher chance of pulling the upset than the market does.

Jordan James

Kurtis
Rourke

WES REYNOLDS

INDIANA +7.5 AT NOTRE DAME

The Hoosier State schools meet for the first time since 1991 as they will open the expanded College Football Playoff. Fortunately for the Hoosiers, they will not be facing Jerome Bettis and Irv Smith who led the Irish to a 49-27 victory as Notre Dame won the debut of its national TV contract with NBC.

On the surface, this will look like a mismatch with 'blue blood' Notre Dame against an Indiana program that has only made five bowl game appearances in the last 30-plus years and has not even won a bowl game since 1991. Much has been made of the Indiana strength of schedule, or lack thereof, which ranks 67th. It is a fair criticism as the Hoosiers got the benefit of a schedule imbalance caused by conferences following the money from the television partners and expanding. Meanwhile, Notre Dame's SOS was only 59th and the Fighting Irish have gone close to three months without being tested. While Notre Dame had four wins over Top 25 opponents at the time, only one (Army) was in the final Top 25.

This is a battle of strength on strength when it comes to Notre Dame's No. 10 rushing offense (224.8 YPG) versus Indiana's No. 1 rushing defense (70.8 YPG). Indiana ranks No. 1 in EPA (expected points added) per rush since Week 8, including holding Ohio State to just 115 yards on 29 carries (39 of those yards were on a busted play as the Buckeyes were milking clock at the end). Notre Dame QB Riley Leonard (721 yards, 14 TD) will pose a different challenge for Indiana in stopping an opponent's run game, but the Hoosiers senior-laden front seven should be up to the challenge.

The moment was probably too big for Indiana at Ohio State three weeks ago as the Hoosiers made special teams mistakes and pass protection errors. Those should be cleaned up this time around. Although this is a much bigger stage, Indiana coach Curt Cignetti has a ton of experience in preparing for college football playoffs, especially on the road, from his tenures at IUP (Division II) and both at Elon and James Madison (FCS). The pressure and expectations are all on Notre Dame and not Indiana. The Hoosiers should be able to play the disrespect card enough to hang around for the duration in South Bend.

TEXAS TO MAKE CFP SEMIFINALS (-200)

Arguably the biggest beneficiary of Championship Weekend was Texas in losing to Georgia. The Longhorns get to host a team in Clemson that had to make a 56-yard field goal to win the ACC Championship Game just to get in the 12-team field. That same Clemson team could not run the ball on SMU (32 carries, 64 yards) and likely will not be able to do so against a Texas squad that ranks No. 7 in yards per rush (3.1) and No. 13 in rushing yards per game (106.7).

Next, the Longhorns, with a home win over Clemson (No. 16 in the final rankings), would get to face Arizona State in the Peach Bowl. The Sun Devils are the second-lowest rated team (No. 12) in the field. Texas looks to have the least arduous path to the CFP Semifinals.

JOSH APPELBAUM

NOTRE DAME OVER 1.5 CFP WINS (+160)

The Fighting Irish need to win two games in order to cash this bet, which offers a juicy plus-money payout. The first step is beating Indiana. Currently, Notre Dame is favored by 7.5 points against the Hoosiers. The Fighting Irish enjoy true home-field advantage, as the game will be played at Notre Dame Stadium. While Indiana will be eyeing an upset, Notre Dame should be fully prepared and one would expect they wouldn't take Indiana lightly. Why? Because Notre Dame lost to Northern Illinois 16-14 at home in Week 2, their only loss of the season. Since that time, they're gone 10-0. That disappointing loss may be a blessing in disguise as it humbled the Irish and forced them to never overlook a future opponent. If Notre Dame beats Indiana, they will then face Georgia. The Bulldogs are coming off a big upset win over Texas in the SEC Championship game but paid a costly price, losing QB Carson Beck to an elbow injury. If Beck plays, will he be limited? And if he doesn't, can you rely on the inexperienced backup John Stockon, who would be making his first career start? Notre Dame has a big edge defensively over Georgia, allowing 13.5 PPG compared to 20.4 PPG.

MITCH MOSS

TENNESSEE +7.5 AT OHIO STATE

I told myself before the selection show that anything above a TD would be worth taking with the Volunteers. I don't trust the head coach (Ryan Day), the offensive coordinator (Chip Kelly), or the QB (Will Howard) in Columbus. Plus, the offensive line might be the weakest link at this point with the injuries. Tennessee has first round NFL talent on the D-line, and will be a headache for Ohio State the entire game. I'm not expecting a ton of points between these two teams so I have to take the points with a live dog.

WILL HILL

TENNESSEE +7.5 AT OHIO STATE

Surprised and delighted to be getting the hook here with the 'Vols. Ohio St is banged up along the offensive line, culminating with the injury to center Seth McLaughlin, who got injured prior to the game against Indiana. Since that injury, Ohio State has struggled to run the ball. Ohio State ran it for just 3.3 yards per carry against Michigan, and just 4.0 YPC against Indiana. Tennessee presents a perhaps troubling matchup here, as they feature multiple future NFL players along the defensive line, including soon-to-be first-round pick James Pearce. Kirk Herbstreit made a good point on the selection show — how will Ohio State fans treat the home team if things get off to a slow start? Will the crowd turn? Last time we saw Tennessee, they racked up 7.5 yards per play and handled giant-killer Vandy on the road. I think Tennessee has the pieces to not only hang around here, but to pull off the upset.

PAUL HOWARD

TENNESSEE/OHIO STATE UNDER 47.5

Lock it in now and you can get off if the weather is okay. The Tennessee/Ohio State game is a dead Under with two teams who figure to be conservative early and run the ball. Will Howard was scared against Michigan and then Chip Kelly and Ryan Day coached one of the worst games you will ever see after the interception.

NOTRE DAME/INDIANA UNDER 51, NOTRE DAME -7.5

Weather could be bad in South Bend with snow. Big difference between 30 and 15 degrees, and the latter is in play. Indiana could not do much on offense versus Michigan and Ohio State. They may not get 13 points in this game. A great story, yes — 100-1 to make the playoff! But they played the worst schedule from a Power 4 league I have ever seen.

The Irish are hot and the offense has been solid. The win over Army looks even better now and I think this could get ugly. When Ohio State brought pressure versus the Hoosiers, it was a jailbreak every single time. Freeman will unleash hell.

PENN STATE OVER 1.5 WINS -170

ZACHARY COHEN

PARLAY: PENN STATE ML & OHIO STATE ML (-123)

SMU got a brutal matchup in Penn State. Drew Allar is starting to look more and more like a future No. 1 draft pick, and he'll get to work against a questionable Mustangs secondary. SMU just got lit up through the air by Cade Klubnik, and there's no reason Allar can't replicate that success — with a nice dose of Nicholas Singleton and Kaytron Allen mixed in. Also, Penn State's defensive line should hold up nicely against the SMU running game, putting a lot on the shoulders of Kevin Jennings as a passer. In a cold-weather game, in a wild environment, I don't love the sound of that. And Penn State is 15-2 straight-up as a home favorite of 7.5 to 14 points under James Franklin. I know Franklin is a punchline for his inability to win big games, but he doesn't often lose games the Nittany Lions are expected to win.

As far as the other game goes, I'm just not a big believer in the Volunteers offense. Say what you want about Chip Kelly's offense, but Jim Knowles' defense is the best in college football, by far. The Buckeyes have an EPA per play allowed of -0.157, which is the best mark in the nation. And the team is third in both Rush EPA per play allowed (-0.110) and Dropback EPA per play allowed (-0.164). The latter is the big one in this matchup. Nico Iamaleava hasn't shown that he can deliver on the road against great competition, and this Ohio State secondary is better than just great. And offensively, Ryan Day should learn from the loss to Michigan and prioritize the passing game against Tennessee. He has to realize that running against an elite Volunteers front won't work. Also, let's not forget that Day is 65-6 SU against non-Wolverines.

NOTRE DAME OVER 1.5 COLLEGE FOOTBALL PLAYOFF WINS (+160) & NOTRE DAME TO WIN COLLEGE FOOTBALL PLAYOFF (+900)

I don't love Notre Dame to cover the number against Indiana, but I'll be surprised if the Fighting Irish don't win outright. Notre Dame's defense is just much better than Indiana's, and I'm not sure the Hoosiers even have a better offense than the Irish. Indiana's passing game was nonexistent in the loss to Ohio State, and that was the only time all year that we saw the Hoosiers against a real football team. And while you can say something similar about Notre Dame, we did see the Irish win on the road in College Station. Also, Riley Leonard killed Louisville, Navy and Army. Those are all better teams than Indiana faced throughout the year.

If Notre Dame does get by Indiana, it's also hard not to like the team to beat Georgia. The Bulldogs seemingly won't have Carson Beck in the Sugar Bowl, so Marcus Freeman's defense will really just need to be ready to stop the run. And Georgia struggles with mobile quarterbacks.

Things are just shaping up nicely for Notre Dame to make a deep run. So, I'm going Over 1.5 on the Irish's playoff win total, but I'm also sprinkling them to win the national title. I'm not sure I view Notre Dame as a good enough team to actually win it all, but I like the program's chances of reaching the National Championship. At that point, I can do a lot with a +900 ticket.

DUSTIN SWEDELSON

BOISE STATE OVER 0.5 CFP WINS +350

There's a strong case to be made that Boise State got the ball rolling on what has now become a 12-team CFB Playoff. Year after year, we debated if they were as good as the nation's top teams. So it's apropos that in the first playoff format that gives the little guy a chance to compete, the Broncos get the first shot to hang with the big boys. By now, everyone knows what Ashton Jeanty brings to the table after going for 2,497 rush yards, 7.3 yards per carry and scoring 30 total touchdowns. Jeanty gives this team a puncher's chance to make some noise this year. He ran for 192 yards and three scores against Oregon's 35th-ranked run defense in Week 2, he won't be scared facing a team from the Power Four. The draw also worked out favorably with two potential opponents with major flaws.

First, Penn State head coach James Franklin, has never stepped up in a big game in his life. Now he could have to take on a rested Boise State team in Round 2. Then the other option, a SMU team that walked through a soft ACC schedule. Let's also factor in what this game means to Boise State as a program. They are going to pull out all of the stops to maximize this opportunity. For over 20 years, the Broncos wanted a chance to play for a championship. Now they're getting it. I can't guarantee we get a marriage proposal to a cheerleader, but it does feel like running the Statue of Liberty would just be scratching the surface of what's in Spencer Danielson's bag for this game.

STEVE MAKINEN

TEXAS OVER 1.5 PLAYOFF WINS -205

Texas had two losses, but one Kryptonite, if you will, this season, and that was against the physicality and talent level of Georgia's front lines, more so the Bulldogs defense. Other than the surprise close game against a very enthusiastic Vanderbilt team, no one really matched up with the Longhorns enough to give them a game. I don't see either Clemson or Arizona State doing that, and my numbers project double-digit lines for both games. In fact, my Effective Strength indicators show Texas 13.3 points better than Clemson and 12.1 better than ASU. I know a lot of people seem to be down on HC Steve Sarkisian's team right now, especially QB Quinn Ewers, but with Georgia's starting QB down and Texas in a good place to make a deep run here, I think a semifinal appearance is the least we should expect. I had the Longhorns as my champion at the outset of the year. I think the chances for that are just as good now.

TENNESSEE +7.5 AT OHIO STATE

I think if you look at Ohio State's schedule this season, the team that Tennessee compares most to in terms of strength, speed, athleticism would have to be Oregon. The Buckeyes struggled with that speed on both sides of the ball. I've actually noticed QB Will Howard impacted most when he plays a very fast and athletic defense. He becomes very conservative, unlike past great Buckeyes QBs. I have had the Vols and Buckeyes at similar strength numbers pretty much all season. Currently, my Effective Strength indicators show these teams separated by three points, and my recent ratings show just 1.1 points. I'm not sure it's fair for oddsmakers to be hanging such a lofty number on a game in which the teams are both highly-rated like this, particularly since OSU's offense only scored 27.5 PPG in the second half of the season. If you recall, the Tennessee offense behind QB Nico Iamaleava got red hot out of the gate, scoring 191 points in its first three games. It is that capable, and in the final two games started to show some of that potential again. I wouldn't pick this spread if I didn't think UT had a chance to compete and/or win.

GASPARILLA BOWL – FLORIDA -12.5 VS. TULANE

I was one of the few people out there that forecasted a better season for Florida in 2024 than the oddsmakers were. The Gators had a win total prop of 4.5 at the outset. However, in my offseason studies, I found that HC Billy Napier had made some real nice scores on the recruiting/transfer trail and I felt that Year 3 could be the time that he was able to put it together. He sort of did, even battling through injury problems. His team played with real heart too, beating LSU and Ole Miss in back-to-back weeks to reach this point. The Gators even clobbered a downtrodden FSU team in the season finale in what could easily have been a trap game. For the Gasparilla Bowl, I look for a bigger than usual coming out party for QB DJ Lagway, the obvious future at the key position for Napier. The opponent is a Tulane team that embarrassed itself in back-to-back weeks to end the season, including losing the AAC title game to Army 35-14. The Green Wave will also be without their star QB Darian Mensah, who left for the transfer portal. Florida has a chance to prove it is back and will take this one seriously.

Ashton Jeanty

POP-TARTS BOWL – MIAMI -3.5 VS. IOWA STATE

Apparently it was on a Snapchat session with Shadeur Sanders of Colorado that Miami QB Cam Ward announced his intentions to play in the Pop-Tarts Bowl game against Iowa State, and that he intends to put on a show. Obviously, that is good news for the Hurricanes and should make them as close to normal as we've watched them for the '24 season. Quite frankly, it's been a harrowing season for the 'Canes and the people that have backed them on multiple occasions this season. However, at one point, this was arguably one of the best teams in the country, for sure on offense. My end of season Effective Strength indicators showed them with a rating of +34.1, good for No. 10 in the country. My power ratings had them at 59.5. Interestingly, on both ratings, Iowa State is about seven points worse. The line for this bowl game doesn't reflect that. Typically, I am a fan of backing Iowa State in bowl games, while fading Miami, as ISU under HC Matt Campbell has always shown a motivated interest, quite the opposite for The U. However, this feels different. The Cyclones were manhandled by Arizona State in the Big 12 title game, and Ward's commitment is "different" for the Hurricanes, giving them a significant motivational boost. ISU is probably going to have to score in the high 30's to cover. I don't see it.

BAHAMAS BOWL – BUFFALO +2.5 VS. LIBERTY

One team came together to have a much different season than was expected. The other underachieved badly in what was expected to be a championship type of season. It has since lost its quarterback and top offensive lineman to the transfer portal. The latter team is favored. Guess which way I'm leaning, being a big "bowl motivation" type of bettor? Correct…Buffalo. The Bulls won eight games this year when they were supposed to win 5.5 according to the oddsmakers. The Flames won the same amount when they were pegged to win 10.5. This coming against what was the country's easiest schedule. New head coach Pete Lembo had his Buffalo team galvanized quickly and they won three games in upset fashion. They get a Liberty team without QB Kaidon Salter after he started every game for his team over the last two years, putting up massive numbers. Too much negative material to expect a big game from HC Jamey Chadwell's team.

STORMY BUONANTONY

CLEMSON +11.5 AT TEXAS

Neither of these teams have been great ATS (they're both 2-5 covering the number in their last seven games), but I don't feel like this is a great draw for Texas and I'm getting double digits with the Tigers. Is there anything Dabo Swinney thrives on more than doubt? This group will be extremely motivated as a big underdog and, if they play to their ability, can keep this within one score if not challenge for a win in the fourth quarter. We saw the Longhorns make a ton of mistakes against Georgia in the SEC title game: Drops, interceptions, missed FGs, penalties, etc. and couldn't do enough defensively to win against a backup QB at the end of the game. Those are things that could be an edge for the Tigers, who rank 23rd in penalties to Texas 93rd as well as +16 in turnover differential to the Longhorns' +6. Yes, Phil Mafah's been playing hurt at RB, but he will have added time to rest up. And, as someone who was a noted Cade Klubnik hater entering the season, he's proved me wrong more often than not this season. The

defense isn't all-time great, but good enough to frustrate a Texas offense that's been far from lethal with Quinn Ewers. They've scored 20 or fewer points in three of their last four games. Give me +11.5 with Clemson in what's likely a lower scoring game. I also don't hate a 1st H +6.5 either after the hot start we saw in the ACC title game versus SMU and the 7-7 1st half against South Carolina.

TENNESSEE +7.5 AT OHIO STATE

This is probably the most attractive game of the First Round and should be a great exclamation point to the first weekend of the inaugural expanded playoff! I was hoping this number would continue to grow but while we're on the right side of a TD getting points, I'm taking it. How will Ohio State rebound after an ugly loss to Michigan (with an even uglier game plan)? How much confidence do we have in Ryan Day and Will Howard in a big moment? I'm not sure. Adding to the fact that their ability to run the ball depends on how their patchwork OL is feeling any given day, I say that's an advantage for the Vols and an extremely tough and disruptive defensive front. The Vols meanwhile love to run the football and the Ohio State DL is hit or miss. Tennessee QB Nico Iamaleava — while he's had some young moments and inconsistencies this season — has the talent to potentially replicate some of what Oregon did to Ohio State earlier this season. The Buckeyes defense is legit and weather may be a factor so points will be at a premium on both sides. Give me +7.5.

GRACE REMINGTON

TEXAS/CLEMSON UNDER 51.5

I played this number myself and gave it out on our CFB Reaction Show at Under 53.5 on Sunday. I think it's still playable, as 51 is the second-most key number for CFB totals, but I wouldn't go below that.

It's hard to trust this inefficient Texas offense at the moment. I do wonder if Quinn Ewers' collarbone injury from earlier in his collegiate career and the abdominal injury this season continue to impact his zip on the ball.

Nick Saban summed it up well during the SEC Championship Game: if Steve Sarkisian stays ahead of schedule, he's unstoppable. The only way to stop him is to get his team behind the sticks. Well, guess who had 15 tackles for loss in that title game? Georgia. The Bulldogs also had six sacks, and four of them came in UGA territory on first down.

Texas had a chance to put away the game in the first half, yet their season-long red-zone issues appeared once again. Drives of 48, 64, 56 and 51 yards ended in just six points. On the season, the Longhorns rank 93rd in red-zone conversions. On the other side, the Texas defense is one of the best, ranking 22nd nationally in success rate allowed, plus Top-10 in sacks, TFLs and forced fumbles.

Texas also does not allow explosive plays, and Clemson needs them, especially with Phil Mafah's production declining. Dabo Swinney admitted before the ACC Championship Game that the RB has been working through "a little injury." Mafah has averaged 2.2 yards per carry in his last three games against Power 4 opponents and only toted the ball three times against the Citadel. He had averaged 7.0 yards per carry in the first nine games of the season.

Quinn Ewers

SMU 1Q ML +145 VS PENN STATE

When I first gave this play out on our Sunday reaction show, the number was SMU 1Q ML +170. Then the first quarter markets came off the books for a few days, and now the ML is back at a lower number. Bummer, but it's still a fun play.

For whatever reason, Penn State doesn't wake up until the second quarter of games. It ranks 66th nationally in 1Q scoring and third in 2Q scoring. SMU runs its offense at a lightning-fast pace that ranks 19th nationally. It goes even faster in road games, using just 22.8 seconds of clock per play.

Penn State runs its offense at a slow tempo. So, if SMU gets one stop — and its defensive line is capable of doing so — the Ponies would have at least two possessions in this quarter to reach the ML win.

Plus, if SMU wins the coin toss, they will likely choose to keep the ball. Says head coach Rhett Lashlee: "There's a lot of stats out there about deferring and taking the ball, all those things. I'm a big believer in taking the ball because it gives you a chance to score first."

SMU to score first +135 is also a play.

TENNESSEE/OHIO STATE UNDER 47.5

The playoff format change is the only reason Ryan Day has another opportunity to save his job. How does he respond to the pressure?

Day and OC Chip Kelly don't seem to trust QB Will Howard in the big moments. Against Michigan, only 10 of Howard's 33 pass attempts were thrown beyond 10 air yards, despite having an elite receiving corps, while facing a Wolverines secondary plagued with injuries.
Defensively, they struggled to stop Michigan's rushing attack. That will be a problem against this Tennessee offense that runs the ball at a 60.8% rate, the 11th-highest run rate in the country. Dylan Sampson's 124 yards per game is eighth-best among all running backs and has helped the Vols to a 12th-ranked rushing success rate.

Nico Iamaleava hasn't been consistent, but not all the offensive problems are his fault, and he has the raw talent to put up numbers like Dillon Gabriel did in OSU's loss to Oregon. That being said, poor winter weather may make it difficult for the SoCal product to get going in Columbus.

Tennessee's defensive front is one of the best in the nation and is the reason I liked the Vols preseason to make a playoff run. The Vols rank fourth nationally in red-zone touchdown conversions allowed and ninth in tackles for loss.

Ohio State is capable of moving the ball downfield, but it will be difficult with a re-shuffled offensive line that Day apparently isn't finalizing until the week of the game.

I won't be surprised if Tennessee beats Ohio State outright, but because of the Vols' own offensive struggles, I'd rather play the Under.

NOTRE DAME TO MAKE SEMIFINALS +180

This is simply a play on the number.

Notre Dame is -280 on the ML to beat Indiana in the first round. The lookahead line for the following quarterfinal matchup is Notre Dame -2.5 versus Georgia, which converts to ND -148 on the ML.

When you parlay the two Notre Dame moneylines, you get odds of +127. So, if you believe Notre Dame can win two straight games, play the Irish in this futures market instead as it gives us a 7% edge.

MIKE SOMICH

GEORGIA TO WIN THE PLAYOFF +450

Do I think that Georgia is the best team in the country? No, they are not. But, man, the path is too good to pass up at this price. The other two favorites, Oregon and Texas are lost on the other side of the bracket. Georgia also drew an incredible path. Notre Dame, Indiana, SMU and Penn State are three of the weaker four non-bye teams. With Boise State sitting in the bye across Georgia's, the toughest projected game would be Round 2 versus Notre Dame, where I have them as slight favorites.

Once in the final, you have the option on how to monetize the ticket. If the match up is positive for Georgia, you can roll with +450 versus a moneyline that will not be over +200. If not, you can simply play back the other side and book a profit.

Brashard Smith

Matthew Golden

TIM MURRAY

PEACH BOWL LOOKAHEAD LINE: TEXAS -11.5 VS. ARIZONA STATE

I see a bunch of my colleagues are betting Texas Over 1.5 CFP wins at -205, which is certainly an intriguing angle to bet Texas this postseason. I am looking at a potential matchup in the Peach Bowl against Arizona State instead. Give credit where credit is due. The Sun Devils were picked to finish in last place of the Big 12 this year. Kenny Dillingham's squad not only finished the season 11-2 straight up, but they also went 11-2 ATS. The betting market bet against Arizona State in the Big 12 championship, too. The Sun Devils closed as a 1.5-point underdog and thoroughly dominated Iowa State, 45-19. A matchup against Texas, however, would be rough. The Sun Devils will be without leading WR Jordyn Tyson (75 receptions, 1101 yards, 10 TD). Tyson did not play in the Big 12 Championship game, but RB Cam Skattebo carried the load. Skattebo rushed for 170 yards against the Cyclones. On the season, Skattebo averaged 6.0 yards per carry. Texas' defense front will not allow Skattebo to take over the game. The Longhorns held opponents to just 3.11 yards per carry this season. Without the threat of Tyson, I would expect Texas to dominate up front and run away with the Peach Bowl against Arizona St.

Check your house rules but at DraftKings Sportsbook, a lookahead bet is voided if the matchup does not occur. Therefore, if Clemson upset Texas, a Texas -11.5 over Arizona State bet would be refunded.

RELIAQUEST BOWL: MICHIGAN +11.5 VS ALABAMA

Entering Championship weekend, Alabama was in the College Football Playoff, but then SMU lost by three to Clemson in the ACC Championship and the Tide were bounced from the field. Now, Alabama needs to turn their focus to a "low-level" bowl game against Michigan. The Wolverines wrapped up the regular season beating Ohio State on the road as a 19.5-point underdog. The momentum is high for Michigan under first year head coach Sherrone Moore and I would imagine they will be motivated to play Alabama down in Tampa.

Opt-outs will be something to keep a close eye on. The Wolverines faced Ohio State without CB Will Johnson and TE Colston Loveland. I would be surprised if either Johnson or Loveland played against Alabama. The bigger question is will Alabama QB Jalen Milroe play? My assumption would be that Milroe does not play in the bowl game and heads to the NFL. Even if Milroe does play, I have to question the motivation of the Crimson Tide in this spot against Michigan. Catching double digits seems like a good spot to grab one of the best defensive teams in the country.

ADAM BURKE

PENN STATE -8.5 VS. SMU

Rhett Lashlee did a phenomenal job adjusting to a slow start against Clemson, as the Mustangs battled back and made it enough of a game to secure a spot in the College Football Playoff. They're stepping up in class here with a road game at Penn State.

I am as much a hater of "Big Game James" Franklin as anybody, but this isn't Ohio State, Michigan, or any of the other Top 5 teams he's lost against. This is a SMU team that hasn't played anybody as good as Penn State and will have major problems with the Nittany Lions' physicality.

The best development for Penn State against Oregon was that OC Andy Kotelnicki got the running game going. The Nittany Lions gashed the Ducks for 8.7 yards per pop. Kaytron Allen had 64 rushing yards in his final three regular season games combined. Nicholas Singleton tied his longest rush of the year, which came against Bowling Green in Week 2, and both guys had over 100 yards.

Drew Allar also looked like the highly-touted recruit we thought he'd be and he's got a lot of money on the line here in the College Football Playoff in terms of his draft positioning. SMU's lackluster strength of schedule is a factor here and they are -7 in turnover margin since the start of October and only have seven takeaways in that span after starting the season with 14 in their first five games.

CLEMSON +11 AT TEXAS

Clemson feels a lot like that 11 seed in the NCAA Tournament that many people feel doesn't belong in the Dance and then goes on a run after winning the play-in game. We'll see if the Tigers can live up to that notion, but I think they'll at least give Texas a game down in Austin.

Cade Klubnik is an experienced dude who takes care of the football and can extend plays with his legs. Klubnik posted a 33/5 TD/INT ratio with over 3,300 passing yards and added 458 on the ground for good measure. His runs are purposeful and rarely improvised, perhaps giving a little bit of pause to a monstrous Texas front four on defense. He also has four reliable pass-catchers, including possession guy Antonio Williams and the freakishly athletic freshman Bryant Wesco.

Against better defenses, Quinn Ewers struggled. He did play well in Week 2 against Michigan, but had a 3/3 TD/INT ratio against Georgia with a completion rate in the 58.5% range. He was pedestrian against Texas A&M late in the year. I think he was lucky he didn't face South Carolina, Ole Miss, or Tennessee's front, otherwise we'd really have some data points to harp on.

Clemson has a great chance to make this one uncomfortable and win the turnover battle in an effort to pull the upset as a team that will not be overwhelmed in the slightest by the moment.

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BRACKET FLAWS, BETTING OPPORTUNITIES

By Matt Youmans

If former Alabama coach Nick Saban were the commissioner of college football, you can bet the Crimson Tide would be in the 12-team playoff bracket. But as a TV analyst, Saban is relegated to being a lobbyist and a whiner whose opinions mean nothing to the playoff committee.

Saban is not alone, of course, and he might not be wrong to cry about Alabama's exclusion. The first year of the expanded College Football Playoff has triggered countless cries from critics who are pointing out flaws in how the teams were selected and seeded.

"Are these the 12 best teams in the nation? I don't think so," DraftKings sportsbook director John Avello said. "I like the 12-team format, but it should be constructed in a different way."

Oregon, Georgia, Boise State and Arizona State are the top four teams in the bracket due to conference championship status and are awarded byes into the quarterfinal round. In the most controversial first-round matchup, 11th-seeded SMU is at No. 6 seed Penn State on Dec. 21.

"It will never be done, but if you want an honest assessment of the committee rankings, throw a pro handicapper in the room to react and give feedback," Fox Sports analyst Chris Fallica said.

Or throw an oddsmaker such as Avello in the room to illustrate the difference between the Crimson Tide, who went 9-3 with wins against Georgia and two other ranked opponents, and the Mustangs, who are 11-2 and lost to Clemson in the ACC title game.

"The committee only had one decision to make at the end: Is it Alabama or SMU?" Avello said. "On a neutral field, Alabama would be favored by at least a touchdown over SMU. If they expanded this to 16 teams, you would have Alabama, Miami, Mississippi and South Carolina, and all four of those teams would be favored over Boise State. The best four teams need to get the four byes."

The SMU-Penn State winner advances to face Boise State, which beat UNLV in the Mountain West title game, in the Fiesta Bowl on New Year's Eve. The Nittany Lions are 8.5-point home favorites over the Mustangs.

The Southeastern Conference got three teams in the playoff field when the league expected four. The weaker ACC got two teams, including Clemson, which is an 11-point underdog at Texas in the first round.

"I thought SMU getting in over Alabama was the right call, but I don't think it was clear cut," said Circa Sports oddsmaker Nick Bogdanovich, who would make the Crimson Tide only 2-point favorites over the Mustangs on a neutral field.

"I don't think Boise deserved a bye. I wish there were eight or 16 teams and no byes. I don't like byes, and I don't understand that. But (the playoffs) will be big. This is good for college football, no doubt about that. It will turn into a version of March Madness, and people will take to this like ducks to water."

Speaking of the Ducks, Bogdanovich said Oregon is the only team Circa is in jeopardy of losing on in futures wagering. The book took a big bet early this season on Oregon +850 to win the championship.

The top-seeded Ducks are currently +340 favorites at Circa, followed on the futures board by Texas (+385), Ohio State (+500), Georgia (+525), Penn State (+600), Notre Dame (10-1), Tennessee (35-1), Arizona State (40-1) and four teams — Boise State, Clemson, Indiana and SMU — each at 50-1.

Notre Dame has attracted strong wagering support in recent weeks. The Fighting Irish are 7.5-point home favorites against Indiana in a standalone game on Friday, Dec. 20, the opening night of the playoffs. If the Irish win, they would advance to face Georgia, which could be without injured starting quarterback Carson Beck, in the Sugar Bowl on New Year's Day.

Arguably the most intriguing first-round matchup is Tennessee at Ohio State, which is favored by 7.5 points on Dec. 21. The Buckeyes, looking to bounce back from a stunning loss to Michigan, could advance to face Oregon in the Rose Bowl.

The Ducks were 3.5-point home 'dogs in a 32-31 win over the Buckeyes on Oct. 12. Led by sixth-year quarterback Dillon Gabriel, Oregon (13-0) beat Penn State 45-37 in the Big Ten title game, but the Ducks were not rewarded accordingly by the selection committee.

"Oregon actually got the toughest path," Avello said. "I think it's an easier path for Penn State."

Fox Sports analyst Joel Klatt went to social media to claim Oregon "got absolutely screwed by the playoff committee." The Ducks could face a road that includes Ohio State in Pasadena, Texas in the Cotton Bowl in Arlington, Texas, and Georgia in Atlanta for the title game.

Fallica also was outspoken in his criticism of the committee's bracket, pointing first to Oregon's difficult draw.

"The biggest issue I have is the seeding in the top half of that bracket," Fallica said. "You've got three of what I think are the best four teams in the country — Oregon, Texas and Ohio State — on that top half of the bracket. Ohio State has to beat Tennessee, Oregon, Texas and, assuming seeds hold, Georgia to win the national title. Good luck.

"Three of the seven at-large bids went to teams — Indiana, Texas and SMU — that do not have a win over a ranked opponent. But they have 11 wins, and you know why they have 11 wins? Because they didn't play anybody or beat anybody good. That's just a hard thing for me to get past. I think it's pretty obvious SMU should be the 12 seed, and then you would get a very attractive 12-5 matchup with Texas."

Fallica said he has not bet any sides yet, but he did bet two totals in first-round games: Tennessee-Ohio State Under 47.5, and Indiana-Notre Dame Under 51.

The remainder of the bowl season will be chaotic and filled with uncertainty as the transfer portal fills up and some star players opt out of non-playoff bowls. Several aspects of the bowl season will be a challenge for handicappers and a headache for bookmakers, but the betting action will be fast and furious.

The time for complaining about flaws in the bracket has passed. The time for betting is here, and bookmakers are anticipating NFL-sized wagering handles on the college playoffs, which extend to the national title game on Jan. 20 in Atlanta.

"Tennessee-Ohio State will be a big betting game," Avello said. "All of these games will be good for betting."

5 TEXAS VS 12 CLEMSON

PREVIEW BY ADAM BURKE

Cade Klubnik

The highs and lows of college football could not have been more evident at the end of the season for the Clemson Tigers. A home loss to rival South Carolina squashed any hopes of sneaking into the College Football Playoff as an at-large, though that was likely a mere footnote to losing a game that means so much to each program and each fan base.

As luck would have it, Syracuse beat Miami in the final week of the regular season to give Clemson another chance and Dabo Swinney's team seized the opportunity, beating SMU on a 56-yard walk-off field goal from freshman Nolan Hauser, whose parents were both athletes at Clemson. That win gave Clemson the ACC crown and the CFP berth.

Then there's Texas, a team that had a chance to win the SEC and avoid this game, but lost in the rematch against Georgia. Many felt like being the No. 5 seed would be a potential blessing, given the setup of the bracket and a date with the "weakest" conference champion.

As it turns out, the extra game may be more of a struggle than originally thought, as Clemson, despite the head-to-head win over SMU, drew the No. 12 seed and Swinney and his battle-tested Tigers with veteran QB Cade Klubnik won't be overwhelmed heading to Austin for a game of this magnitude.

Klubnik shined for a long stretch of the season, posting a 33/4 TD/INT ratio for the 12 games following the season-opening loss to Georgia. Ironically, the only other game without a TD pass for Klubnik this season is the game against South Carolina, and he has another SEC foe here. This is not the same Clemson team on either side of the ball that we've seen in the past, as they finished 30th in yards per play on offense and a very disappointing 59th on defense.

Texas, meanwhile, shines on defense. The Longhorns led the nation in yards per play allowed and ranked third in total defense. As we look ahead to the College Football Playoff, Texas ranks 20th in strength of schedule per Jeff Sagarin and Clemson ranks 51st. That adds a little bit of weight to the fact that Texas led the nation in YPP on defense, while the Tigers, in an objectively worse conference, and without a head-to-head game against Miami, failed to show well.

But, turnovers are the great equalizer and that was really the difference in the ACC Championship Game and has been the difference for Clemson all season long. The Tigers forced 25 turnovers and finished +16 in turnover margin. Texas actually tied for the nation's lead in takeaways with 28, but had 22 turnovers of their own.

Klubnik has shown a better ability to take care of the ball than Quinn Ewers, though Ewers had a tougher road to hoe. The Texas QB threw at least one pick in nine of 13 games. Many are wondering if there could be an enhanced role for Arch Manning after Ewers struggled to protect the ball, avoid sacks, and capitalize on scoring opportunities against Georgia in the last data point we have. He also completed just 55.8% of his passes against Washington in last year's CFP Semifinal.

All we know about this one is we have two very talented play callers in Steve Sarkisian and Clemson OC Garrett Riley, and two quarterbacks whose ball security may not only decide who covers, but who actually wins the game.

8 OHIO STATE VS 9 TENNESSEE

PREVIEW BY ADAM BURKE

It seems odd to say that one of the alleged Top 12 teams in the country hasn't been talked about a lot, but that feels like the case with the Tennessee Volunteers. The Vols, who beat Alabama, but lost to Arkansas and Georgia, didn't play nearly as tough of a SEC schedule as other CFP hopefuls. But, they mostly took care of their business and beat the teams that they were supposed to as a fixture near the top of the rankings.

Ohio State, who beat Penn State head-to-head and lost by a smaller margin to Oregon, for whatever that's worth in the eyes of the CFP Committee, draws what appears to be a pretty tough schematic matchup as the No. 8 seed. The prize for these two teams is a date with the Ducks in the Rose Bowl, so we either get a rematch or we get Oregon as close to a double-digit favorite in the Quarterfinals.

The Vols are here because of their defense. The offense racked up 247 points in four non-conference games, but struggled against SEC competition. The full-season numbers will say that Tennessee was eighth in scoring offense with 37.3 points per game and 33rd in yards per play with 6.26. Most teams look worse if you take away their non-conference games, but the Vols scored 25 PPG against SEC foes and mustered just 5.45 yards per play, a noteworthy drop from their season average.

We can all agree that Ohio State is much closer to a high-level SEC team, so these numbers do seem particularly relevant. However, so do the defensive numbers, with the Vols fourth in total defense and fourth in yards per play with 4.33. They allowed 4.86 YPP in SEC action, so there was an obvious gap given the weakness of the non-con schedule, but still. This is a formidable unit and a top-notch defensive line with just 3.28 yards per carry allowed in conference games and 21 sacks in eight games.

Clear questions exist about the offense going outside in December to play in Columbus, so the defense will be tasked with slowing down an Ohio State offense that moved the ball on almost everybody, except for Michigan. The Buckeyes had 467 yards against Oregon and nearly seven yards per play. Oregon's defense heads into the CFP 21st in yards per play allowed on defense.

This is a game that has a ton of extra layers to it. You have two highly-paid QBs via the NIL, but Nico Iamaleava was given a massive bag from Tennessee to win these types of games during his career. That still feels like it pales in comparison to what's at stake for Ryan Day here. His job may very well be on the line. And he's the guy who signed off on bringing in Will Howard, who has mostly played well, but has had some egregious interceptions against Penn State and Michigan.

While the Vols have played extremely well on defense in terms of limiting explosives and controlling the line of scrimmage, they only forced 13 takeaways in eight SEC games and didn't play Texas or South Carolina. They had zero takeaways and gave up 453 yards to Georgia. But, they should have the advantage in the trenches against the Buckeyes, which could lead to some game-changing plays.

Lastly, will Day and OC Chip Kelly learn from their Michigan mistakes and trust Howard and the wide receivers? That may be the biggest key to this game and we won't know until the teams are between the lines.

Will Howard

6 PENN STATE VS 11 SMU

PREVIEW BY ZACH COHEN

Drew Allar

There was a lot of talk about SMU slipping out of the College Football Playoff with a loss to Clemson in the ACC Championship Game. Given the fact that it was Alabama lurking, it's easy to understand why. However, after a miserable first quarter, SMU rallied back and made that game extremely close. That helped the Mustangs prevent a 12 Angry Men scenario, as the committee made the easy decision to bump the Crimson Tide out of the field. Now, SMU will look to prove it was the right call by going out and playing a good game in Happy Valley.

For those thinking that the Nittany Lions will be able to bully the Mustangs in the trenches, you might be in for a bit of a surprise. SMU is tied for fourth in the nation in Rush EPA per play allowed (-0.105), and the team has some big bodies along the defensive line. If anything, the Mustangs are a little vulnerable over the top. Sure, they are 14th in the nation in Dropback EPA per play (-0.081), but we just saw Cade Klubnik and an above-average Clemson offense throw all over SMU. So, Drew Allar, who just threw for 226 yards and three touchdowns against Oregon, should be able to make some big throws in this game. He's also a threat to make some big plays with his legs, as he's 6-foot-5 and 240 pounds and has rushed for touchdowns in three straight games.

The battle between SMU's offense and Penn State's defense will be interesting. The Mustangs are just 39th in the nation in Rush EPA per play (0.037), while the Nittany Lions are sixth in college football in Rush EPA per play allowed (-0.101). That said, if SMU is going to get anything going on the ground, it will likely be with the legs of quarterback Kevin Jennings. He's an electric runner, and Mustangs head coach Rhett Lashlee will want him on the move. You also can't rule out SMU finding some success through the air. This is the ninth-ranked offense in Dropback EPA per play (0.123). However, Penn State is ninth in the nation in Dropback EPA per play allowed (-0.095). The Nittany Lions also have an elite edge rusher in Abdul Carter. He struggled to get home against the Ducks last week, but SMU's offensive line isn't the Oregon offensive line.

On paper, this looks like a strong matchup for Penn State. The Mustangs are also 2-5 against the spread as road underdogs under Lashlee, and the Nittany Lions are 13-4 ATS as home favorites of 7.5 to 14 points under James Franklin. For as many jokes there are to be made about Franklin, he generally takes care of business when Penn State is expected to do so.

It's also pretty fair to expect some points. The Over was 8-5 in the 13 games the Mustangs played this year, and it has also hit in each of the last four games that the Nittany Lions have played. Also, while Penn State might be able to come away with more key stops than SMU, it's hard to imagine the Nittany Lions completely shutting down Jennings and Co. We saw in the Mustangs loss to the Tigers that you can only keep this offense down for so long. And the Nittany Lions just put 37 on a good Ducks defense. Offensive coordinator Andy Kotelnicki will feel good about his team doing the same against the Ponies.

FIRST-ROUND PREVIEW
7 NOTRE DAME VS 10 INDIANA

PREVIEW BY ZACH COHEN

Indiana head coach Curt Cignetti likes the fact that his Hoosiers have been doubted all season. He relishes the "little guy" role, despite the fact that he himself is brash, confident and assertive. Cignetti is surely loving the fact that Indiana will have a chance to spoil Notre Dame's season. These schools are roughly 200 miles away from one another, and the Fighting Irish have one of the biggest brands in college sports. So, Indiana can really make some noise by knocking off an in-state rival. That adds a little extra intrigue to this matchup.

This will be a strength versus strength showdown. Kurtis Rourke leads a Hoosiers offense that is fourth in the nation in Dropback EPA per play (0.139), and the senior is coming off a regular season in which he threw for 2,827 yards with 27 touchdowns and only four interceptions. However, Rourke was just 8 for 18 for 68 yards in Indiana's 38-15 loss to Ohio State on November 23rd. That was really the only time this season in which the Hoosiers had to face elite competition, and Rourke failed the test. And while the Buckeyes are third in the nation in Dropback EPA per play allowed (-0.164), the Fighting Irish are first in that regard (-0.172). Will Cignetti and offensive coordinator Mike Shanahan (not that one) find a way to get Rourke and the offensive line ready for another top-notch passing defense? That will ultimately decide whether or not we get another chapter in this surprising Indiana story. I don't have a lot of faith in the running game getting going against the Notre Dame defensive front.

Of course, it is fair to wonder whether this Fighting Irish defense is as good as it looks. Notre Dame didn't exactly play the most daunting schedule, and the team allowed USC quarterback Jayden Maiava to throw for 360 yards and three touchdowns in the final game of the regular season. But for what it's worth, Maiava is more talented than Rourke, and the Trojans have high-level talent at the skill positions. Notre Dame won't have to deal with that against Indiana. The Hoosiers' best asset is a coaching staff that consistently has its guys ready to go. But one would think that Marcus Freeman, one of the best defensive minds in the nation, will have his defense ready to play as well.

As far as the other side of the ball goes, Notre Dame runs a little hot and cold. However, Riley Leonard is a big, dual-threat quarterback that can make plays all over the field, and Indiana hasn't had to deal with anything like him this year. And we saw in the Ohio State game that this secondary is burnable, so look for Notre Dame offensive coordinator Mike Denbrock to spread things out and look to give Leonard some shots to attack the Hoosiers over the top.

For those looking at the total, keep in mind that, in terms of EPA per play, this is the nation's fourth-best defense going up against the 17th-best defense. On top of that, this game will be played in cold weather. Also, Indiana ran on 56.3% of its offensive plays this season, and Notre Dame wasn't too far behind at 55.7%. These aren't teams that are looking to throw 30 or more passes.

Riley Leonard

BYE TEAM BREAKDOWN

By Adam Burke

#1 SEED OREGON DUCKS

The Ducks won the Big Ten and are the only undefeated team in the nation. QB Dillon Gabriel expertly managed OC Will Stein's offense to over 6.5 yards per play and a top-15 scoring offense. Oregon's spread attack produced a 3,500-yard passer, 1,200-yard rusher, and three wide receivers with at least 600 yards. RB Jordan James had more rushing touchdowns than 37 teams had total and it will be hard for any defense in this tournament to stop them.

On the flip side, we did see Oregon's defense exposed three times this season - Boise State, Ohio State, and Penn State, who are all playoff teams. The Ducks gave up seven yards per play and 8.7 yards per carry to the Nittany Lions in the Big Ten Championship Game. Former Georgia defensive coordinator Dan Lanning and his current DC, Tosh Lupoi, have some work to do between now and the January 1 Rose Bowl against either Ohio State or Tennessee.

#2 SEED GEORGIA BULLDOGS

The Georgia offense turns to Gunner Stockton, a four-star recruit who ranked seventh at his position for 247 Sports in the Class of 2022. The 6-foot-1 QB is smaller than Carson Beck, so we'll see if the Bulldogs move some more pockets and try to find ways to get him to throw on the run. Stockton was 25-of-32 for 206 yards during the regular season, including a 12-of-16 showing for 71 yards against Texas in the SEC Championship Game.

Given that the Bulldogs only ran for 4.2 yards per carry with leading rusher Nate Frazier at 634 yards, this was a questionable offense to begin with thanks to Beck's 12 interceptions. That puts a lot of pressure on a Georgia defense that gave up over five yards per play for the first time since 2016 this season. The SEC champs have plenty of time to rest and prepare for the winner of Notre Dame and Indiana.

#3 SEED BOISE STATE BRONCOS

The expanded 12-team playoff opened a door for a Group of Five champion that never would have existed otherwise. Boise State not only went through that door, but also did enough to wind up the No. 3 seed as the Mountain West champion. It all starts with Ashton Jeanty, the Heisman hopeful who goes into the playoff ranked fourth all-time in single-season rushing yards. Barry Sanders only had 11 games to rack up 2,628 yards in 1988 and Jeanty has had 13 to gain 2,497, but it has been an incredible season regardless.

The Boise State defense ranked second in the nation with 51 sacks, but you have to wonder how much pressure they can get playing against major-conference opponents. Furthermore, even with the 51 sacks, which was 11 more than the teams in third place, the Broncos finished the regular season 71st in yards per play allowed. They obviously led a lot and only nine teams faced more pass attempts, but Boise State also had just seven interceptions in their 13 games. The Broncos get the winner of SMU/Penn State in the Fiesta Bowl.

#4 SEED ARIZONA STATE SUN DEVILS

The surprising Sun Devils had the biggest turnaround in the nation, as Kenny Dillingham's crew went from 3-9 last season to 11-2 this season. Under the leadership of Sam Leavitt and Cam Skattebo, this offense did a complete 180 from last season. Leavitt had a 24/5 TD/INT ratio. One QB on last season's roster had more touchdowns (4) than interceptions (3). Skattebo ran for 4.8 yards per carry and led the team with 783 yards. He more than doubled that during this regular season with 1,568 and six yards per pop.

Defensively, the Sun Devils only allowed 21.3 points per game to rank tied for 30th and finished 40th in yards per play. With 22 takeaways and a +14 turnover margin, Arizona State was able to control games by taking great care of the football. However, one potential drawback is that ASU was 100th in third-down conversion rate on defense. Against more efficient offenses than what they saw in the Big 12, they'll have to find a way to improve in that department. Big 12 teams actually converted at better than 46%, a worry for the Sun Devils in the Peach Bowl against either Clemson or Texas.

VSIN CFP TEAM RANKS
POWER RATINGS

STEVE MAKINEN
POWER RATINGS RANGE: 68 TO 7

TEAM	RATING	RANK
NOTRE DAME	68.0	1
TEXAS	67.5	2
OREGON	67.5	3
OHIO STATE	67.0	4
GEORGIA	67.0	6
TENNESSEE	63.5	8
PENN STATE	63.0	9
INDIANA	62.5	10
SMU	60.5	12
ARIZONA STATE	59.5	14
CLEMSON	59.5	15
BOISE STATE	51.5	36

ADAM BURKE
POWER RATINGS RANGE: 89 TO 28.5

TEAM	RATING	RANK
OREGON	89.0	1
OHIO STATE	87.5	2
TEXAS	87.5	3
GEORGIA	85.5	4
NOTRE DAME	85.5	5
PENN STATE	85.5	6
TENNESSEE	84.5	7
CLEMSON	81.5	10
INDIANA	81.0	11
SMU	81.0	12
ARIZONA STATE	79.0	14
BOISE STATE	75.0	26

TYLER SHOEMAKER
POWER RATINGS (T SHOE INDEX) RANGE: 23.9 TO -29.8

TEAM	RATING	RANK
NOTRE DAME	23.9	1
OHIO STATE	22.9	2
OREGON	22.3	3
TEXAS	18.9	4
GEORGIA	18.7	5
PENN STATE	18.2	6
INDIANA	17.7	7
TENNESSEE	15.1	10
CLEMSON	14.1	12
BOISE STATE	13.9	13
SMU	13.9	14
ARIZONA STATE	8.7	23

BOWL GAME PICKS

STEVE MAKINEN
VS
BRENT MUSBURGER

GAME	OPENING LINE	STEVE MAKINEN	BRENT MUSBURGER
Salute to Veterans Bowl: South Alabama vs. Western Michigan Dec. 14	+7 57	Western Michigan UNDER	South Alabama UNDER
Cricket Celebration Bowl: Jackson State vs. South Carolina State Dec. 14	+1.5 54.5	S Carolina St. UNDER	S Carolina St. OVER
Scooter's Coffee Frisco Bowl: Memphis vs. West Virginia Dec. 17	+2.5 56.5	Memphis OVER	Memphis UNDER
Boca Raton Bowl: Western Kentucky vs. James Madison Dec. 18	-7 53.5	Western Kentucky UNDER	James Madison OVER
Art of Sport LA Bowl: California vs. UNLV Dec. 18	+4 51.5	California UNDER	California UNDER
R+L Carriers New Orleans Bowl: Georgia Southern vs. Sam Houston State Dec. 19	+7 47	Ga. Southern OVER	Ga. Southern OVER
StaffDNA Cure Bowl: Ohio vs. Jacksonville State Dec. 20	+2.5 53.5	Jacksonville State OVER	Ohio OVER
Union Home Mortgage Gasparilla Bowl: Tulane vs. Florida Dec. 20	-12.5 50.5	Florida OVER	Tulane OVER
CFP First Round Game: Indiana at Notre Dame Dec. 20	-7.5 50.5	Notre Dame OVER	Notre Dame UNDER
CFP First Round Game: SMU at Penn State Dec. 21	-8.5 54	SMU OVER	SMU OVER
CFP First Round Game: Clemson at Texas Dec. 21	-11 51.5	Texas UNDER	Clemson OVER
CFP First Round Game: Tennessee at Ohio State Dec. 21	-7.5 47	Tennessee UNDER	Ohio State OVER
Myrtle Beach Bowl: Coastal Carolina vs. UTSA Dec. 23	-6.5 57.5	Coastal Carolina UNDER	UTSA UNDER
Famous Idaho Potato Bowl: Northern Illinois vs. Fresno State Dec. 23	+1.5 42	Fresno State UNDER	Fresno State OVER
Hawaii Bowl: South Florida vs. San Jose State Dec. 24	-2.5 62.5	San Jose State OVER	San Jose State OVER
GameAbove Sports Bowl: Pittsburgh vs. Toledo Dec. 26	+9.5 51.5	Pittsburgh UNDER	Pittsburgh OVER
Rate Bowl: Rutgers vs. Kansas State Dec. 26	-7 51.5	Rutgers OVER	Rutgers UNDER
68 Ventures Bowl: Arkansas State vs. Bowling Green Dec. 26	-6.5 50.5	Bowling Green OVER	Arkansas State OVER

GAME	OPENING LINE	STEVE MAKINEN	BRENT MUSBURGER
Lockheed Martin Armed Forces Bowl: Oklahoma vs. Navy Dec. 27	+8.5 45.5	Oklahoma OVER	Navy UNDER
Birmingham Bowl: Georgia Tech vs. Vanderbilt Dec. 27	+2 51.5	Vanderbilt UNDER	Vanderbilt UNDER
AutoZone Liberty Bowl: Texas Tech vs. Arkansas Dec. 27	-3 59.5	Arkansas OVER	Arkansas OVER
DirecTV Holiday Bowl: Syracuse vs. Washington State Dec. 27	+6.5 61.5	Washington State OVER	Syracuse OVER
SRS Distribution Las Vegas Bowl: Texas A&M vs. USC Dec. 27	+2.5 52	Texas A&M OVER	USC OVER
Wasabi Fenway Bowl: Connecticut vs. North Carolina Dec. 28	-4.5 55.5	North Carolina OVER	Connecticut UNDER
Bad Boy Mowers Pinstripe Bowl: Boston College vs. Nebraska Dec. 28	-3 45.5	Boston College UNDER	Nebraska OVER
Isleta New Mexico Bowl: Louisiana vs. TCU Dec. 28	-9.5 60.5	TCU UNDER	Louisiana OVER
Pop-Tarts Bowl: Iowa State vs. Miami (FL) Dec. 28	-3.5 55	Miami FL OVER	Iowa State OVER
Snoop Dogg Arizona Bowl: Miami (Ohio) vs. Colorado State Dec. 28	+3 43.5	Miami Ohio UNDER	Miami Ohio UNDER
Go Bowling Military Bowl: East Carolina vs. NC State Dec. 28	-5 58	East Carolina UNDER	NC State OVER
Valero Alamo Bowl: BYU vs. Colorado Dec. 28	-3 54.5	Colorado OVER	Colorado OVER
Radiance Technologies Independence Bowl: Marshall vs. Army Dec. 28	-12 48.5	Marshall UNDER	Army UNDER
TransPerfect Music City Bowl: Iowa vs. Missouri Dec. 30	-3.5 40	Iowa UNDER	Missouri UNDER
ReliaQuest Bowl: Alabama vs. Michigan Dec. 31	+11.5 43.5	Michigan UNDER	Michigan OVER
Tony The Tiger Sun Bowl: Louisville vs. Washington Dec. 31	+5.5 50.5	Louisville OVER	Louisville OVER
Cheez-It Citru Bowl: South Carolina vs. Illinois Dec. 31	+11.5 47.5	Illinois UNDER	Illinois UNDER
Kinder's Texas Bowl: Baylor vs. LSU Dec. 31	-3 60.5	Baylor UNDER	Baylor OVER
TaxSlayer Gator Bowl: Duke vs. Ole Miss Jan. 2	-13 53.5	Ole Miss OVER	Duke OVER
SERVPRO First Responder Bowl: North Texas vs. Texas State Jan. 3	-9.5 67.5	Texas State UNDER	Texas State OVER
Duke's Mayo Bowl: Minnesota vs. Virginia Tech Jan. 3	+4.5 42.5	Minnesota OVER	Minnesota UNDER
Bahamas Bowl: Buffalo vs. Liberty Jan. 4	-2.5 51.5	Buffalo UNDER	Liberty OVER