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OUR 32ND FOOTBALL SEASON



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We made a big change last season releasing the newsletter on Wednesdays last season instead of on Mondays. Most clients preferred the change and the results were very strong for the season.

We will continue to release the newsletter at www.nellysports.com every Wednesday evening (release schedule can vary around the holidays and in the preseason) and you can get instant access to each issue as soon as it is released through our website or sent directly to your email address.

The newsletter is generally 8-10 pages in length and is jam-packed with content each week. You can view the newsletter on your computer or phone and download and print out a copy at home or at work each week. The previous two or three issues will be available to view when logging in on the website as well.

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Nelly's Sportsline

60% BENCHMARK IN BOTH NFL & NCAA IN 2020

At this time last season we were not confident that any football would be played in 2020. While most of the games did go on, it was a chaotic season with an unusual schedule and constant challenges with roster issues and scheduling changes.

Despite the headaches of managing the many unknowns and last minute reports of players being ruled out, Nelly's turned in terrific results in the 2020-21 football season.

Our newsletter had a solid campaign with wins in 61.5% of our rating 5 Key Selections while the phone service had a huge finish to the season to wind up at 60.0% in the NFL and 62.5% in NCAA picks.

Our bowl and playoff results were simply spectacular closing the college season on a 21-7 run from early November to backing Alabama in the Championship game, finishing the bowls at 7-2.

The NFL Playoffs went even better as we wound up 10-1 in postseason releases with a perfect prop card in the Super Bowl as we backed the Buccaneers for a stunning upset in blowout fashion.

Those will be difficult benchmarks to replicate but we know our profits can grow as we were extremely cautious and conservative last season with some of the Covid related challenges to the season. We won all of our top plays last season but we had very few and we have made some changes for 2021 in our rating system (see page 28).

Whether you are a long-time seasonal client or someone hearing about Nelly's for the first time, we hope you consider joining us for the 2021-22 season with the Green Sheet or the phone service as we look to deliver a great season with more positive gains. In addition to successful results, Nelly's is also known for a refreshing approach in great contrast with how much of the rest of our industry unfortunately tends to operate.

Enjoy this Annual with an early look at the 2021-22 season and a few scheduling spots to keep in mind as well as our coveted NFL win total predictions. Much of this content is produced in the summer months as there are some things that will change but after not being able to produce the Annual last season, we're glad to again put this booklet out. Best of Luck in season #32 and on to this week's slate...

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COLLEGE **2021** FOOTBALL PREVIEW

CFP Bowl Projections

PLAYOFF SEMIFINAL: Alabama vs. Clemson

PLAYOFF SEMIFINAL: Oklahoma vs. Ohio State

PEACH BOWL: North Carolina vs. USC

FIESTA BOWL: LSU vs. Cincinnati

ROSE BOWL: Wisconsin vs. Washington

SUGAR BOWL: TCU vs. Georgia

Only four programs have made the college football playoffs more than twice in seven seasons of the existence of the format. Those are the four teams projected for this year's playoff as all have a favorable path to be conference champions with no more than one-loss. The Georgia/Clemson opener will go a long way but Clemson likely has a better shot to recover from an opening loss to win out than Georgia does. Oklahoma, Alabama, and Ohio State can all likely overcome a regular season loss to still land on top of their conferences as while every team may believe it has a shot at the start of the season, the reality is that only a few programs really do. The AAC champion should be the top Group of 5 threat and Cincinnati has a great opportunity to sweep its conference games as the Mountain West looks like a tighter race less likely to produce a top threat. A potential 13-0 Sun Belt champion could get a look in that role for the first time with a couple of candidates possible if the AAC proves unable to provide a top threat. Some newcomers are possible for the other major bowl games and we'll call for popular candidates that were successful last season (Notre Dame, Texas A&M, Florida, and Iowa State) to fall a bit short of expectations to open the door for a few new entrants to the discussion this season. TCU is certainly the biggest reach here but 10-2 seems possible.

Point-Spread Previews On the following pages you will find five college matchups per week listed as potential play-on or against situations. These are situations that could potentially be favorable based mainly on scheduling situations and the series history. Please keep in mind that these predictions are Against the Spread, made several months in advance with an estimated points spread in mind. Through the course of the season many factors could strengthen, weaken or even reverse the prediction. This season we've broken the predictions into five different categories based on different types of situations.

Revenge Spot These are games in which we are taking a team that lost to its opponent the previous season and will have added motivation to win this season. Often these plays are going against teams that pulled upsets or won in big spots last year.

Road Trip These plays are situations going against a team often on the road after a big game or on the road in consecutive weeks. In college football, road trips can be especially difficult and these are spots in which a team could falter in part because of the travel situation.

Historically Speaking These matchups feature strong trends in series histories that favor one side significantly. In college football there are many series that become one-sided for a number of reasons and the trends are simply too strong to ignore.

Look Ahead Many big rivalries and big games stand out on the schedule and it is extremely difficult to get great performances with a more important game coming up. These are situations where a team may fail to cover a large spread or fall to a lesser foe in part due to keying in on a future game.

Letdown Emotional factors can play a large role in college football and it can be very difficult to put together back-to-back great performances. After a big game, a less prominent matchup the next week can become a very tough ATS proposition in many situations.

AMERICAN

- › **CHAMPION:** Cincinnati
- › **Runner-Up:** Houston
- › **OVERRATED:** Memphis
- › **Spread-Beater:** Tulsa

Luke Fickell's fourth season in Cincinnati was a great one as the Bearcats finished 9-0 in the regular season and gave Georgia a great game in the Peach Bowl. Last year's path was very soft however with only two road games and no major conference teams in the non-conference path. Cincinnati should be the class of the AAC and a pair of marquee non-conference games gives Cincinnati a shot at being the first non-power 5 team to crack the CFP. It has been a rocky two seasons at Houston for Dana Holgorsen but the breakthrough should come in 2021. Houston has great returning experience and they won't play either of the top two projected teams in this conference. Houston has a good chance to find its way into the AAC title game and could climb into the spotlight if they win the opener with Texas Tech. Gus Malzahn takes over a UCF program that has gone 41-8 the past four seasons. The Knights play at Cincinnati but still have a schedule that can lead to a double-digit win count behind Dillon Gabriel. The opener with Boise State will set the tone for the season. Tulsa has been patient with Philip Montgomery and it was a step-forward season in 2020. The

November path looks daunting while two heavyweight non-conference games are waiting as the record may be marginal but this team will compete well. SMU has good returning experience and depth for Sonny Dykes but the conference path is a difficult one in 2021 as a decline from last season's 70% clip seems likely. Memphis won several close games to finish 8-3 in 2020 but a tough road schedule offsets not having to play Cincinnati. Memphis should start the season strong but may be a squad to fade in the second half. Mike Houston has had two losing seasons for East Carolina but things are looking positive in 2021. This group could start 0-3 but the conference path provides several good opportunities and a rise to bowl contention seems possible with a veteran QB and a defense that should improve. Willie Fritz is tough to fade having performed well most seasons at Tulane but one of the most difficult AAC paths is ahead for the Wave as matching last season's 6-6 mark might be a reach. From 3-10 to 11-2 to 3-7 it has been a roller coaster for Navy the past three years. The schedule offers few breaks in 2021 as return climb upward is not assured. South Florida did not beat a FBS team last season and the defense really struggled allowing 40 points per game. Jeff Scott has his hands full in a difficult rebuild that is at least another year away. Temple has the least returning experience in the conference coming off a one-win season in the abbreviated 2020 campaign. Notable transfers will need to provide quite a spark to improve the Owls.

› Weekend of September 4

Revenge Spot Charlotte over Duke

Road Trip Texas A&M over Kent State

Historically Speaking Alabama over Miami, FL

Look-Ahead Louisiana-Lafayette over Texas

Letdown Notre Dame over Florida State

ACC ATLANTIC

- › CHAMPION: Clemson
- › Runner-Up: Wake Forest
- › Overrated: NC State
- › Spread-Beater: Louisville

Clemson but this is a dominant program and DJ Uiagalelei played in a big spot last season and looked the part. Clemson's opener with Georgia stands out but it is hard to see the Tigers losing any other game in the 2021 path until possibly the ACC title game. It is unlikely that enough teams around the country can run the table to make a one-loss Tigers team miss out on the playoffs as Clemson should be a familiar entrant into the national title race. Clemson won't face any of the top Coastal teams and should be a heavy favorite in every game other than the opener in Charlotte. Wake Forest had a winning record in four straight seasons until going just 4-5 last year. Great experience returns for Dave Clawson and the schedule is manageable. Wake Forest plays North Carolina but in a non-conference game as the Demon Deacons have a good shot to have a winning record, something few Atlantic teams likely will have. Phil Jurkovec impressed for Boston College as one of the better ACC quarterbacks last season. The Eagles struggled on defense but Jeff Hafley had a successful 1st season. A 3-0 start looks

likely and the Coastal draw is favorable as a 4-4 league run looks likely. Dave Doeren has a decent career record at NC State but the non-conference schedule has been upgraded this season and the Wolfpack draw both UNC and Miami from the Coastal. NC State might be the second best team in this division but the record is not likely to reflect that. After a solid bowl season in his first year at Louisville, Scott Satterfield had a tough luck 2020 season falling to 4-7 with numerous close losses. Louisville has less returning experience than several other Atlantic teams but the third season of this system could provide some positive gains. Louisville has a tough non-conference schedule as a bowl trip is not overly likely but this should be a competitive team that might have an upset or two in store along the way while the Cardinals avoid the top Coastal teams and will get Clemson at home, not that it will likely matter. A breakthrough team in 2018, Syracuse has struggled the past two seasons. Injuries have been damaging but the defense could take a positive step this season. There aren't many impossible games on the schedule for the Orange as while this group won't be easy to trust, a few more wins are coming after last season's nightmare 1-10 season. It is difficult to put Florida State in the basement but the schedule is a beast as Mike Norvell's second season could be a great challenge. A bowl bid looks very unlikely in this path that includes the top two Coastal teams.

› Weekend of September 11

Revenge Spot BYU over Utah

Road Trip Minnesota over Miami, OH

Historically Speaking San Diego State over Arizona

Look Ahead Connecticut over Purdue

Letdown Florida International over Texas State

ACC COASTAL

- › CHAMPION: North Carolina
- › Runner-Up: Miami, FL
- › Overrated: Virginia
- › Spread-Beater: Georgia Tech

Mack Brown has added to his legacy with a positive takeover at North Carolina the past two years. The Tar Heels lost four times but never looked out of place. They again avoid Clemson for a great ACC draw and while running the table looks unlikely, a climb to the Coastal title is likely with one of the nation's top quarterbacks and good depth on defense. Manny Diaz improved to eight wins in his second season at Miami last year and another step will be expected. Those expectations may face a tough reality in the opener but a strong ACC campaign is possible though the road schedule likely will keep the Hurricanes a step behind UNC, who humiliated them last season. Pat Narduzzi's Pittsburgh teams have been reliably competitive and this squad has a veteran offense and should remain an upper tier defense in the conference even with a few notable departures. Having to play Clemson is a tough break in the schedule but the Panthers have the toughest games at home in 2021 and will have a good chance to sweep their non-conference schedule. After mediocre runs the past three seasons, Virginia Tech is a threat to

make a move up in 2021. Having to play four of the final five on the road could take a toll however and the big home game with UNC coming in the opening week is likely less than ideal. Back-to-back three-win seasons hide some progress made by Georgia Tech last season. Now in the third season of a significant transition the Yellow Jackets are a team that could make some noise. They likely have a home upset or two in them and could play better than the likely record represents in a path that includes five possible CFP threats. After winning the Coastal division in 2019 Virginia fell to 5-5 last season with a 1-4 start to the season before a decent run late in the season. Quarterback play was suspect last season and the Cavaliers struggled despite a decent running game. The defense has less experience than most of the competitors at a similar level in this division and winning any road game might be a challenge in a difficult road path. Another slow start in the ACC season is possible with the division favorites both in September games. Not much went right for Duke last season with awful turnover results as the Blue Devils were soundly outclassed in most ACC games. Duke should have a good chance to improve on last season's 2-9 record and could best that mark in September's light non-conference run. The ACC schedule won't offer many opportunities in a Coastal division that features six solid teams. The Atlantic draw is decent for an opportunity to get on the board.

› Weekend of September 18

Revenge Spot Utah State over Air Force

Road Trip Washington over Arkansas State

Historically Speaking Michigan over Northern Illinois

Look-Ahead Georgia Southern over Arkansas

Letdown UTSA over Middle Tennessee State

BIG XII

- › **CHAMPION:** Oklahoma
- › **Runner-Up:** TCU
- › **Overrated:** Texas
- › **Spread-Beater:** Kansas State

While major changes may be on the horizon in the Big XII the 2021 season presents a favorable opportunity for the conference to produce a College Football Playoff threat. That team has always been Oklahoma with only the Sooners yet to make the playoff from the conference and the team and the conference still looking for its first playoff win. That may not change in 2021 but Oklahoma has a good path to get there. A light non-conference schedule is ahead and the Sooners should be 5-0 before the rivalry game with Texas. Oklahoma hosts Iowa State and TCU in the Big XII schedule for a favorable draw and after the slow start in 2020 Oklahoma looked like one of the best teams in the nation down the stretch winning the final eight games including the Big XII title game and the Cotton Bowl in a blowout. Gary Patterson's team won five of the final six games of the season to finish 6-4 in 2020 after starting 1-3. Much of the roster returns and TCU has a good schedule ahead including starting the season with four straight home games. TCU does play on the road against some of the top contenders in the conference but this could

be the top defense in the Big XII as well as one of the top rushing teams. Iowa State had a lot of things go right last season to win the Big XII regular season title but even with a number of close game wins Iowa State finished only 9-3 and that might be the ceiling for the program. The 2021 road schedule is daunting in conference play and a number of big games are lined up in consecutive weeks. Iowa State has a lot of returning experience and Matt Campbell has proven himself but a small step back to the pack seems like the most likely scenario for this group that is getting unheard of attention nationally for the program. Oklahoma State has won at least seven games in 15 straight seasons and should reach that mark again although the road path and the non-conference schedule offer some hurdles. Spencer Sanders returns but the offense has a lot of big shoes to fill as another also-ran season is likely ahead. As usual Texas is coming off an underachieving season and the bar simply needs to be lowered in Austin. Steve Sarkisian steps in for another restart at Texas and he has to replace a highly productive veteran quarterback and several quality players on defense. Texas has a nice schedule this season and could get off to a strong start but it is hard to see this team winning several of the toss-up type of road games they will see in the conference. Texas had two OT wins last season to finish 7-3 and in a transition season with several experienced teams in the Big XII race, Texas seems likely to

› **Weekend of September 25**

Revenge Spot **LSU over Mississippi State**

Road Trip **Western Michigan over San Jose State**

Historically Speaking **TCU over SMU**

Look-Ahead **South Carolina over Kentucky**

Letdown **UNLV over Fresno State**

fall short of serious contention. Iowa State emerged from the middle of the Big XII to win the regular season title last season and the best candidate to make a similar run might be West Virginia. They draw Oklahoma early in the season which has been where the Sooners generally falter and they have many of the key games vs. similar caliber teams at home as the opportunity to move up in the Big XII standings is there. Neal Brown's third season could provide solid potential in Morgantown for a likely bowl team. Chris Klieman's solid first season at Kansas State was quickly forgotten as the Wildcats closed last season losing five consecutive games including a few ugly blowout results. If Kansas State was a serious Big XII contender they would likely have the best schedule possible as they face most of the projected top teams at home. That type of schedule will make a winning season difficult for the Wildcats but they may be an attractive home underdog in several of those games. Kansas State has a pair of difficult non-conference games as well as the record may not show it but the Wildcats should be a competitive team that resembled Klieman's 8-5 2019 squad more than last season's result. Conference title winning quarterbacks don't often transfer but Tyler Shough left Oregon to join the Red Raiders. Last season's 4-6 squad didn't compete well vs. the top of the conference and the Big XII draw is not among the most favorable paths. The non-conference

schedule should offer at least two wins and a bowl bid could hinge on the opener with Houston as a sixth consecutive losing season in Lubbock seems likely even if the gap between the middle teams in this league is not severe. Dave Aranda's first season at Baylor faced several big hurdles as the schedule had to be adjusted significantly and the Bears wound up playing only nine games. Only two wins occurred but several other games were competitive. Baylor lost long-time starting quarterback Charlie Brewer however and the offense could take a step back. Expect Aranda's defensive pedigree to shine this season however with an experienced unit that could take a step forward after a passable performance amidst adversity last season. Baylor should be favored to start 3-0 but no win is assured after that. Kansas has failed to win a game last season in a challenging year that ended with the departure of Les Miles after only two seasons. Taking on one of the toughest jobs in the nation Lance Leipold has a solid track record as he was successful at Buffalo following his incredible Division III career. The disparity between Kansas and the rest of the conference will be great in year one and even the opening FCS opportunity should be a challenge. Kansas does have a decent amount of returning production but much of the offensive numbers came after the team fell behind last season. Kansas has not won a Big XII road game since 2008 but they only have four this season for a minor break.

› **Weekend of October 2**

***Revenge Spot** Middle Tennessee State over Marshall*

***Road Trip** UTSA over UNLV*

***Historically Speaking** Florida Atlantic over FIU*

***Look Ahead** Georgia State over Appalachian State*

***Letdown** Mississippi over Tennessee*

BIG TEN EAST

- › CHAMPION: Ohio State
- › Runner-Up: Penn State
- › Overrated: Indiana
- › Spread-Beater: Maryland

While Ohio State must replace a significant amount of key players from last season's national runner-up team, the Buckeyes should be able to reload and the schedule is incredibly favorable. Ryan Day has not lost a Big Ten game and that does not seem likely to change this season. The quarterback battle is ongoing but the receiving corps should ease that issue while the early season home game with Oregon will dictate whether or not Ohio State will get another playoff opportunity. The East does look improved overall after a down season last year as there could be more of a challenge along the way. After James Franklin's first losing season at Penn State the Nittany Lions are a strong candidate to rebound. Penn State has a great deal of returning experience and they will get to host the main contenders for the second spot in this division. Few teams have played Ohio State tougher than Penn State in recent years but a tough crossover draw in the West likely prevents a climb to the top. The big breakthrough season for Indiana only featured six wins. Credit Indiana for a fine season with what they were dealt but the program has

not proven it can sustain that success over a nine-game conference path. Indiana opens this season with a difficult crossover game and also plays top Group of 5 threat Cincinnati as Indiana could double its losses from last season by the end of October. Michigan won only two games last season and one of those wins took triple-OT at Rutgers. The Wolverines have the potential to make a big jump this season however as last year's team was young and had to juggle players at several key positions. Alan Bowman adds intrigue to the quarterback group while the defense will almost certainly improve dramatically. Greg Schiano turned Rutgers back into a competitive team overnight and he has most of the 2020 team back. The non-conference schedule should provide wins and Rutgers has a few winnable games in league play as a run at a bowl game is not out of the question. Maryland only played five games last season as there are a lot of questions with this group, led by a talented quarterback and featuring a great deal of returnees. The defense may still be a question and the home schedule is difficult as there are not many sure wins for the Terrapins. Expect inconsistency but a big upset along the way seems possible. Michigan State beat Michigan and Northwestern last season but lost badly in every other Big Ten game in Mel Tucker's first season. Another year in the transition seems likely and there is less talent on this squad than in the rest of the East also-ran squads behind the Buckeyes.

› Weekend of October 9

Revenge Spot Boise State over BYU

Road Trip San Diego State over New Mexico

Historically Speaking Ohio over Central Michigan

Look-Ahead East Carolina over UCF

Letdown Illinois over Wisconsin

BIG TEN WEST

- › **CHAMPION:** Wisconsin
- › **Runner-Up:** Iowa
- › **Overrated:** Nebraska
- › **Spread-Beater:** Northwestern

In a very short season Wisconsin won only four games and had great challenges on offense. The offensive line should be strong as Badgers should get back to having a dominant running game while quarterback play will improve in year two after the challenges the program faced last season. Wisconsin draws a near ideal schedule in the conference pulling a favorable trio from the East with the toughest of those games the opener vs. Penn State. Iowa and Northwestern visit Madison and lost in last season's scoring challenges was a rather dominant defense that should again be among the best in the nation. Not playing Ohio State is a qualifier for being in the Big Ten West race and Iowa has a decent draw. The West road games present a challenge and the Hawkeyes have not had close game success in recent years as a few misses seem likely. Spencer Petras had an uneven year at quarterback and could be the weak link for a team that has a lot of other positive pieces. This is a less experienced team than Wisconsin and winning in Madison seems unlikely as Iowa likely will fall a step behind. Minnesota can make a clear case for having a

top half team in this division but the schedule drawn is difficult facing two of the top East teams while drawing some of the key West games on the road. Minnesota has not been in the same class defensively as the top West teams but this team was likely better than its record last season with two overtime defeats. Count out Pat Fitzgerald at your own risk. While the roster from last season's division leader has been depleted, Ryan Hilinski can be a high impact transfer and Northwestern has proven it can grind out wins. The East draw is very favorable for the Wildcats and while the projection is for this team to fall in the standings, it may not be a significant drop. It will be a big year for Jeff Brohm at Purdue riding three straight losing seasons. Purdue has a lot of returning experience from a group that beat Iowa last season and had all four losses come by 10 or fewer points. There are winnable home games ahead as a climb to .500 seems possible. Nebraska returns most of last season's defense but that unit has struggled in the Scott Frost era. Close games have been the norm for the Huskers and drawing Ohio State is a big disadvantage in a very difficult Big Ten schedule in Lincoln. Bret Bielema returns to the Big Ten West and his team will be capable of making some noise despite the basement being the expected landing spot for Illinois. The first two Big Ten home games will tell the story for this team after sliding backward from the solid 2019 campaign last year.

› Weekend of October 16

Revenge Spot Air Force over Boise State

Road Trip Texas State over Troy

Historically Speaking Eastern Michigan over Ball State

Look-Ahead Kansas State over Iowa State

Letdown Mississippi State over Alabama

PAC-12 NORTH

- › **CHAMPION:** Washington
- › **Runner-Up:** Oregon
- › **OVERRATED:** Stanford
- › **Spread-Beater:** Washington St

Last season Washington won the Pac-12 North but had to withdraw from the Pac-12 title game. The Huskies have a favorable south draw avoiding USC and Utah while getting to host Oregon. The offense returns just about everyone though last season's 3-1 mark did not offer an overly meaningful sample in Jimmy Lake's first season. If a Pac-12 team is to crack the college football playoffs, Washington probably has the best path to do so but that does not make it a likely outcome. The defending Pac-12 champions, Oregon finished only 4-3 last season taking a couple of surprising losses. Anthony Brown is a stable QB but lacks the upside of several past Oregon leaders while the running game has not reached the past great heights in the Mario Cristobal era. Last year's defense was quite mediocre and the unit has to replace a few key players. Oregon has several difficult road games ahead that should provide enough hurdles to knock the Ducks out of the conference race. Winning on the road will not come easily for Washington State this season with a tough path but a strong home field edge should be present in Pullman as the Cougars

look like a threat to rise above the .500 mark in Pac-12 play. Nick Rolovich won just once last season in his first season but the four-game set featured three of the best Pac-12 teams. This should be a more polished group in the second season of his system that should play well in the Pac-12. David Shaw has an excellent 10-year record at Stanford but the Cardinal will draw one of the nation's most difficult schedules in 2021. Stanford has inexperience in key spots and facing five of the first seven games away from home is a daunting task for this group, while overall the home schedule is very difficult as well. Shaw has had just one losing season but this group will be at risk for a down campaign. California only had one win last season but it was a big one, knocking off Oregon. Justin Wilcox is 21-21 at Cal but has presented quality defensive teams. The offense has a veteran leader and this looks like a team that could break on either side of .500 depending on a few close outcomes. The late season schedule is a bear as Cal would be best served to get those wins early. Oregon State should have a veteran team for the fourth season under Jonathan Smith. 2-5 last season the Beavers were consistently in close games with 10 points the largest margin of defeat. The home slate features only four Pac-12 games and some of the top contenders as finding wins will be a challenge given that the program last had a winning road record in 2013.

› **Weekend of October 23**

Revenge Spot Louisville over Boston College

Road Trip UCF over Memphis

Historically Speaking Hawai'i over New Mexico State

Look Ahead Pittsburgh over Clemson

Letdown Utah State over Colorado State

PAC-12 SOUTH

- › CHAMPION: USC
- › Runner-Up: Utah
- › Overrated: Arizona State
- › Spread-Beater: Colorado

USC nearly turned in a perfect 2020 season, suffering its only loss in the Pac-12 title game. The Trojans did not have many quality wins however but returned one of the top quarterbacks in the nation and have an ideal schedule in the South missing the top two North contenders. Three challenging non-conference games makes running the table a long shot however as the Trojans likely won't live up to the usually inflated national billing. After winning 11 games in 2019 Utah went just 3-2 in the short 2020 schedule but the Utes remain a serious division title threat bringing in a veteran quarterback while losing only a few contributors from last season. Utah avoids Washington and has five of nine conference games at home but will have to travel to USC to line up with the 2nd place projection. Two non-conference road games in September add atypical obstacles to the schedule for the Utes but another solid winning season for Kyle Whittingham seems likely. Arizona State could start the season with several convincing wins but this is a group that might not hold up in the late season block of games. Most of the road games ahead are difficult

and while this is an experienced team, Herm Edwards has not delivered a championship caliber defense yet in his three seasons. ASU has four Pac-12 losses as a favorite the past two years and another slip-up seems likely to cost the Sun Devils in this race. Karl Dorrell surprised last season as Colorado was in the Pac-12 race with a 4-1 regular season last year. None of the wins stand out as great results but it was a positive first season for a program that faced back-to-back coaching change seasons. There are some questions at quarterback while the defense has been towards the back of the pack in the conference in recent years but with grounded expectations and likely a few early season losses, this group may hold some value down the stretch. Chip Kelly did not forget how to coach but UCLA continues to hinder its chances with a brutal schedule, again taking on three quality non-conference foes including LSU this season. That will continue to make reaching a bowl game difficult for the Bruins but Kelly's fourth season does offer the most promise. UCLA also has one of the most difficult conference paths as well. After a winless season Arizona is starting over with NFL assistant Jeff Fisch. Expect big changes and big challenges for the Wildcats.

› Weekend of October 30

Revenge Spot Georgia Southern over Georgia State

Road Trip Tulane over Cincinnati

Historically Speaking Buffalo over Bowling Green

Look-Ahead Colorado over Oregon

Letdown Auburn over Mississippi

SEC WEST

- › CHAMPION: Alabama
- › Runner-Up: LSU
- › Overrated: Texas A&M
- › Spread-Beater: Auburn

Coming off a dominant 13-0 season it is easy to forget that Alabama usually loses at least one SEC game. There are four difficult road games in the path for the Tide this season with very little returning production on offense. It is not worth projecting an upset in this division given Alabama's dominance but the East draw for the Tide is tougher than usual and Alabama is on the road vs. Texas A&M and Auburn this year. The opener with Miami is also a bigger hurdle than Alabama's usual opening tests as well. LSU has an opportunity to bounce back after falling to 5-5 coming off the 2019 championship. The Tigers host Auburn, Florida, and Texas A&M as if they can add to Ed Orgeron's great home record a second place finish is possible. The defense fell off a cliff statistically in the 2020 season but should turn back in a positive direction in 2020. Texas A&M went 9-1 last season but it was a down year in the SEC overall and the Aggies lost by 28 against Alabama and were fortunate in the only big win by three

points hosting Florida. The offense has a lot of big pieces to replace and while this was a top tier defense in 2020, the schedule played a big role. Expect the Aggies to start 5-0 but things could unravel from there with three tricky road games and the home game with the Tide. Bryan Harsin was an unusual hire at Auburn but he inherits a decent collection of players. Topping the six-win mark from last season won't be easy but this could be a play on group after what looks likely to be a 3-3 start. Lane Kiffin's first season at Ole Miss was entertaining as the Rebels put up great production in several high-scoring games. The Rebels have the schedule they need to take another step forward and this path should produce the best Mississippi record since 2015. Mike Leach's Mississippi State debut was an impressive result but the Bulldogs slumped to a 4-7 season. Expect more continuity on offense to provide more consistent results after mostly poor numbers outside of a few games. MSU has a good East draw but also two difficult non-conference games. A 3-7 season isn't often met with fanfare but Arkansas was respectable last season in getting three SEC wins after back-to-back 0-8 conference seasons under Chad Morris. The schedule is difficult and moving up will be a challenge for the Razorbacks.

› Weekend of November 6

Revenge Spot Michigan over Indiana

Road Trip Northwestern over Iowa

Historically Speaking Arizona State over USC

Look Ahead Maryland over Penn State

Letdown Nebraska over Ohio State

SEC EAST

- › CHAMPION: Georgia
- › Runner-Up: Florida
- › OVERRATED: Tennessee
- › Spread-Beater: Missouri

The opener with Clemson could propell Georgia into the national spotlight and the Bulldogs have a team capable of going the distance. The West draw is favorable and the Bulldogs look like a more polished group than chief rival Florida in the East race as a double-digit win season seems likely and the Clemson and SEC title results will determine if Georgia can return to the CFP. Florida won the SEC East last season but had the most losses despite fewer games than in Dan Mullen's first two seasons. Losing a productive quarterback while having arguably the least experience in the conference should take a toll although Florida remains a threat in this division. A big disadvantage is the West draw of Alabama and LSU as it will be much more difficult to Florida to land on top of the SEC East standings even if they are able to beat Georgia head-to-head again. Eliah Drinkwitz appears to have staying power in the SEC and 5-5 was a solid transition mark for Missouri last season. The Tigers have a weak non-conference path and getting to a winning record looks likely overall even if a .500 mark in the SEC is probable. The offense

instantly improved last season and has most contributors back. The Kentucky playbook has been make sure the non-conference schedule is really weak so that a losing SEC season can still mean a bowl bid. The Wildcats have a good chance to reach six wins even if a losing SEC season seems likely with a challenging West pull and several difficult home games. An intriguing QB battle in underway in Lexington but it will likely be the defense that holds the Wildcats back. Inheriting a 2-8 team should make Shane Beamer's task of year one improvement manageable. Outside of the finale with Clemson the non-conference schedule offers opportunity while there are winnable home games in the SEC path for a program that has had one winning SEC season in the past seven years. Drawing Alabama and Ole Miss should make it a difficult transition for Josh Heupel at Tennessee as the program again tries to restart after a prolonged fall from relevance. It is hard to see the Volunteers winning a road game this season while splitting the four home games seems to be the most likely scenario as a bowl bid may hinge on a non-conference test with Pittsburgh. The QB situation is still murky with a pair of high-profile transfers but the offense will be undergoing a big transition which should mean a challenging year. Vanderbilt could win multiple games in the first month as while Clark Lea steps into a tough situation the early season schedule is appealing. Vandy also avoids the West heavyweights this season.

› Weekend of November 13

Revenge Spot Vanderbilt over Kentucky

Road Trip Auburn over Mississippi State

Historically Speaking Baylor over Oklahoma

Look-Ahead Temple over Houston

Letdown New Mexico over Fresno State

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C-USA EAST

- › CHAMPION: Western Kentucky
- › Runner-Up: Florida Atlantic

After sliding to 5-7 from 9-4, Western Kentucky has the potential to climb in the East with an impact transfer QB and a favorable conference schedule with the toughest games at home. Florida Atlantic can make Willie Taggart a winner again with a veteran team that had great defensive scoring numbers last season. Transfer QBs should lead the top three teams in this conference and MTSU has a chance to get back to winning after back-to-back down seasons but the toughest East games are both on the road. Marshall made a surprise coaching change to limit the potential of an otherwise promising group with one of C-USA's top returning QBs. The schedule is reasonable but a smooth transition cannot be assumed for the Herd. FIU deserved better than 0-5 last year and could be a team on the rise even if the expectations should remain modest. The Panthers were a bowl team for Butch Davis in three straight years before last season. Charlotte saw its offense slip last season following a solid 2019 breakthrough season. That unit should be more productive but the 2021 path in the East is more difficult for the 49ers than some of the other lesser teams in this group will face. A coaching change after a 1-11 2019 season resulted in a cancelled season for Old Dominion as there are significant unknowns for this group.

C-USA WEST

- › CHAMPION: UAB
- › Runner-Up: Louisiana Tech

With C-USA titles in two of the past three years, UAB should again be considered a title threat. The Blazers have a tricky road schedule as a tight race is possible but down the stretch the Blazers will be the team to beat. Louisiana Tech was an erratic performer in a 5-5 2020 season but Skip Holtz has not had a losing season since his first year in Ruston in 2013. This squad could climb to the top by getting to face likely the two bottom teams in the East. Jeff Traylor turned in a remarkable debut season for UTSA getting the team to a bowl game. The Roadrunners have strong returning experience but ultimately caught some breaks with close wins last season. After a tough 2020 season Southern Miss is a rebound candidate. The offense should improve under Will Hall but a daunting road schedule likely prevents a big rise in the standings. Rice is an intriguing long shot in Conference USA with a quality defense and likely a high-profile transfer at QB. The Owls will face most of the toughest games at home and could make some noise after likely starting 0-3 in non-conference play. Back-to-back four-win seasons for North Texas breaks from a solid start to Seth Littrell's career. This year's team has good experience but also a tough path. UTEP had little quality in last season's three wins.

› Weekend of November 20

Revenge Spot California over Stanford

Road Trip Nevada over Air Force

Historically Speaking South Carolina over Auburn

Look-Ahead Indiana over Minnesota

Letdown Utah State over Wyoming

MAC EAST

- › CHAMPION: Kent State
- › Runner-Up: Miami, OH

The East should again be the weaker MAC side and two high profile coaches have left prominent teams to leave an opening. Kent State was 3-1 last season following a breakthrough in 2019 and while a 1-3 start in a tough non-conference path is ahead, the Flashes have a favorable West draw and have gone 6-1 on the road the past two years and likely will feature the top QB in the conference. Miami is 10-7 the past two seasons and this should be an experienced group that can contend for the top spot in the East. The summer departure of Frank Solich leaves some uncertainty at Ohio with the Bobcats in the mix to take this division as well after six consecutive winning seasons. A coaching change at Buffalo may ground a great run for the program the past three seasons and the road schedule for the Bulls looks difficult. The gap from the top four to the bottom two is significant and in 18 games Tom Arth has just one win at Akron. The home schedule is very difficult for the Zips this season as wins are going to be tough to find but much of last season's team does return. Bowling Green failed to win a game in five tries last season and none of those games was even remotely competitive. Only a few offensive starters return for the Falcons who only have a few reasonable chances to pick up a win.

MAC WEST

- › CHAMPION: Toledo
- › Runner-Up: Western Michigan

A double-digit win season seems possible for Toledo if the quarterback transition can be managed as just about everyone else is back for a team that was 4-2 but had two 3-point defeats last season. Hosting Western Michigan may give Toledo the edge in the West but the Broncos are a serious threat as well. Western Michigan does draw two of the top East teams and has a little less potential on defense than Toledo but a strong bowl season should be ahead for Tim Lester, who has not had a losing season in four years in Kalamazoo. Ball State won the MAC last season, closing the season with seven straight wins after losing the opener. Three sets of back-to-back road games appear to be a challenge for the Cardinals who also must replace last season's top rusher. Jim McElwain has sleeper potential with Central Michigan this season with a complete offense back in action from a group that posted 31 points per game in a 3-3 2020 season. The road schedule is difficult but this team should not be far back in the race. The West is a deep group and Eastern Michigan should compete well as they did in a competitive 2-4 season with three narrow losses last year. A Big Ten transfer at QB could provide a spark for Northern Illinois after a winless campaign. The program has taken a big step back the past two seasons.

› Weekend of November 27

Revenge Spot Western Kentucky over Marshall

Road Trip Arkansas State over Texas State

Historically Speaking Liberty over Army

Look-Ahead Georgia Tech over Georgia

Letdown Penn State over Michigan State

MOUNTAIN

- › CHAMPION: Boise State
- › Runner-Up: Wyoming
- › Overrated: Air Force
- › Spread-Beater: Utah State

This is certainly a year that perennial Mountain champion Boise State could be caught. The Broncos are in a coaching change season and seem to plan to juggle two quarterbacks. The Broncos also deteriorated substantially on both sides of the ball last season despite still winning the division. It is not a formidable group of teams on this side of the MWC and Boise State does draw a decent path from the West with the toughest game being at home. A perfect run seems unlikely with three difficult non-conference games as the Broncos are not likely a top Group of 5 contender. If Wyoming hosted Boise State they would have a better opportunity but the Cowboys are a threat to rise to the top even though they won just twice last season. The defense was among the best units in the conference and Wyoming soundly outscored its opponents last season despite the record. Wyoming should sweep its non-conference games and be a solid bowl squad in 2021. Air Force should be a middle of the pack team despite some suggesting the Falcons can contend for this division title. A fortunate 11-2 team in 2019 Air Force was 3-3 last season but did not hold up vs. the two quality MWC teams they faced. The road schedule offers some hurdles as this is likely a .500 group in league play. Some progress is likely after a tough 1-3 season for Colorado State. The non-conference schedule may take a toll but the Rams have a decent draw from the West. A winning record may be a stretch but Utah State has bounce back potential after a lot went wrong in 2020. New coach Blake Anderson has brought his QB with him and while the schedule is daunting this is a group that should compete much better than last season's disastrous season that featured two cancelled games, a coach resigning, and a player protest along the way. Terry Wilson could be an impact transfer for New Mexico and the Lobos competed reasonably well in 2020 as the 2-5 record came through a difficult path with four of five losses away from home. Two late season wins can be built off in the second season under Danny Gonzales. There was measurable improvement on defense last season for the Lobos and there are wins to be had in the non-conference schedule this season even if a last place division finish is again likely.

WEST

- › CHAMPION: San Jose State
- › Runner-Up: Nevada
- › Overrated: San Diego State
- › Spread-Beater: Fresno State

It would be easy to dismiss the impressive 7-1 season from San Jose State last year as an unusual fluke but the Spartans have almost everyone back and will pull one of the most favorable schedules in the conference. They do play in Reno but also avoid Boise State. A trip to Hawai'i does add to the travel toll but this was a top performer on both sides of the ball and a program that retained its staff and most key players. Nevada has the top quarterback in the MWC in Carson Strong but the defense for the Wolfpack has some question marks and last season's 7-2 record mostly came against losing teams. Nevada opens the season with three difficult road games in the first four games and being the only West team playing at Boise State is a big disadvantage. Nevada should deliver a fourth straight winning season for Jay Norvell and is a threat for the conference title but Norvell has never had a winning road record in his four seasons in Reno. Brady Hoke went 4-4 in his return to San Diego State but quality wins were absent and the offensive potential for the Aztecs falls short compared with the top two contenders in this division. The Aztecs have several difficult home games ahead as well but a winning season certainly seems possible even with two Pac-12 teams on the schedule. Hawai'i should be a threat to achieve a winning season for the fourth straight year after getting to 5-4 with a bowl win under Todd Graham last year. An experienced quarterback and the complete starting defense returning are promising signs for this group and getting a home upset is always possible for the Warriors. Kalen DeBoer has the pedigree of a coach that will elevate the Fresno State program even if not much was displayed in a 3-3 first season. The Bulldogs improved on offense by nearly 100 yards per game last year while not falling too far defensively. There were no quality wins and the Bulldogs might be a year away but Fresno State lurks as a dangerous threat that will likely be an underdog in several games this season. After a 0-6 debut there is nowhere to go but up at UNLV. The non-conference schedule is difficult however and only decent teams are set to visit Las Vegas in the MWC slate. The best opportunities will be on the road where UNLV has not historically had any success as it could be another tough season for the Rebels.

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SUN BELT EAST

- › CHAMPION: Coastal Carolina
- › Runner-Up: Appalachian State

A lot went right in a dream season for Coastal Carolina last year but they may not slide far as they avoid the top West team and have almost everyone back in 2021. Appalachian State has been a consistent force in the SBC and will be a serious threat to rise to the top but a trio of difficult road games likely puts the Mountaineers second in this race even though they host CC in a favorable set-up. Troy had a tough luck 2020 season for a second-straight five-win season but fortunes could change as the Trojans are a threat to reach the postseason. Georgia State has veteran offensive personnel but the Panthers likely caught a few breaks to reach six wins in 2020 and the home slate features all decent teams in SBC play. Georgia Southern is hard to place here after three straight winning seasons but there is more roster turnover for the Eagles than elsewhere and a less favorable draw.

SUN BELT WEST

- › CHAMPION: UL-Lafayette
- › Runner-Up: Texas State

Louisiana has a great schedule to win out in SBC play with the toughest games at home while avoiding the East favorite. Another Big XII upset to start the season would put the Ragin' Cajuns in the mix for the top Group of 5 spot. This should be a breakthrough season for Texas State after winning only twice last season despite great improvement on offense. Injuries were a factor but this year the Bobcats have a solid opportunity to post a winning conference record and with a decent non-conference path a bowl is in reach. Butch Jones returns to the sidelines with Arkansas State but a transition season is likely for a defense that struggled last season. The home schedule is incredibly difficult as hitting .500 will be a challenge. South Alabama is one of three teams changing coaches in this division and the gap with the top three teams may be significant. A transfer QB could provide some life but the ground game was the biggest issue last season. Terry Bowden takes on a tough task rebuilding at UL-Monroe with the Warhawks going 0-10 while soundly outscored last season. It will be an uphill climb in year one for the team.

INDEPENDENTS

A season in the ACC brought Notre Dame a regular season title but a strong 10-2 campaign closed with a pair of lopsided losses as the Irish still have a lot of ground to make up to be the national threat they expect. After a light ACC path, the schedule for Notre Dame is much more difficult in 2021 facing top contenders in the Big Ten, ACC, Pac-12, and AAC. There aren't any breaks in the path and while new QB Jack Coan has an impressive track record the experience for this team is towards the bottom nationally. The program is in a good spot but a fourth straight double-digit win season looks like a reach with this path though the Irish have had a way of getting most of the toss-up games to go their way of late. Liberty had a terrific 10-1 season last year with only a one-point loss at NC State. Not much should change for the Flames who have one of the nation's weakest schedules to feast on. Plating at Ole Miss is the biggest hurdle for a team with a great returning QB and significant experience and depth at most positions. Army finished 9-3 last season and that mark is in play again in 2021. Two major conference foes are added to the path but it remains a light overall schedule for the Knights who will return decent experience from one of the best defenses the program has had in recent years. BYU's 11-1 record last season deserves great scrutiny as the Cougars did not get to play any of the usual power 5 tests. They start 2021 with three Pac-12 games and will play seven power five schools on the season plus Boise State as a significant fall in record is likely ahead. The BYU defense lost a great deal of talent from a strong unit last season and those statistics were likely a bit inflated taking on such a weak schedule. New Mexico State played just two games last season and they split those non-FBS games. The schedule in 2021 offers a mix of winnable games and impossible opportunities in Doug Martin's ninth season. There are many unknowns for this group and expectations should be low. Randy Edsall's teams have had one fewer win in each of his past three seasons but last year's 0-win mark came with 0 losses as the Huskies sat out the 2020 season. The schedule offers only a few opportunities for wins with two FCS games as well as a winnable test with UMass. There is some experience here with many of the 2019 contributors sticking around. Massachusetts was blown out in comical fashion in four games last season as a fill-in team. The Minutemen should be better prepared but wins will be tough to find.

NFL PREVIEW

2021 Playoff Field Predictions

The NFL will always continue to surprise but the current futures odds certainly suggest a number of serious contenders on the AFC side in what could be a wild AFC playoff schedule. On the NFC side there stands only one and while Super Bowl repeats are rare, few Super Bowl champions return as loaded as the Buccaneers do and even fewer return to face one of the weakest schedules in the league the next season. A lot has broken right for Tampa Bay with a Hall of Fame quarterback from its division rival retiring and another Hall of Fame quarterback from the team they faced in the NFC Championship also with an unclear status for the season. Tampa Bay did not have the dominant regular season in 2020 that some might think but there do not appear to be too many teams ready to make a run at a championship on the NFC side. One of the four of West teams could be a threat if things fall right while Green Bay could remain viable if key parties are able to reconcile in time. The AFC side is a much more challenging prediction as Kansas City, Baltimore, Buffalo, and Cleveland all have a serious case to be the top team in the AFC. There are others lurking on the edge of that picture as well and seeding could prove critically important in deciding who will get a shot at the Super Bowl in Los Angeles. After a bizarre 2020 season, the 2021 campaign should have plenty of excitement.

Wild Card Teams

AFC: New England, Cleveland, Denver

NFC: Dallas, New Orleans, San Francisco

Division Winners

AFC: Buffalo, Baltimore, Tennessee, Kansas City

NFC: Washington, Green Bay, Tampa Bay, LA Rams

AFC Championship Game

Baltimore over Buffalo

NFC Championship Game

Tampa Bay over New Orleans

Super Bowl Champion:

Tampa Bay Buccaneers

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AFC PREVIEW

› AFC East

Predicted Champion:
BUFFALO BILLS

Remaining order of finish:
New England, Miami, NY Jets

The **Buffalo Bills** finally broke New England's hold on this division with a 13-3 season and a red hot run in the second half before falling short in the AFC Championship. The Bills should expect to again be a top contender in the AFC though the division race could tighten and going 6-0 in those games a second straight season is difficult feat to accomplish. Drawing the AFC South teams as well as 1st place games that include Pittsburgh and Washington the schedule is reasonable and another double-digit win season certainly appears likely. A slower than expected start is possible with a difficult path in the first six weeks. After a rare down season the **New England Patriots** have received praise for several off-season moves and look like a great candidate for improvement. The 3rd place draw is unusually difficult with a trio of playoff hopefuls the rest of the division won't face however and by last year's records the Patriots have the toughest path in the East. The quarterback situation does not offer extreme confidence after Cam Newton mostly struggled last season but the coaching staff deserves the benefit of the doubt after a competitive 7-9 season that wasn't far from being a few wins stronger. After not making the playoffs despite winning 10 games, expectations will be elevated for the **Miami Dolphins** in 2021. Tua Tagovailoa will have to improve after uneven results last year as he was not Miami's best option at quarterback. The Dolphins have many of the toughest games ahead on the road and will face a significant travel load in the 2021 schedule as well with a London game. Miami's first five weeks are extraordinarily difficult and early season struggles could unravel this group. Making the jump from a 2-14 season, the **New York Jets** won't have to do a lot to show improvement under new HC Robert Saleh. New York has some appealing games in the early weeks and could have an opportunity to surprise early but the gap with the rest of the division looks significant for a team with many new pieces on both sides of the ball as well as the significant coaching transition.

› AFC North

Predicted Champion:
BALTIMORE RAVENS

Remaining order of finish:
Cleveland, Pittsburgh, Cincinnati

After finishing in second place in this division despite having the NFL's best scoring differential, the **Baltimore Ravens** are a candidate to move up in 2021. The Ravens had four one-score losses in a five-week stretch last season that forced the team into the wild card path. This entire division faces difficult schedules but Baltimore has most of the tough games outside the division at home. The Ravens have minimal travel and a home-heavy first half path that should allow this team to be in the driver's seat to again be a productive playoff squad, though it will be difficult for a team from this division to emerge with one of the AFC's top spots. Kevin Stefanski had one of the most successful seasons in the history of the **Cleveland Browns** in his first season and the expectations will be rightly elevated in 2021. The Browns have a slightly better path than their rivals as a rare 3rd place team that made the playoffs. A case for Cleveland to rise to the top of this division is quite valid but the Browns had a lot of good fortune in close games last season with seven one-score wins, something that will be difficult to repeat in a more difficult road in 2021. Mike Tomlin's career 65 percent winning percentage for the **Pittsburgh Steelers** should be respected but this was a squad that fell off a cliff after starting 11-0 last season and looks like a threat to slide further this season. Plenty went right for Pittsburgh in that early season run and the schedule grades as the toughest in the league based on last season's records. The Steelers will also play more than half of their schedule vs. top 10 quarterbacks and will be the only team in this tough division that has to face Buffalo or Kansas City. Joe Burrow provided some positive light for the **Cincinnati Bengals** before his injury and there is reason to expect another stop forward after more competitive results last season. Unfortunately making up ground in this division in the 2021 schedule will be difficult but improvement in the division and in close game results seems more than likely if Burrow can play all season.

› AFC South

Predicted Champion:
TENNESSEE TITANS

Remaining order of finish:
Indianapolis, Jacksonville, Houston

This division had a tie at the top last season and a similarly close race between the top contenders is possible again in 2021. The **Tennessee Titans** won the tiebreaker for this division title last season going 5-1 in the division. A 7-2 record in one-score games stands out for a team that had a much more modest scoring differential than 11-5 suggests. Tennessee is replacing both coordinators and overall has a very difficult home schedule as a slight fall from last season seems likely. The **Indianapolis Colts** will face a transition with a new offensive coordinator and quarterback but every team in the division has at least one coordinator change and the Colts have the most promise on defense of these four teams. All in the entire path for Indianapolis looks like the most favorable in this division even though the added 17th game for the Colts turned out to be the Super Bowl champions. Marginal records across this group is possible with games vs. the NFC West and AFC East teams and there is valid concern about the turnover and close game results the Colts benefited from last season. Urban Meyer and Trevor Lawrence will certainly make the **Jacksonville Jaguars** more interesting this season but climbing upward after finishing -186 in scoring last season will be difficult. The Jaguars as usual have a significant travel path ahead but will have a good first month schedule to perhaps set the tone as a mild surprise team. Meyer has won every where he has been rather quickly so he does deserve some respect but the jump to the NFL is a big one that had tripped up many consistently successful college coaches. A franchise that won this division four of the past six seasons has the worst projection in the NFL. The **Houston Texans** have a new coaching staff and have parted ways with several key players while the quarterback situation has some big questions hanging over the season. David Culley is stepping into a difficult situation but the expectations may be too low given that the competition in this division is not that steep. Houston lost nine one-score games last season and had terrible turnover luck as a few things could turn around to keep this group a bit more competitive than some expect.

› AFC West

Predicted Champion:
KANSAS CITY CHIEFS

Remaining order of finish:
Denver, Las Vegas, LA Chargers

Super Bowl losers have a shaky history in the follow-up season but the **Kansas City Chiefs** likely have the pieces to thwart that notion. The Chiefs have a Hall of Fame coach and the league's top quarterback and they addressed the offensive line in a big way in the off-season. The schedule ahead is a fairly average one and while the Chiefs had a bit of good fortune with numerous close wins last season it is difficult to envision much of a fall for this group barring a significant injury situation. The gap with the rest of the division still appears significant after posting a six-game margin in the standings last season. The 1st place draw is relatively favorable and the Bills game is at home in a rematch of the AFC Championship while a late season bye week could help reset this team for another deep playoff run. The off-season for the **Denver Broncos** has centered on the chance of acquiring a prominent quarterback but Denver had six one-score losses and a -16 turnover margin last season as there are many signs pointing to improvement. The coaching staff is now in its third season and the early season schedule offers a great opportunity for the Broncos to be a breakout team. Denver will draw six games vs. a new head coach and the fewest games vs. 2020 playoff teams in the division with a favorable 4th place path. The first season in Nevada started with some great promise but the **Las Vegas Raiders** finished just 8-8 with challenges on defense and with turnover issues on offense. Las Vegas has a reasonable path ahead and less travel than usual and another middle of the pack finish seems to be the most likely scenario. There is going to be a lot of optimism in 2021 for the **Los Angeles Chargers** to deliver a big season but this team is going through a major coaching staff overhaul and the early season schedule is daunting. The league is going to have some time to adjust to Justin Herbert after his strong rookie campaign and while the Chargers had many close losses last season, they also had five one-score wins. A heavy travel log and a difficult home schedule could take a toll on this group, though the gap between second and fourth place in this division is likely to be a small one as the West should be the Chiefs and everyone else.

NFC PREVIEW

› NFC East

Predicted Champion:
WASHINGTON FOOTBALL TEAM

Remaining order of finish:
Dallas, Philadelphia, NY Giants

The case for **Washington** not deserving to be a division champion is valid after a 7-9 season but Washington had five one-score losses and a constant shuffle at quarterback. There should be more stability this season and the coaching staff is also in its second year. The defense has the potential to be one of the better units in the NFL and in a NFC picture with only a few clear contenders anything is possible. The NFC East teams overall have a light path in 2021 and Washington's first place draw may not be as difficult as expected. There is likely room for Washington to improve by several games this season and this should once again be a good second half team after getting some of the season's toughest games out of the way in the first 10 weeks. It is easy to blame the injury to Dak Prescott on the struggles for the **Dallas Cowboys** but with him posting huge numbers Dallas only won two games vs. two of the worst teams in the NFC. Mike McCarthy has been consistently overmatched and Dallas will have a new defensive coordinator that hasn't had the best recent track record either. An ownership that can't help but to meddle with things and a very tough road tandem to start the season could spell trouble for this group that consistently faces inflated expectations. The roster for the **Philadelphia Eagles** certainly does not appear to be one of the better ones and there are big questions with the new coaching staff and the quarterback position. That said the Eagles might have the most favorable schedule in the NFL and look like an obvious candidate to improve by several wins. The Eagles don't face a winning 2020 playoff team on the road all season and by last season's records draw the weakest schedule in the NFL. The **New York Giants** played hard for Joe Judge last season, nearly climbing to the top of the division albeit with a 6-10 record. Close games were the norm for New York last season but as a result a 2nd place schedule is waiting and that includes five road games vs. 2020 playoff teams in what looks like one of the more difficult road schedules in the league for a group that isn't as talented as most.

› NFC North

Predicted Champion:
GREEN BAY PACKERS

Remaining order of finish:
Minnesota, Chicago, Detroit

The off-season has certainly been a challenge for the **Green Bay Packers** who after back-to-back 13-win seasons and NFC Championship game trips now sits in limbo without their MVP quarterback. If Aaron Rodgers returns the Packers are a clear NFC contender and if he doesn't, this team still might be the best of a rather marginal quartet in this division. Drawing the Chiefs on the road for the added game #17 wasn't a break but the Packers do have five of nine games vs. 2020 playoff teams at home. The division as a whole pulls tough paths with the NFC West and AFC North teams as two playoff teams in this division like last season seems unlikely. Considered a top NFC threat in 2019, the **Minnesota Vikings** fell off a cliff last season, unable to fully recover from a 1-5 start. The defensive struggles have been addressed and this was one of the better offensive teams in the NFC last season despite the 7-9 finish. Minnesota would be considered a serious NFC threat if not for a daunting schedule that looks like one of the toughest in the NFL in 2021. The **Chicago Bears** seem to be getting a great opportunity with the uncertainty in Green Bay but the quarterback situation in Chicago doesn't breed confidence and the Bears will pull a very difficult road schedule in 2021 with six 2020 playoff teams on the map. Chicago won six of 11 one-score games last season and another season of close calls looks likely for Matt Nagy, who has never had a losing season despite facing a lot of criticism in the Windy City. Many have panned the hiring of Dan Campbell for the **Detroit Lions** but the biggest challenge for this group may be an incredibly difficult schedule by 4th place standards. All three teams in the 4th place draw look likely to be improved and the Lions have nine games vs. 2020 playoff teams with six of those on the road. Detroit has three sets of back-to-back road games and will open the season with a very difficult three-game stretch while having all three division road games in the first five weeks. This is a team that likely digs an early hole and won't have enough talent to climb out of the basement in this division.

› NFC South

Predicted Champion:
TAMPA BAY BUCCANEERS

Remaining order of finish:
New Orleans, Carolina, Atlanta

It was an incredible postseason run as the **Tampa Bay Buccaneers** dominated the Super Bowl after winning three road games in the NFC playoffs. The Buccaneers are heavy favorites in the NFC with a loaded roster and being a championship team with a 2nd place schedule that grades as one of the most favorable league-wide. We now learn that Tom Brady played injured all season and the ceiling for this group is very high. Tampa Bay didn't have a great regular season resume however with few quality wins and some turnover breaks as the expectations may grow a bit too far even if this remains the clear NFC favorite. Many have downgraded the **New Orleans Saints** with Drew Brees retiring but this remains a formidable team with coaching stability and an elite defense. The Saints beat the Buccaneers twice last season and had the NFC's best scoring differential. Drawing Green Bay Week I could be an advantage and overall it is a favorable schedule for this group to make a return to the postseason even if there are some concerns about the quarterback transition. At times last season the **Carolina Panthers** looked like a much more competitive group than the final 5-11 record displays as they beat a few quality teams and had eight one-score losses. Sam Darnold is a wild card as the team's new quarterback but Matt Rhule and his staff looked the part in their first season. Carolina has a very favorable first half schedule as this is a team that could threaten for a wild card spot if a few things break right although improving on the 1-5 division mark will be a challenge with two upper tier NFC threats in this group. There is a case to be bullish on the **Atlanta Falcons** this season with the new coaching staff coming off a 4-12 season. The Falcons were only -18 in scoring last season and had eight one-score losses. They didn't beat a winning team however and the roster has some limitations. The schedule looks good on paper and the Falcons will trade a road game for a London trip but this team that has consistently found ways to lose will be hard to count on with an unproven staff and the loss of one of the team's offensive leaders. The final six weeks offer quite a gauntlet as well as any midseason promise could fizzle late in the campaign.

› NFC West

Predicted Champion:
LA RAMS

Remaining order of finish:
San Francisco, Seattle, Arizona

This is a loaded division and any placement is realistic for four teams that are likely not that far apart. The **Los Angeles Rams** made a big splash with acquiring Matthew Stafford but his track record isn't a consistent one and the Rams have some big changes on the defensive staff as well after strong numbers last season. Heavy travel and many marquee games are ahead for a Rams team that will face higher expectations than likely deserved. The Rams could still wind up on top while falling short of lofty projections. Worst to first looks very possible in the NFC West for the **San Francisco 49ers** and this is a team that could emerge right out of the gate with a really nice path in September and October. The 49ers were only -14 in scoring last season despite the 6-10 mark in an injury and turnover plagued season. The defense should remain well above average and Jimmy Garoppolo or Trey Lance could provide the team with much better quarterback play this season, only a season removed from the Super Bowl. Pete Carroll has an amazing track record and Russell Wilson is certainly hard to bet against but the **Seattle Seahawks** may have trouble maintaining a consistent run as a NFC playoff team. The Seahawks had good fortune last season with a great record in close games and the schedule will be much tougher this season with the second most travel miles in the league and nine games vs. 2020 playoff teams. The first seven weeks might be among the most difficult stretches any team has in 2021 as Seattle will have a hard time reaching double-digit wins. The home field edge has also eroded a bit the past two seasons as there are some questions ahead for the future of this team. The **Arizona Cardinals** could be a division favorite in several other groupings but after falling short of the playoffs last season with losses in the final two weeks this team may have missed its chance. The path is difficult in 2021 with the 3rd place draw bring in a formidable trio of teams and some high profile moves may not provide instant returns. Arizona opens iwht four of the first six on the road and has five road games vs. 2020 playoff teams. Another .500 caliber season is possible but making a big jump may not be in the cards. though Arizona is still going to be a tough out.

NELLY'S PHONE SERVICE

A NEW RATING SYSTEM FOR 2021-22 FOOTBALL

For a variety of reasons we've made the decision to break from our 1-2-3 rating system moving forward. While we want to emphasize a conservative and disciplined approach, that system placed too much weight on top games and ultimately we rarely released those games. We also wound up releasing a great deal of opinion plays that performed well but did not factor into our season profits. Another factor for making the change has also often been confusion with our Green Sheet Key Selections topping out at a Rating 5, while our phone plays were given lower numerical ratings.

Moving forward we will operate primarily on a 5-7-9 scale that can be equated to our 1-2-3 scale. We may release a 10* selection for a Game of the Year situation and we will also release 1* plays rather than opinion plays. There will be a bit more selections released which may mean reaching our past win percentage benchmarks including 60% in the NFL and 62.5% in NCAA picks last season will be more difficult but ultimately we hope our net profits can remain healthy with this system change.

NEW RATING SYSTEM

While not an exact parallel, in essence:

2020 OPINION = 2021 1* selection

2020 1* = 2021 5* selection

2020 2* = 2021 7* selection

2020 3* = 2021 9* selection

GAME OF THE YEAR PICKS

We had a perfect record on 3* picks last season but we did not have many of them and we did not have a Game of the Year selection with the inconsistent schedule and the weekly roster challenges. We expect to return to offering our biggest games as 10* Game of the Year selections again this season.

Keep posted for the release of these big games in NFL and NCAA football, make sure you are on our text or email lists.

www.nellysports.com
email: nelly@nellysports.com

2021 NFL OVER/UNDERS

Our NFL Over/Under selections have been a great reason to check out our Annual each season. In the past 20 issues of our Annual, We have posted a solid **74-43-3** record with these preseason selections in our Annual for over **65.4% WINNERS**. Last season we did not have an Annual and we ultimately went 2-4 in our over/under picks that we posted in the summer when it was still unclear what the season would look like. Key factors we evaluate are the strength of schedule, player movement, depth, backup plans, and the accuracy of the number. These predictions are from mid-summer numbers with a lot of information still to build in training camp and preseason action.

NFC		AFC	
TAMPA BAY	12	KANSAS CITY	12.5
LA RAMS	10.5	BALTIMORE	11
SAN FRANCISCO	10.5	BUFFALO	11
GREEN BAY	10	CLEVELAND	10.5
SEATTLE	10	NEW ENGLAND	9.5
NEW ORLEANS	9	LA CHARGERS	9.5
DALLAS	9	MIAMI	9.5
MINNESOTA	9	TENNESSEE	9
ARIZONA	8.5	INDIANAPOLIS	9
WASHINGTON	8.5	PITTSBURGH	8.5
CHICAGO	7.5	DENVER	8.5
CAROLINA	7.5	LAS VEGAS	7
ATLANTA	7.5	JACKSONVILLE	6.5
NY GIANTS	7	CINCINNATI	6.5
PHILADELPHIA	6.5	NY JETS	6
DETROIT	4.5	HOUSTON	4

2021 Selections:

NFC

San Francisco 49ers UNDER 10.5
 Carolina Panthers OVER 7.5
 Philadelphia Eagles OVER 6.5

AFC

LA Chargers UNDER 9.5
 Tennessee Titans OVER 9
 Pittsburgh Steelers UNDER 8.5

San Francisco 49ers UNDER 10.5

There is valid reason to expect the 49ers to improve after a tough-luck 6-10 season but this is a massive climb while stuck in arguably the toughest division in the NFL. The QB situation is the worst in the division and there is a chance the team hands that position off to a rookie at some point if they fall behind in the race. The 49ers have eight games vs. 2020 playoff teams and also have the most travel miles.

Carolina Panthers OVER 7.5

This selection requires a big belief in Matt Rhule who had the Panthers playing competitive ball in most games despite a 5-11 finish in 2020. Carolina has a very favorable schedule particularly early in the season for a team with a new quarterback and some big changes. The Panthers only face six games vs. 2020 playoff teams while facing minimal travel and the division is not as deep as it used to be.

Philadelphia Eagles OVER 6.5

There are some significant question marks in a year of transition for the Eagles but the team will have six games within a weak division and will face the weakest schedule in the NFL by last season's records. Only one of nine road games comes against a team that made the playoffs last season and the Eagles have minimal travel while being a more competitive team than the 4th place finish suggested in 2020.

LA Chargers UNDER 9.5

This feels like a big leap for a 5-11 team in a coaching transition while stuck in a division with one of the NFL's best teams and two other capable squads. Justin Herbert was impressive last season but the league now has plenty of film on him and he could run into more problems than most expect. The Chargers should be a competitive team but the first six weeks look very difficult and that could set a negative trajectory for the season.

Tennessee Titans OVER 9

We backed the Titans last season as well and they came through with 11 wins and this group still looks like the class of the AFC South. Tennessee will play very few top opposing quarterbacks while drawing five games vs. new head coaches. Overall the schedule for the AFC South teams is difficult but with four games still vs. Jacksonville and Houston this is an attainable number given that Tennessee has reached 9 the past five years on a 16-game slate.

Pittsburgh Steelers UNDER 8.5

The Steelers could continue the negative pace the team closed last season on after starting 11-0. Pittsburgh plays the toughest schedule in the NFL by last season's records, drawing 10 games vs. 2020 playoff teams and facing nine games vs. top 10 QBR quarterbacks. The division is now deep with three quality foes and Pittsburgh has a 1st place draw meaning they face Buffalo and Tennessee while the rest of the division does not.

NELLY'S FULL SEASON PHONE SERVICE

RECENT FOOTBALL HIGHLIGHTS

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2012 Wiseguys Best Bet Champion, 3rd Place Overall
61% College Football Regular season in 2013-14
2013-14 Vegas Insider Win Percentage Leader in BOTH NFL & NCAA Football
63% NFL Season in 2015-16
2015-16 #2 NFL Win Percentage at the Sports Watch Monitor (min 50 selections)
75% in College Football 3* Top Plays in 2016-17
2017 Wiseguys Last 4 Weeks Champion, 3rd Place Overall
62% NFL Season in 2017-18
2017-18 #3 NFL Win Percentage at the Sports Watch Monitor (min 50 selections)
80% on 3* Top Plays in 2017-18 (college & pro combined)

60.0% in all NFL releases in the 2020-21 season
62.5% in all college releases in the 2020-21 season

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