



**THE  
CHIRP**

**The Chirp's Book of Bets:  
Football Edition**

# College Football Futures

## National Championship

*Matt: Clemson (+400), FanDuel*

This year's CFB Playoff race is relatively wide open, but Clemson stands out. They return a great group of receivers, D.J. Uiagalelei has the potential to be a superstar, and their defense returns multiple key players. With Clemson's soft schedule aside from Georgia, they have the best odds to make the Playoff. This feels like a safe bet.

*Matt: Ohio State (+600), FanDuel*

It may seem odd for me to have two picks, but with both Clemson and Ohio State at plus odds, you profit if either team win. Ohio State has a loaded offense and while quarterback C.J. Stroud is currently a mystery, he has star potential. Ohio State's roster is as complete as they come and should be heavily in the mix for a title.

*Michael: Alabama (+265), FanDuel*

With Alabama being the powerhouse they are, I decided to go with the safe bet of them winning the championship. Have to think they will definitely make the playoffs and rely on Saban and his team to win it all. Rely on Saban is something I think everyone can feel good about.

# College Football Futures

## Heisman Trophy Winner

*Matt: Graham Mertz (+10000), FanDuel*

Heisman Trophy winners usually have two key distinctions: their team makes the Playoff, and they have some previous experience. Wisconsin isn't favored to make the Playoff, but they bring back a ton of talent and Graham Mertz has superstar potential. This is a longshot bet, but one that could pay off if you believe in Wisconsin.

*Matt: Kedon Slovis (+2800), DraftKings*

Nobody knows for sure how good Clay Helton's USC team is, but with Graham Harrell's installation of the Air Raid, it seems highly likely Kedon Slovis will put up massive numbers. Drake London is one of the best receivers in all of the FBS and USC's schedule is fairly easy compared to other Pac-12 clubs.

*Matt: Emory Jones (+4000), DraftKings*

The Florida Gators are tied for the 8<sup>th</sup> best odds to win the championship on DraftKings and are tied for 7<sup>th</sup> on FanDuel. Emory Jones has the talent to win the Heisman and we have seen Florida's offense show explosive potential, with Kyle Trask almost winning a year ago. If Florida crashes the Playoff, it's likely due to Jones' play.

# College Football Futures

## Win Totals

*Matt: Kentucky Over 7 Wins (-120), FanDuel*

Kentucky has developed into a strong program the past few years, notching 8, 10, 7, and 7 wins over the past four non-COVID seasons. Kentucky has two talented transfers at quarterback (Will Levis + Joey Gatewood) and a strong defense. With only three games against ranked opponents on deck, I'll take over 7 wins.

*Matt: Wisconsin Over 9.5 Wins (-120), FanDuel*

This bet relies on one guy: Graham Mertz. Mertz is insanely talented and with a loaded defense that's returning ample talent, they should be dangerous. They do have three ranked opponents, but two are at home with a Notre Dame/Jack Coan revenge game in Chicago. Paul Chryst is super consistent: On Wisconsin.

*Matt: Indiana Over 7.5 Wins (-110), FanDuel*

Tom Allen made the Indiana Hoosiers a terrific feel-good story last season, and they return quite a bit of talent. Quarterback Michael Penix Jr. is back, along with some top offensive talent. Plenty of defensive production remains in Bloomington as well. Indiana does have a tough schedule, but 7.5 wins seems a bit low, considering their roster.

# College Football Futures

## Win Totals

*Louisville Over 6.5 Wins (-110), FanDuel*

The Louisville Cardinals are a great darkhorse team to monitor. Quarterback Malik Cunningham is supremely talented and under Scott Satterfield, Louisville has been much improved. The Cardinals have a fairly easy schedule as well, outside of a home showdown with Clemson. 7 wins certainly seems within reach for an upstart program.

*Cal Over 6 Wins (-105), FanDuel*

The Cal Golden Bears are one of my favorite programs. Head Coach Justin Wilcox has consistently built elite defenses in Berkeley and since he's taken over, Cal has improved. The Golden Bears won 8 and 7 games their final two non-COVID seasons and remain an elite defense. This is a strong pick.

*Mississippi State Under 6 Wins (+100), FanDuel*

Mike Leach is amongst the most entertaining coaches in college football, but Mississippi State really struggled during his first year of Air Raid in the SEC. COVID should be considered, but the Bulldogs' offense was an area of concern for much of the year. I don't see Mississippi State facing a jump this year and with the beast of the SEC, bowl eligibility seems in question.

# College Football Futures

## To Make the Playoff

*Matt: Florida (+1600), FanDuel*

On most books, Florida has the 7<sup>th</sup> best odds to win the National Championship, yet their CFB Playoff odds are worse than Notre Dame, Washington, North Carolina, and more. Florida has a tough road being in the SEC, but oddsmakers anticipate them being good. This is a value play, as I think Florida is not priced appropriately here.

*Matt: North Carolina (+1460), FanDuel*

This is a strategic play here. If you are a big believer in Sam Howell, then taking him to win the Heisman (+1400) or for UNC to make the Playoff (+1460) is a smart gambit. If one happens, it's likely the other does, so betting one gives you decent exposure to a Howell breakout. That's the logic with this selection.

*Matt: Oklahoma to Miss Playoff (+165), DraftKings*

A bit of a twist here, but I am a bit lower on Oklahoma this year. Spencer Rattler is the potential #1 overall pick, but he struggled at times last season. Oklahoma's schedule isn't tough enough to overcome one loss; betting on a team to go undefeated seems highly optimistic, especially at minus odds.

# College Football Futures

## Conference Champions

*Matt: Utah to Win Pac-12 (+600), FanDuel*

Very quietly, Kyle Whittingham has built Utah into a pillar of consistency in the Pac-12. They are extremely tough, physical, and highly competitive. Utah's defense should remain strong, but Baylor transfer Charlie Brewer is the wild card here. He's super talented, and if Utah's offense can perform at an above average level, they can make some noise. +600 is strong odds here.

*Matt: Coastal Carolina to Win Sun Belt (+200), FanDuel*

Coastal Carolina was an awesome story last year, as their innovative, triple option style offense befuddled opponents. With the bulk of their offensive production returning, namely quarterback Grayson McCall, they remain a threat. Louisiana is certainly talented but listing them above Coastal seems off.

*Matt: Texas to Win Big 12 (+1200), FanDuel*

If you are a "Texas is Back" believer, then this is a pick for you. Texas is +750 on DraftKings but +1200 here, a stark contrast. Steve Sarkisian's offensive acumen is well-renowned, and Texas has a ton of talent. There's a lot of upside on this team and considering they are a serious longshot here, it doesn't make much sense. I'll take a flyer on the Horns at odds above +1000.

# NFL Futures

## Super Bowl Champion

*Michael: Kansas City Chiefs (+500), FanDuel*

After last season and the Chiefs' very disappointing Super Bowl performance, I think Mahomes and the Chiefs come back with a vengeance and get the job done. The Bucs and Chiefs both have a good chance to run it back this year, but I cannot see the Bucs winning back-to-back titles and Mahomes allowing his team to lose again.

*Matt: Baltimore Ravens (+1400), FanDuel*

I've been hyping up the Ravens all summer. They were our #1 team a year ago from our proprietary Chirp metrics despite suffering injuries and dealing with COVID protocols. Their skill positions have improved, their defense remains elite, and this feels like a breakout year. The Ravens are priced too low here.

*Matt: Arizona Cardinals (+4800), FanDuel*

Hear me out here: this is purely an odds play. Since 2006, 44% of Super Bowls have been won by quarterbacks on a rookie contract. Arizona was one win away from the postseason last year and has a ton of talent on the roster. If Kyler Murray breaks out, they likely make the postseason and therefore, good cash out value. It's one to sprinkle a little on for a hopeful cash out.



# NFL Futures

## Regular Season MVP

*Matt: Matt Ryan (+4000), FanDuel*

The Atlanta Falcons are my favorite bounce back bet for the year. They were the largest underachiever by all of our metrics and arguably performed like a playoff team. Atlanta will likely throw a ton this year and with Tennessee, new head coach Arthur Smith had the Titans ranking 3<sup>rd</sup> in EPA per pass. Ryan has blowup potential for a monster season.

*Michael: Matthew Stafford (+1700), FanDuel*

I decided to go with a dark horse for MVP. A lot of factors will have to go right here but if the Rams have one of the top records out of the NFC, it's likely due to Stafford. If he can ball out in Los Angeles with Sean McVay, he's got a great shot to snag his first MVP, a worthy award for a talented guy.

*Matt: Matthew Stafford (+1700), FanDuel*

I think Mike is spot on here and truthfully, Stafford is my preferred pick over Ryan. The Rams' offense has insane potential with a Sean McVay/Stafford pairing. Los Angeles should heavily compete to win the NFC West, which is the best division in the NFL on paper. Combine schedule difficulty, with individual talent, and roster skill, and you have an elite MVP candidate.

# NFL Futures

## Win Totals

*Matt: Atlanta Falcons Over 7.5 Wins (-135), FanDuel*

This is one of my favorite bets in our book. Based on our metric, the Atlanta Falcons were the 11<sup>th</sup> best team in the NFL last season. The Falcons were 4-12 last year but blew three games when their win probability was north of 98%. They should have won at least seven games a year ago, and with Arthur Smith as coach, I'm betting on substantial win improvements.

*Matt: Denver Broncos Under 8.5 Wins (+100), DraftKings*

It seems a bit crazy that Denver is favored to finish above .500. Their defense should be fantastic, but as good as it's been the past two years, it's led to a total of 12 wins. Teddy Bridgewater is steady, but Denver was the 4<sup>th</sup> worst team last season based on our metric. I don't see Denver cracking .500 this year.

*Matt: Green Bay Packers Over 10.5 Wins (-120), FanDuel*

Even with the entire Aaron Rodgers saga, expecting Green Bay to be three full wins worse, with an added game, seems incredibly pessimistic. The Packers were fantastic last season and have the heavy bulk of their roster returning, including Aaron Rodgers. Their division is incredibly weak, they have the reigning MVP, and a great roster. Hammer over 10.5 wins; it's too low of a total.

# NFL Futures

## Win Totals

*Matt: Jacksonville Jaguars Under 6.5 Wins (-120), DraftKings*

Jacksonville's win total set at 6.5 feels way too high. I'm not a fan of the Urban Meyer hire and am quite pessimistic about the move. Unless Trevor Lawrence plays like a top-10 quarterback, it feels unlikely for Jacksonville to take such a massive leap, one that is *six* wins. San Francisco is the only team in recent memory to take the jump. Don't bet on it happening again.

*Matt: Miami Dolphins Over 9.5 Wins (+135), FanDuel*

Our metric ranked the Miami Dolphins as the 6<sup>th</sup> best team in the NFL last season, so to see such a low win total is surprising. Miami struggled with Tua Tagovailoa under center, but their defense remains elite, and they added offensive talent. I'd bet on them, at worst, remaining around 10 wins. +135 is great odds.

*Matt: Washington Football Team Under 8.5 Wins (-105), FanDuel*

I have suggested this before, but I'll stand by it here. By our metric, Washington was the *worst* team in the NFL last season. The Football Team was fairly reliant on turnover generation last year and while Ryan Fitzpatrick should help, he is wildly inconsistent. I struggle to see many scenarios where Washington finishes above .500, making this a strong bet.

## **NFL Futures**

### **To Make Playoffs**

*Michael: New York Giants (+230), FanDuel*

The Giants have a good shot to make the playoffs this year with the NFC East still not having a clear frontrunner. The Cowboys, who are probably the biggest front runner out of the 4 teams, still have question marks with Dak Prescott's health. With odds of +230 I think Giants are a great value play and they really have a chance to win the division.

*Matt: New York Giants (+230), FanDuel*

I love this pick from Mike, so I'll join. This division feels like it should come down to the Cowboys and Giants, so this is an odds play. New York was our top-rated NFC East team last season but have the third best odds to win the division. I completely agree with Mike that they are priced inappropriately here.

*Matt: Atlanta Falcons (+200), FanDuel*

I am on the Atlanta Falcons' train this year in a big way. As mentioned, they were our 11<sup>th</sup> best team a season ago, putting them squarely in the company of other playoff-caliber clubs. Their offense should remain well above average, and I expect them to be highly competitive on a weekly basis. At +200 odds, this is one I'd definitely be aggressive with.

# NFL Futures

## Offensive Rookie of the Year

*Michael: Najee Harris (+900), FanDuel*

Najee Harris has a chance to have a huge year with the Steelers, especially since Ben Roethlisberger's arm strength has been declining with age. The Steelers invested a first round pick in Harris, indicating he should be used early and often. With these odds, it's a good flyer, since Harris can be used heavily in the offense gameplan and post big numbers.

*Matt: Kyle Pitts (+1100), FanDuel*

I'll have a bet for a quarterback next, but Kyle Pitts is my favorite non-QB option here. I'll definitely have some action on this pick; Arthur Smith loves play action and heavily utilizes tight ends, giving Pitts a projectible, high usage role. Outside of Calvin Ridley, Pitts should be a target machine. I love this at +1100.

*Matt: Zach Wilson (+750), DraftKings*

While I do like Trevor Lawrence, there is something about Zach Wilson that makes me love this selection, especially with 2x longer odds than Lawrence (which seems high). I trust Mike LaFleur a bit more than Urban Meyer to generate an effective offensive scheme, which is the primary reasoning here. Wilson is uber-talented as well and should post gaudy numbers.

# NFL Futures

## Defensive Rookie of the Year

*Jon: Jevon Holland (+4000), DraftKings*

Holland has been lighting up camp in Miami with four interceptions thus far, including two in joint practices with the Bears. The release of Bobby McCain created a clear path for Holland to start, so the second rounder should see significant playing time. In a strong Miami secondary, Holland looks primed for a solid rookie season. This is a good long shot option.

*Matt: Joe Tryon (+3300), FanDuel*

Joe Tryon has been an absolute menace for the Tampa Bay Buccaneers in camp. He's been a terror off the edge and while his path to playing time is blocked by Jason Pierre-Paul and Shaq Barrett, he should get plenty of opportunities. I don't think it's crazy to think he could hit 8 sacks, which has him in the mix.

*Matt: Kwity Paye (+1200), DraftKings*

6 of the last 10 Defensive Rookie of the Year winners have been along the defensive line, making me primarily eye that position. Micah Parsons is the favorite, but what about Kwity Paye? Indianapolis faces three horrible offensive lines twice a year, they'll face pass-heavy teams, and Paye should get early playing time. It's good value considering his odds.

# NFL Futures

## Comeback Player of the Year

*Jon: Dak Prescott (+210), DraftKings*

Dak is the heavy preseason favorite for this award, but it is tough envisioning this going to another player if he stays healthy. It is always difficult to predict how players will perform after injury, but in a quarterback driven league, if Prescott plays anywhere close to the level of last season, this award will be close to unanimous. Getting this at plus odds is a win.

*Michael: Dak Prescott (+210), DraftKings*

I mainly agree with Jon here. Dak had such a brutal injury, but if he plays anywhere close to the production he put up in years past, he should be able to bring home the trophy. The Cowboys have a loaded receiving core and should remain fairly pass-heavy, setting up a big year for Dak.

*Matt: Derwin James (+2600), FanDuel*

Truthfully, Dak is a great bet (and my favorite for this award), but just to differentiate, how about Derwin James? When healthy, he's one of the best safeties in football. The Chargers should be much improved and new head coach Brandon Staley is a defensive-minded guy, unlocking a ton of new potential for James. At +2600 odds, I'll take a flyer on a guy with his talent.



# NFL Futures

## AFC Champion

*Michael: Baltimore Ravens (+650), FanDuel*

With the Chiefs being my pick to win the Super Bowl I have decided to go with the Ravens to win the AFC because at +650 odds it is greater than the Chiefs Super Bowl odds and also, I think the Ravens are second best team in the AFC. I feel good about either the Chiefs or Ravens being in the Super Bowl this year.

*Matt: Kansas City Chiefs (+250), FanDuel*

Similar to Mike's logic, I have the Ravens winning the Super Bowl this year. In order to get exposure to a strong Kansas City season, I'll take them to win the AFC. In theory, this should give me some action on both top teams to go far in the postseason and lead to profit either way, making this a successful hedge.

*Matt: Buffalo Bills (+550), FanDuel*

The same logic applies here as well; I already have the Ravens winning the Super Bowl, so throwing some action on the two other favorites to win the AFC gets me exposure across the board. I think the Buffalo Bills have a strong roster with an elite coaching staff. If Josh Allen continues to develop, the sky is the limit. I'd want a little cash on that, just in case.



# NFL Futures

## Division Winners

*Michael: Dallas Cowboys (+130), FanDuel*

With choosing the Giants to make the playoffs at +230 odds I have decided to choose the Cowboys winning the division with the plus odds available. Whoever wins the division will most likely make the playoffs with the NFC East being so weak, so having the Giants and Cowboys at plus odds essentially with my make the playoffs and division winner picks.

*Michael: Los Angeles Rams (+200), FanDuel*

This is a tough division to bet on with every team being very good and having a shot at winning, but I decided to put my money on the Rams. As I have mentioned before, I think the Rams are going to have a great year and Stafford will be the missing piece to the offense that has hurt them in the past with Goff.

*Matt: New Orleans Saints (+440), FanDuel*

I love Mike's selections here, but I'll add in a new one. New Orleans lost a ton of key talent from last year's team, but Jameis Winston's ability to vertically stretch the field unlocks a ton of upside. I don't expect a ton of regression from New Orleans, and if Tampa Bay slips a bit, they should be in the hunt. +440 seems a bit extreme here, making this a recommended value bet.

# NFL Futures

## Most Regular Season Receiving Yards

*Jon: Amari Cooper (+1800), DraftKings*

In his four games with Dak Prescott at QB in 2020, Cooper totaled 401 receiving yards, giving him a pace of 1604 yards for the season. On a team with a weaker defense who will be trailing at times this season, look for Cooper to rack up yards during these times. Even with CeeDee Lamb, look for Cooper to post strong numbers.

*Matt: Keenan Allen (+1700), FanDuel*

This is always a tough award to predict, but I am in the Keenan Allen camp. Los Angeles should be a pass-heavy offense with Justin Herbert, and if that is the case, expect a strong volume of targets towards Keenan Allen. Allen is quietly one of the best receivers in football, making this a solid bet.

*Matt: D.J. Moore (+3200), FanDuel*

I sprinkled a bit of money on D.J. Moore to win this award last year, and still think there's some viability here. Carolina should be quite pass-heavy with Joe Brady in charge, but the offense is built upon YAC throws. Moore has elite speed and downfield ability, and with Sam Darnold in town, they should be more aggressive than last year. I really like Moore as a longshot.

# NFL Futures

## Worst Regular Season Record

*Michael: Houston Texans (+200), FanDuel*

The Texans are in a bad place right now and I think the easy choice is to put money on them to have the worst record this year. Everything is still up in the air regarding Deshaun Watson's status, their poor defense, and health concerns throughout the roster. I would not be shocked if they end up winning a maximum of 3 games with a floor of 1.

*Matt: Jacksonville Jaguars (+1300), FanDuel*

As mentioned, I'm not a believer in Urban Meyer, making me quite pessimistic on the Jacksonville Jaguars. Trevor Lawrence should be great, but Jacksonville's roster remains well below average. I think Jacksonville will be squarely in the mix as a bottom-5 team, and with tanking, it's possible they finish #1.

*Matt: Detroit Lions (+400), FanDuel*

It's impossible to not love "football guy" Dan Campbell, but the Detroit roster is quite bad. Jared Goff should at least stabilize some things offensively, but their defense is horrific on paper and with their production a year ago. Campbell is facing a multi-year rebuild in the Motor City, and with multiple matchups against talented teams, this feels like a decent bet to make.