

# FOOTBALL

The most basic way to bet on football is a straight bet on the point spread. When making a straight bet, the team the player bets must cover the point spread. This means that the favored team must win by a stipulated number of points or the underdog will receive that number of points. Wagers on the point spread are usually offered at 11 to 10 odds. This means that the player must "lay" \$11 for every \$10 the player wishes to win. Because of this, when placing a point spread bet, it is customary to bet in \$11 increments (\$22, \$55, \$110, \$550, etc).

## EXAMPLE:

TIME	BET#	TEAM	LINE	TOTAL	MONEY
1:00 PM	101	Washington		42	+ 140
	102	Philadelphia	- 3		- 160

The point spread on the electronic display boards and wagering sheets is always listed next to the favorite. The home team is always listed on the bottom, unless otherwise specified.

In the example, Philadelphia (-3) is favored by 3 points. Philadelphia must win the game by more than three points for the player to win their bet on Philadelphia. If the player bets Washington (+3), Washington must win the game outright or lose by two points or less for the player to win. If Philadelphia wins by exactly three points, it is considered a tie or "push" for wagering purposes and all straight bets on the point spread are refunded.

The number next to the point spread (42) is the total for the game (also called over/under). The player can wager that the final score will be more or less than this number. All points scored in overtime are counted in the final score. Like the point spread, the player wagers \$11 for every \$10 the player wishes to win or multiples thereof, unless stated otherwise. For example, the player would lay \$55 to win \$50 or \$110 to win \$100, etc.

**NOTE:** Point spreads fluctuate, but in sports betting the odds when the bet is placed are "fixed." The listed point spread at the time of the wager, which is printed on the ticket, may be different than the opening or closing point spread of the game and the odds appearing on the wagering sheets and display screens.

**THE MONEY LINE** – Players also have the option of wagering on a team to win the game without the use of the point spread - the margin of victory does not matter. The money line is the number at the far right used to display these odds. The team with the minus sign (-) next to the money odds is the favorite. All money lines are based on \$100. In the example, players can bet Philadelphia to win the game at -160 instead of laying 3 points at -110. A \$16 wager on Philadelphia would win \$10 for a payback of \$26 and a \$160 wager would win \$100 for a payback of \$260. A \$100 bet on Washington would win \$140 for a payback of \$240 if Washington wins the game.

**FIRST HALF/HALFTIME WAGERING** – There is the ability to wager on a point spread or total for only the first or second half of a game. A first half wager is determined by the score once a game reaches halftime. A halftime wager, for betting purposes, resets the score of a game at 0-0 at halftime of a game. For example, if the Green Bay Packers lead the San Francisco 49ers at halftime by a score of 14-10 and the player wagers on the Packers -3 ½ points in the second half, the Packers must win the game by eight points or more to cover the spread. Halftime wagers also include any overtime periods that are played.

**PARLAYS** – Combining several teams into a single bet is known as a parlay. Totals may also be used in parlays. To win a parlay, ALL teams in the parlay must win. In “off-the-board” parlays, the player may parlay from two to ten teams.

In the event of a tie or “push” with the point spread or total, the parlay is reduced to the next lowest number of teams. For example a 4-team parlay with one tie would become a 3-team parlay, etc. A 2-team parlay with one tie becomes a straight bet.

**PARLAY CARDS** – Parlay cards, most popular during football season, offer the potential for a large return on a small bet.

Players darken the circles on the stub that apply to the teams in their parlay, the number of teams desired and the bet amount.

There are several types of parlay cards to choose from during football season and each has a different payoff scale. The most popular variety of parlay card is the "1/2 point" card, in which 1/2-point point spreads are used, eliminating the possibility of a tie.

**TEASERS** – We offer 6-, 6 1/2-, 7-, 10- and 14-point teasers in football. A teaser allows the player to add extra points from the point spread on an underdog or subtract points on a favorite on multiple games. Football and basketball can be mixed on the same teaser. Like a parlay, a teaser is a loss if any selected side loses. Teasers also pay less than a parlay, since the spreads are adjusted to the player's advantage. In the event of a tie in any game, the teaser is reduced to the next lowest number; for example a 4-team teaser with one tie would become a 3-team teaser, etc. In the event of a wagering tie, a 2-team teaser is deemed "No Action" and all money wagered is refunded.

