

November 20th PLAYOFF OUTLOOK

Four teams have clinched bids to the playoffs entering the final weekend of games. Below is a list of those who have clinched bids as well as my projected auto bids from the remaining six conferences and my projected 10 at-large bids.

• CLINCHED AUTO BIDS •

MISSOURI VALLEY- Northern Iowa (7-3) • NORTHEAST CONFERENCE- Robert Morris (8-2)
PATRIOT LEAGUE- Lehigh (8-2) • SOUTHERN CONFERENCE- Appalachian State (9-1)

Here is a look at the scenarios in each of the remaining leagues and below each scenario is my pick to win the auto bid.

BIG SKY- Montana State and Eastern Washington are the only two teams who can win the auto bid. Both are 6-1 in the league and 8-2 overall. If MSU beats Montana they get the bid because of their win over EWU earlier in the year. If they lose and EWU wins then EWU will get the bid. I believe EWU wins and MSU loses thus giving the bid to the Eagles.

MY PICK- Eastern Washington

BIG SOUTH - BIG SOUTH- Three teams have a shot at the auto bid. Stony Brook has clinched a share of the league title and will win outright with a win over Liberty. If they lose to Liberty and Coastal Carolina wins over Charleston Southern they would tie but would earn the bid finishing with less points than both Liberty and Coastal Carolina. If Coastal Carolina wins and Stony Brook loses they would earn the bid if they had less points allowed in league games than the others. If Liberty defeats Stony Brook and Coastal Carolina loses they would get the auto bid with a head to head win over Stony Brook but would tie as co-champs with them. If Coastal Carolina wins and Liberty wins Liberty would only earn the bid if they finish with fewer points allowed in league games than Coastal Carolina. Because of the tie breaker Stony Brook gets the bid.

MY PICK- Stony Brook

CAA- Delaware seals the deal for the auto bid and No. 1 overall seed with a win this weekend but William & Mary is also in line if UD loses to Villanova. **MY PICK-** Delaware

MEAC- Bethune-Cookman controls their own destiny as the only unbeaten team in FCS (10-0). If they beat FAMU they get the bid while South Carolina State can get the bid if BCC loses.

MY PICK- Bethune-Cookman

OHIO VALLEY- If Jacksonville State wins they get the bid but it would go to Southeast Missouri State if JSU loses because they already have a loss to Eastern Kentucky while SMO's only loss is to JSU. **MY PICK-** Jacksonville State

SOUTHLAND- This bid is the most complicated of them all. Three teams are in the hunt. If Stephen F. Austin beats Northwestern State they will get the bid but if they lose it gets tricky. If McNeese State beats Central Arkansas they would be co-champs. If McNeese State wins and SFA loses then the Cowboys are the auto bid and win the league outright. If both SFA and

• PROJECTED AUTO BIDS •

BIG SKY- Eastern Washington • BIG SOUTH- Liberty • COLONIAL- Delaware
MEAC- Bethune-Cookman • MISSOURI VALLEY- Northern Iowa • NORTHEAST CONFERENCE- Robert Morris
OHIO VALLEY- Jacksonville State • PATRIOT LEAGUE- Lehigh
SOUTHERN CONFERENCE- Appalachian State • SOUTHLAND- Stephen F. Austin

The field will be announced on Sunday, Nov. 21, beginning at 10 a.m.

• AT-LARGE BIDS

Here is my look at those I believe to earn at-large bids

BIG SKY

Montana State- Regardless of whether they win against Montana they are in as an at-large bid.

Montana- They must defeat Montana State at home to guarantee themselves a spot in the field. I believe either way they will get in regardless of an 8-3 or 7-4 mark.

BIG SOUTH

Liberty- If LU does not get the bid over Stony Brook they will be a bubble team who I believe gets left out of the field.

CAA

Villanova- They must beat Delaware to go 7-4 and if so I believe they get in. However, I believe they will lose and be left out of the field.

New Hampshire- Of the bubble teams in the league they have the best chance facing Towson. They should win and be one of the 10 bids.

Richmond- They must defeat William & Mary to improve to 7-4 and put them on the bubble. I think they will get in if they defeat the Tribe but I don't expect them to pull off the upset.

UMASS- If they defeat Rhode Island I believe they will get in but this won't be easy at URI has been known to pull upsets. However, I believe UMASS pulls out the win.

William & Mary- The Tribe are in the field regardless of their outcome against Richmond.

SOCN

Wofford- Regardless of their outcome against Chattanooga I believe they get in at 8-3 or 9-2.

Chattanooga- They are 6-4 and are on the bubble with their only chance hinging on whether they can beat Wofford. If they defeat Wofford they will be a definite bubble team worthy of a look. If they lose their shot is gone.

Georgia Southern- If GSU defeats Furman they would improve to 7-4 and boast a win over the league's auto bid App State. I believe they should get in but have a 50/50 shot.

MEAC

South Carolina State- If the defending MEAC champs beat NC A&T, and I believe they will, they will have a 9-2 record and should get in.

MISSOURI VALLEY

North Dakota State- They need to win this weekend to guarantee a bid but I believe they will earn a bid either way.

Western Illinois- The Leathernecks are 6-4 and could put themselves in the field with a big win over UNI. I just don't see this upset happening.

OHIO VALLEY

Southeast Missouri State- They are done with a 9-2 record and I believe will indeed get in.

PIONEER LEAGUE

Jacksonville- They finished 10-1 and now must sit and wait to find out their destiny. They probably don't deserve a bid in the field despite their record with no wins over a ranked team and

getting pummeled by App State on the road.

• MY AUTO BID PROJECTIONS

With that look at each team having a shot here are who I believe will get the 10 remaining bids.

Montana State • Montana • New Hampshire • Massachusetts • William & Mary • Wofford • Georgia Southern • South Carolina State • North Dakota State • Southeast Missouri State •

Left on the outside looking in: Jacksonville, Richmond, Western Illinois, and Chattanooga.

Teams who have a shot to earn at-large bids and will only get in if they win include Stony Brook, Coastal Carolina, McNeese State, and Northwestern State.

TOP 25 VOTE

Here is a look at how I voted in the TSN poll

**Appalachian State 9-1
Delaware 9-1
Eastern Washington 8-2
Jacksonville State 9-1
Stephen F. Austin 8-2
William & Mary 7-3
Bethune-Cookman 10-0
Montana State 8-2
Southeast Missouri State 9-2
Wofford 8-2
Montana 7-3
South Carolina State 8-2
New Hampshire 6-4**

**Northern Iowa 7-3
Villanova 6-4
Penn 8-1
Richmond 6-4
Massachusetts 6-4
North Dakota State 7-3
Georgia Southern 6-4
Chattanooga 6-4
James Madison 5-5
Cal Poly 7-4
McNeese State 6-4
Liberty 7-3**

WEEKLY PICKS

SE Louisiana at Nicholls St

	Rush	Pass	Pts	TO
SELU	96	245	26	3
NSU	144	190	31	4

A contest between two of the bottom feeders in the SLC this year. I am going with the home team in this one. **Josh's Pick: NSU 28 SELU 27**

VMI at Gardner-Webb

	Rush	Pass	Pts	TO
VMI	106	130	23	3
GW	109	245	21	3

When two teams go head to head and they are both at the bottom of the standings I tend to go with the home team. **Josh's Pick: GW 24 VMI 20**

Yale at Harvard

	Rush	Pass	Pts	TO
Yale	46	205	14	3
Harvard	204	220	28	3

YA matchup of two of the top three in the Ivy League should be a good one. This is the longest rivalry in college football and a game to watch if you are able to get it. With the league title already out of reach for both this game is all about pride. Harvard wins a close one.

Josh's Pick: Harvard 27 Yale 21

Lehigh at Lafayette

	Rush	Pass	Pts	TO
Lehigh	141	215	29	2
Lafayette	109	275	17	2

Lafayette is just playing to ruin the season of the auto bid now but they don't have the talent to pull the upset here and Lehigh knows they must win this game to help them with playoff seeding. **Josh's Pick: Lehigh 35 Lafayette 21**

Duquesne at Bryant

	Rush	Pass	Pts	TO
Duquesne	146	165	20	3
Bryant	209	145	31	2

This one should be close but Bryant wins at home. **Josh's Pick: Bryant 28 Duquesne 24**

St. Francis PA at Central Conn St

	Rush	Pass	Pts	TO
SFPA	171	95	23	2
CCSU	274	235	45	1

This won't be close as CCSU wins by three scores. **Josh's Pick: CCSU 42 SFPA 21**

Towson at New Hampshire

	Rush	Pass	Pts	TO
TU	116	145	7	4
UNH	184	220	39	2

UNH must win this game to get in the playoffs and I think they make a statement here against a lesser Towson team. Unh wins big. **Josh's Pick: UNH 42 Towson 13**

James Madison at Maine

	Rush	Pass	Pts	TO
JMU	176	140	24	2
Maine	109	215	17	2

The playoffs aren't in the picture for either team but finishing the season on a positive note is still important. It is hard to believe JMU has wins over former No. 1 William & Mary and a nationally ranked FBS Virginia Tech program and will still miss the playoffs. JMU has too much talent for Maine winning in a defensive battle. **Josh's Pick: JMU 21 Maine 14**

Villanova at Delaware

	Rush	Pass	Pts	TO
VU	171	150	18	2
UD	174	255	29	2

Villanova All-American Matt Szczur will return this week and should boost Villanova heavily but he is likely to be somewhat rusty and won't be as clutch as he was last season. Expect a good game but UD pulls it out. **Josh's Pick: UD 27 Villanova 24**

Bucknell at Holy Cross

	Rush	Pass	Pts	TO
BU	86	150	13	2
HC	124	295	38	2

Holy Cross must win this one to have a winning season and I think they get it.

Josh's Pick: HC 35 Bucknell 17

Columbia at Brown

	Rush	Pass	Pts	TO
Columbia	136	180	19	2
Brown	129	270	24	2

Brown wants to guarantee themselves a winning year and need a win in this one to have that. Look for a close game but I am going with the home team.

Josh's Pick: Brown 27 Columbia 22

Penn at Cornell

	Rush	Pass	Pts	TO
Penn	316	120	33	1
Cornell	9	200	6	3

Penn has already wrapped up the league title but their goal was to go undefeated in league play making this game important. This should be a blowout as Cornell doesn't have the offense to put much up against Penn's defense. **Josh's Pick: Penn 35 Cornell 7**

Massachusetts at Rhode Island

	Rush	Pass	Pts	TO
UMASS	131	220	26	3
URI	169	180	25	3

This is a big game for UMASS as they must win to get in the playoffs. URI is not a team to take lightly though and could give a tough matchup. UMASS in a very tight one.

Josh's Pick: UMASS 31 URI 28

Davidson at Presbyterian

	Rush	Pass	Pts	TO
DU	101	145	18	2
PC	199	245	33	2

The stronger schedule for PC pays off as they roll in this one.

Josh's Pick: PC 35 Davidson 17

Colgate at Fordham

	Rush	Pass	Pts	TO
CU	246	150	25	2
Fordham	164	190	20	2

Colgate is just too much on the ground as they win a fairly high scoring game.

Josh's Pick: Colgate 28 Fordham 24

Marist at Georgetown

	Rush	Pass	Pts	TO
Marist	56	245	18	3
GU	169	240	27	3

I'm going with the home team as usual when two struggling teams face off. Georgetown has improved this year and I think they are better than Marist by more than the computers say. **Josh's Pick: GU 31 Marist 17**

Monmouth at Albany

	Rush	Pass	Pts	TO
MU	141	235	20	2
UA	189	185	26	2

Albany wins with a much more balanced attack than Monmouth

Josh's Pick:

Delaware St at Howard

	Rush	Pass	Pts	TO
DSU	66	245	33	3
HU	159	195	27	4

Howard is still looking for their first MEAC win but I don't think they earn it here.

Josh's Pick: DSU 35 HU 24

Charleston Southern at Coastal Carolina

	Rush	Pass	Pts	TO
CSU	121	185	23	3
CCU	219	265	46	2

Thanks for their upset of Liberty last week it made Coastal's game this week of the utmost importance. Win and they have a shot but lose and their season is definitely done. Look for CCU to win big. **Josh's Pick: CCU 42 CSU 21**

Campbell at Morehead St

	Rush	Pass	Pts	TO
CU	161	145	31	1
MSU	114	260	20	3

Neither team will have a winning record but a strong finish is important. MSU wins at home behind a strong passing game. **Josh's Pick: MSU 24 Campbell 21**

Austin Peay at E Kentucky

	Rush	Pass	Pts	TO
AP	136	185	18	3
EKU	189	290	49	2

EKU pulled off the big upset over JSU but is still out of the playoff hunt. They have too much talent to even suffer from a hangover here though as they roll to a double digit win.

Josh's Pick: EKU 42 AP 21

Wagner at Sacred Heart

	Rush	Pass	Pts	TO
WU	196	175	27	2
SH	109	270	25	2

Wagner desperately wants a winning season making this a must win. I think they earn it with a balanced attack. **Josh's Pick: Wagner 28 SH 24**

Dartmouth at Princeton

	Rush	Pass	Pts	TO
Dartmouth	216	200	31	3
Princeton	159	240	22	2

Princeton WR Trey Peacock is one of the best players you might not have seen so far.

Watch when he matches up against All-Ivy CB Shawn Abuhoff. Dartmouth wins behind a strong ground game. **Josh's Pick: Dartmouth 35 Princeton 27**

Chattanooga at Wofford

	Rush	Pass	Pts	TO
UTC	121	240	32	3
WC	284	95	32	3

Wofford is favored by a half point but this game is more than just a quick pick like many of these are. This is a tough projection. Wofford is coming off a beating by ASU and looking forward rebounding while UTC must win this game to have any shot at the playoffs. This game will come down to whoever wins the turnover battle. I believe Mike Ayers finds a way to pull it out but this one will be close. **Josh's Pick: Wofford 35 UTC 33**

S Carolina St at N Carolina A&T

	Rush	Pass	Pts	TO
SCSU	216	170	37	3
NCAT	49	175	14	3

For SCSU to feel comfortable about a playoff bid it must win this game and even then they are considered a bubble team. They come out focused and play like a team on a mission and win big. **Josh's Pick: SCSU 38 NCAT 10**

Old Dominion at NC Central

	Rush	Pass	Pts	TO
ODU	151	205	38	3
NCCU	99	225	17	3

ODU has been impressive at times this season and I don't see this one anywhere close as ODU rolls. **Josh's Pick: ODU 41 NCCU 20**

North Dakota at South Dakota St

	Rush	Pass	Pts	TO
UND	106	140	15	3
SDSU	184	250	33	2

The records are similar but this won't be close. SDSU rolls behind RB Kyle Minett.

Josh's Pick: SDSU 35 UND 17

Prairie View A&M at Alabama A&M

	Rush	Pass	Pts	TO
PVAMU	76	205	24	2
A&M	209	95	13	3

PVAMU will have a winning season for sure but doesn't want to finish on a sour note with a loss to a losing team. Look for them to win big behind their passing game.

Josh's Pick: PVAMU 27 A&M 14

Jackson St at Alcorn St

	Rush	Pass	Pts	TO
JSU	96	305	39	2
ASU	174	260	36	3

JSU believes they could earn a playoff berth with a win. I don't see it happening but their belief pushes them to victory. **Josh's Pick: JSU 42 ASU 37**

North Dakota St at Missouri St

	Rush	Pass	Pts	TO
NDSU	151	195	30	2
MSU	194	275	25	2

This is a big game for NDSU as they must win to guarantee themselves a playoff berth. Look for RB D.J. McNorton to have a big day as they win a close one.

Josh's Pick: NDSU 35 MSU 27

Norfolk St at Savannah St

	Rush	Pass	Pts	TO
NSU	236	210	34	1
SSU	99	135	11	2

Savannah State has been awful all year long and it won't change this week. NSU RB DeAngelo Branche runs wild. **Josh's Pick: NSU 35 SSU 10**

GA Southern at Furman

	Rush	Pass	Pts	TO
GSU	241	100	22	2
Furman	124	160	25	2

Georgia Southern must win to get in the playoffs and even with a win it is 50/50. They boast a win over App State and should earn a berth if they improve to 7-4 with a win over Furman. **Josh's Pick: GSU 24 Furman 17**

The Citadel at Samford

	Rush	Pass	Pts	TO
Citadel	181	25	3	4
Samford	164	130	17	1

Citadel is still looking for their first league win but they won't get it here as they finish the season without a SoCon win despite some projecting an improved squad.

Josh's Pick: Samford 21 Citadel 10

Tennessee St at Murray St

	Rush	Pass	Pts	TO
TSU	206	130	20	3
MSU	184	325	41	2

Murray State has been a solid team this year and has a promising future. They need this one to have a winning season which could really boost their moral going into the off-season. Look for MSU to win big. **Josh's Pick: MSU 42 TSU 23**

Northern Iowa at Western Illinois

	Rush	Pass	Pts	TO
UNI	251	120	28	1
WIU	94	305	22	2

This game means a lot for seeding but won't affect the auto bid as UNI wrapped it up last

week. This is a must win for UNI in terms of seeding while WIU must win to have a shot at getting in the playoffs. UNI finds a way to pull out a close one.

Josh's Pick: UNI 31 WIU 24

Indiana St at Southern Illinois

	Rush	Pass	Pts	TO
ISU	106	205	25	2
SIU	244	165	29	3

It is no surprise that a playoff bid is on the line in this game but there is surprise in which team is aiming for one. SIU has no shot but ISU could earn an at-large bid and their first winning season since 1996. Look for a close one but SIU plays spoiler.

Josh's Pick: SIU 28 ISU 24

Montana St at Montana

	Rush	Pass	Pts	TO
MSU	166	210	28	3
UM	134	270	29	3

This game is huge as Montana must win to guarantee themselves a spot in the playoffs while MSU must win to possibly earn the league's auto bid.

Josh's Pick: Montana 32 Montana St 28

Florida A&M at Bethune-Cookman

	Rush	Pass	Pts	TO
FAMU	156	145	13	3
BCC	174	200	27	2

Nobody saw Bethune-Cookman going 10-0 to date, let alone 11-0 in the regular season. They are on the brink of the unexpected with a win over FAMU this week but it shouldn't be easy. I think FAMU scares the Wildcats but they come up just short.

Josh's Pick: BCC 24 FAMU 21

Northwestern St at SF Austin

	Rush	Pass	Pts	TO
NSU	91	210	10	3
SFA	179	240	35	2

It is shocking to say that the winner of this game could earn the league's auto bid as Northwestern State has surprised people after their rocky start to put themselves in position for the SLC auto bid. I don't think it happens here as SFA rolls to earn the bid.

Josh's Pick: SFA 38 NSU 13

Texas St at Sam Houston St

	Rush	Pass	Pts	TO
TSU	86	210	13	2
SHSU	219	190	35	2

If there was ever a matchup of two inconsistent teams this is the one. Both have been considered top 25 teams at times this year but their below average play in the SLC has hurt. Look for a blowout by SHSU though as they have a little too much talent.

Josh's Pick: SHSU 31 TSU 14

W Carolina at Elon

	Rush	Pass	Pts	TO
WCU	96	170	14	3
Elon	184	320	37	2

Elon's season has been disappointing but they look to finish strong for QB Scott Riddle and win big. **Josh's Pick: Elon 35 WCU 17**

Richmond at William & Mary

	Rush	Pass	Pts	TO
UR	86	125	8	3
W&M	139	195	21	3

This is a big game for both teams as the Tribe are looking to possibly earn the auto bid while Richmond needs this win to stay in the playoff hunt. I don't think it happens as the Tribe are just too much here. William & Mary wins in a defensive struggle.

Josh's Pick: W&M 17 UR 14

Stony Brook at Liberty

	Rush	Pass	Pts	TO
SBU	181	195	31	1
LU	154	270	28	3

Part of my gut says SBU wins but I believe Liberty QB Mike Brown has a big day to lead them to a close win and the league's auto bid. **Josh's Pick: Liberty 28 Stony Brook 27**

McNeese St at Central Arkansas

	Rush	Pass	Pts	TO
MSU	196	140	21	3
UCA	99	235	20	3

McNeese State is a team nobody mentions as a possible playoff contender but if they win this game they could potentially earn the auto bid and would be 7-4 and have a resume as good as any of the 7-4 teams. They played LSU well and would be co-champs with a win. Look for McNeese State to win a close one despite entering the game banged up.

Josh's Pick: MSU 27 UCA 21

Hampton at Morgan St

	Rush	Pass	Pts	TO
HU	151	195	25	3
MSU	124	120	18	3

Morgan State is coming off a thumping by SC State last week but they don't have the talent to pull an upset here either. Hampton's DT Kenrick Ellis has a monster game in the win.

Josh's Pick: HU 27 MSU 20

Idaho St at E Washington

	Rush	Pass	Pts	TO
ISU	11	235	12	4
EWU	179	265	39	2

EWU is in the playoffs no matter what but a win would likely earn them a seed and a share of the Big Sky title. I believe they will walk away with a share of the title regardless as I pick Montana to win their game but this one is still a must win. Look for the Eagles to win big.

Josh's Pick: EWU 42 ISU 17

Sacramento St at UC Davis

	Rush	Pass	Pts	TO
SSU	161	250	33	2
UCD	69	235	20	2

Sacramento State should have no problem but a match up to watch for is the UCD tackles against DE Zack Nash of SSU. Nash is one of the best in the nation and will get tested.

Sac State by two scores. **Josh's Pick: SSU 35 UCD 21**

Portland St at N Arizona

	Rush	Pass	Pts	TO
PSU	161	210	22	3
NAU	174	250	33	2

NAU had higher hopes for their season but they don't want to finish with a losing record after high expectations. They get their wish but now must look for Michael Herrick's replacement at quarterback this off-season. **Josh's Pick: NAU 37 PSU 24**

Jacksonville St at Tennessee Tech

	Rush	Pass	Pts	TO
JSU	206	200	36	2
TTU	169	205	25	2

The Gamecocks must win to guarantee themselves a seed but I don't see an upset here as they roll in a high scoring affair. **Josh's Pick: JSU 42 TTU 27**

Ark Pine Bluff at Texas Southern

	Rush	Pass	Pts	TO
UAPB	66	150	20	3
TSU	264	245	40	4

UPAB WR Raymond Webber and DT Ibrahim Abdulai are two stars that can play anywhere in the country. TSU knows it needs to win this game though and will find a way to win behind a strong secondary and LB DeJuan Fulghum. **Josh's Pick: TSU 42 UAPB 24**