

WEEK 12

NICHOLLS STATE AT SE LOUISIANA

	Rush	Pass	Pts	TO
NSU	196	120	22	3
SELU	124	300	39	3

In a Thursday night game with only positive momentum going into next year and state bragging rights at stake this isn't going to affect the national scene but is important locally. I think SELU gets the win at home.

Josh's Pick: SELU 35 NSU 28

#4 NORTHERN IOWA AT #14 ILLINOIS STATE

	Rush	Pass	Pts	TO
UNI	116	185	20	1
ISU	129	200	18	3

This isn't an easy win for UNI and surprisingly the computers and media are picking ISU. UNI's Tirrell Rennie returns to action from injury and while he will be tested by the ISU rush defense I believe he gets it done in a very close one.

Josh's Pick: UNI 21 ISU 20

#18 HARVARD AT YALE

	Rush	Pass	Pts	TO
Harvard	191	190	38	2
Yale	119	290	25	3

Harvard has already clinched the Ivy League title but wants to go undefeated facing a good test in Yale in the 128th addition of "The Game." Expect a close game but Harvard wins it and proves to be a worthy playoff bid, if the Ivy League allowed teams to participate in the playoffs that is.

Josh's Pick: Harvard 35 Yale 28

CENT CONN ST AT BRYANT

Rush	Pass	Pts	TO
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CCSU	176	155	24	2
Bryant	229	190	40	1

Bryant RB Jordan Brown has a big day as they pound CCSU at home.

Josh's Pick: Bryant 38 CCSU 21

#11 WILLIAM & MARY AT RICHMOND

	Rush	Pass	Pts	TO
W&M	206	160	21	2
UR	94	275	20	2

This game was supposed to mean something but neither team has played well throughout the year making this a game solely for state bragging rights. I am going with Richmond due to the fact they are playing at home.

Josh's Pick: UR 24 W&M 21

#11 MAINE AT #12 NEW HAMPSHIRE

	Rush	Pass	Pts	TO
Maine	141	245	29	3
UNH	189	300	35	3

If Maine wins this game they probably won't get a seed but would have the resume worthy of one. They will clinch at least a share of the CAA crown with a win. Maine has gotten it done in the fourth quarter this ssn and I think they will again this week.

Josh's Pick: Maine 38 UNH 31

WAGNER AT MONMOUTH

	Rush	Pass	Pts	TO
Wagner	131	130	22	2
Monmouth	129	245	26	3

Monmouth aims for a winning season and should get it as they face a struggling Wagner team at home.

Josh's Pick: Monmouth 28 Wagner 24

ROBERT MORRIS AT DUQUESNE

	Rush	Pass	Pts	TO
RM	91	115	12	3
DUQ	214	185	31	1

Robert Morris had a down year after people expected them to make the playoff for a 2nd straight season. I fully expect Duquesne to beat them behind the effort of linebacker Dorian Bell and clinch at least a share of the NEC title.

Josh's Pick: Duquesne 28 RM 17

LAFAYETTE AT #6 LEHIGH

	Rush	Pass	Pts	TO
Lafayette	51	230	18	3
Lehigh	179	360	37	2

Since their close loss to UNH in week of the ssn, Lehigh has proved themselves a very good team and has their sights set on a possible seed with a win and some help. Look for Lehigh to light up the scoreboard and win easily in the 147th meeting in college football's most played rivalry.

Josh's Pick: Lehigh 42 Lafayette 21

BROWN AT COLUMBIA

	Rush	Pass	Pts	TO
Brown	146	275	33	1
Columbia	59	210	17	3

Brown has not been consistent this year but they face a Columbia team who has been consistent only in that they have yet to win a game. This would be a huge upset if Brown loses but they wont.

Josh's Pick: Brown 35 Columbia 21

#8 TOWSON AT RHODE ISLAND

	Rush	Pass	Pts	TO
Towson	241	150	39	2
URI	179	220	33	3

URI is better than most 3-7 teams and Towson is a team who was use to winning three games in a season but is now a possible seed in the playoffs. I expect Towson to win behind freshman RB Terrance West, who is the leading candidate for the inaugural Jerry Rice Award for the FCS Freshman of the Year and was recently added to the Walter Payton Watch list.

Josh's Pick: Towson 31 URI 28

BUCKNELL AT COLGATE

	Rush	Pass	Pts	TO
Bucknell	136	110	27	1
Colgate	169	175	21	4

Bucknell's defensive line has been good this year and the Bison are a solid team who should win on the road to finish 7-4.

Josh's Pick: Bucknell 28 Colgate 21

HOLY CROSS AT FORDHAM

	Rush	Pass	Pts	TO
HC	191	220	26	1
Fordham	124	230	10	3

Fordham has struggled all year long with just one win despite adding scholarships and while Holy Cross hasn't been impressive every week they are much more talented.

Josh's Pick: HC 31 Fordham 14

BUTLER AT MOREHEAD ST

	Rush	Pass	Pts	TO
Butler	131	225	28	1
MSU	79	315	27	3

Butler aims for a winning season but will have a tough time on the road against MSU. Look for Butler to win by one score.

Josh's Pick: Butler 31 MSU 28

CORNELL AT PENN

	Rush	Pass	Pts	TO
Cornell	26	250	24	2
Penn	229	235	33	3

Penn was the preseason favorite to win the Ivy league crown but after going undefeated in league play in '09 and '10 already have 2 losses TY. They should have no problem closing the season 6-4 at home against Cornell.

Josh's Pick: Penn 35 Cornell 27

HOWARD AT DELAWARE ST

	Rush	Pass	Pts	TO
Howard	221	145	27	3
DSU	44	180	14	4

Howard is a young team who could be a surprise next year after coming off a solid season this year. I think they close out with a win for their first winning ssn since 2004.

Josh's Pick: Howard 31 DSU 21

HAMPTON AT MORGAN ST

	Rush	Pass	Pts	TO
HU	86	130	21	2
MSU	164	115	15	3

MSU needs this win to finish with a winning record while Hampton is just trying to close out the year on a good note as they have clinched a winning season. Hampton wins a close one on the road.

Josh's Pick: Hampton 28 MSU 21

UT MARTIN AT E KENTUCKY

	Rush	Pass	Pts	TO
UTM	171	285	30	2
EKU	194	180	39	1

EKU had their sights set on a playoff bid but is now a bubble team unless they get a lot of help, at best, but I think they get the win at home.

Josh's Pick: ECU 35 UTM 28

CHARLESTON SOUTHERN AT PRESBYTERIAN

	Rush	Pass	Pts	TO
CSU	91	215	19	3
PC	254	175	37	2

PC DB Justin Bethel is getting strong looks from the NFL and they face a winless CSU team who they should have no problem putting away and going .500 in conf play.

Josh's Pick: PC 31 CSU 17

SACRED HEART AT ALBANY

	Rush	Pass	Pts	TO
SH	56	240	18	3
UA	204	240	38	2

Albany can wrap up the NEC auto bid with a win and I believe they will get it behind a strong ground game. Albany wins by three scores.

Josh's Pick: UA 38 SH 21

#16 LIBERTY AT STONY BROOK

	Rush	Pass	Pts	TO
LU	131	265	29	3
SBU	284	200	41	1

The Big South Automatic Bid is on the line here as the loser is likely left out of the playoffs. Look for a close game behind a strong ground game from SBU and the dual threat ability from Liberty's Mike Brown. Liberty wins a high scoring, close game to become the first BSC Team besides Coastal Carolina to make the playoffs.

Josh's Pick: LU 45 SBU 38

CAMPBELL AT GEORGIA ST

	Rush	Pass	Pts	TO
CU	221	150	27	2
GSU	204	260	32	3

Campbell has been a surprise team winning six games and has their sights set on a solid 7-4 record but I think GSU pulls the upset despite the Camel's coming off allowing Valparaiso to end their 29 gm losing streak last week.

Josh's Pick: GSU 35 CU 28

JAMES MADISON AT MASSACHUSETTS

	Rush	Pass	Pts	TO
JMU	201	85	22	2
UMASS	89	210	15	3

JMU is a bubble team for the playoffs and has to win to have a chance. Expect the Dukes to pound out a win through the ground game as UMASS plays their final FCS game before moving up to the FBS and the MAC next year.

Josh's Pick: JMU 24 UMASS 20

VALPARAISO AT DAVIDSON

	Rush	Pass	Pts	TO
Valpo	81	205	19	3
DC	159	280	28	2

Davidson faces a Valparaiso team that ended a 29 game losing streak LW. Both teams looking for their second conference win. Davidson gets the win by one score.

Josh's Pick: DC 24 Valpo 17

MISSOURI ST AT YOUNGSTOWN ST

	Rush	Pass	Pts	TO
MSU	141	180	20	2
YSU	259	230	40	1

After their big upset of NDSU last week YSU has become a strong bubble team who should get in with a win and then will be watching the selections on Sunday. YSU wins a close one after a slight hangover from the NDSU win.

Josh's Pick:

GARDNER-WEBB AT VMI

	Rush	Pass	Pts	TO
GW	181	155	23	2
VMI	119	230	25	2

GW goes on the road in what should be a close game but WR James Perry should have a big day as they win on the road.

Josh's Pick: GW 28 VMI 24

PRINCETON AT DARTMOUTH

	Rush	Pass	Pts	TO
Princeton	236	85	12	3
Dartmouth	209	215	33	1

Dartmouth has no trouble at home as they beat a 1-8 Princeton team by three scores.

Josh's Pick: Dartmouth 31 Princeton 14

NC CENTRAL AT N CAROLINA A&T

	Rush	Pass	Pts	TO
NCCU	56	170	12	3
NCAT	204	235	30	3

A&T RB Mike Mayhew hopes to lead the Aggies to a win after four straight losses. I think it is close but they get the win at home.

Josh's Pick: A&T 28 NCCU 21

MURRAY ST AT SE MISSOURI ST

	Rush	Pass	Pts	TO
MSU	221	260	45	1
SEMO	274	140	30	2

After a great 2010 season, SEMO struggled this year and I don't think they close out the year on a good note as they lose to MSU in a high scoring game.

Josh's Pick: MSU 42 SEMO 31

#13 WOFFORD AT CHATTANOOGA

	Rush	Pass	Pts	TO
WC	276	45	17	3
UTC	139	165	30	2

Wofford must win this game to guarantee a spot in the playoffs and face a UTC team without QB B.J. Coleman due to injury. I disagree with the computers and see Wofford winning as they wrap up a at-large bid.

Josh's Pick: Wofford 35 UTC 21

COASTAL CAROLINA AT W CAROLINA

	Rush	Pass	Pts	TO
CCU	216	150	33	3
WCU	184	240	30	2

After beating Furman earlier in the year the Chanticleers have been up and down but they should have no problem beating a very bad WCU squad.

Josh's Pick: CCU 38 WCU 28

#5 NORTH DAKOTA ST AT W ILLINOIS

	Rush	Pass	Pts	TO
NDSU	211	110	36	0
WIU	124	190	6	3

After losing to YSU last week I expect NDSU to come in angry and take it out on WIU. Look for the Bison defense to have their way and win in a blowout.

Josh's Pick: NDSU 42 WIU 13

ALCORN ST AT JACKSON ST

	Rush	Pass	Pts	TO
ASU	91	145	12	3
JSU	184	360	41	4

JSU QB Casey Therriault has been impressive and is facing an ASU team that struggles against the pass. Look for JSU to score big and win easy.

Josh's Pick: JSU 38 ASU 14

S CAROLINA ST AT SAVANNAH ST

	Rush	Pass	Pts	TO
SCSU	261	140	42	2
SSU	104	85	3	2

SCSU should have no problem running wild over SSU as they win big and get a stout performance from their defense.

Josh's Pick: SCSU 38 SSU 10

#22 SOUTH DAKOTA AT NORTH DAKOTA

	Rush	Pass	Pts	TO
USD	111	200	19	0
UND	129	185	19	2

Both teams are playing for an outside shot at the playoffs, bragging rights, and for USD a share of the Great West Championship with a win. I expect a close USD win.

Josh's Pick: USD 24 UND 20

SOUTHERN ILLINOIS AT INDIANA ST

	Rush	Pass	Pts	TO
SIU	166	180	25	2
ISU	154	215	34	3

ISU is hoping to get in the playoffs and should with a win over SIU. RB Shakir Bell has become a serious Payton Award candidate and will have a big day as they get the win and await their fate on Sunday.

Josh's Pick: ISU 31 SIU 17

#7 MONTANA AT #1 MONTANA ST

	Rush	Pass	Pts	TO
UM	151	145	24	2
MSU	214	220	31	2

This game has No. 1 seed and Big Sky Championship implications as well. This game should be high scoring but I believe MSU will win.

Josh's Pick: MSU 35 UM 27

AUSTIN PEAY AT #23 TENNESSEE TECH

	Rush	Pass	Pts	TO
AP	131	100	14	3
TTU	224	220	38	2

TTU has their eyes on an at-large playoff berth and a shot at the OVC Crown. Their defense has been very good as of late and should hold AP to under 20 in an easy win.

Josh's Pick: TTU 31 AP 17

FLORIDA A&M AT BETHUNE COOKMAN

	Rush	Pass	Pts	TO
FAMU	131	195	26	3
BCC	274	215	35	2

Two 7-3 squads meet in what should be a great game with the winner hoping for an at-large berth to the FCS playoffs. A player to watch is BCC WR Eddie Poole who will get NFL looks next year. Expect a close game with BCC getting the win.

Josh's Pick: BCC 28 FAMU 24

JACKSONVILLE ST AT TENNESSEE ST

	Rush	Pass	Pts	TO
JSU	216	190	27	3
TSU	214	245	31	3

Many thought JSU would win the OVC this year but that isn't going to happen. They can finish 7-4 and put themselves on the playoff bubble with a win, which I think they will get.

Josh's Pick: JSU 35 TSU 31

ALABAMA A&M AT PRAIRIE VIEW A&M

	Rush	Pass	Pts	TO
A&M	131	165	20	2
PVAMU	189	230	26	3

After upsetting Alabama State, Alabama A&M hasn't quite done what they should have but can still get in the SWAC title game with a win. With everything being on the line in this game I believe PVAMU pulls the slight upset and earn the SWAC West Crown.

Josh's Pick: PVAMU 35 A&M 28

#9 APPALACHIAN ST AT ELON

	Rush	Pass	Pts	TO
ASU	176	220	35	2
Elon	64	320	27	4

ASU needs to win this game to guarantee a playoff bid after they stumbled against Furman on Nov. 5th. ASU WR Brian Quick and Elon WR Aaron Mellette are both NFL caliber receivers to watch for. ASU wins by two scores.

Josh's Pick: ASU 38 Elon 28

TEXAS SOUTHERN AT ARK PINE BLUFF

	Rush	Pass	Pts	TO
TSU	161	195	22	3
UAPB	99	165	21	2

UAPB needs to win to have a winning season this year while TSU is looking to finish on a strong note after a disappointing season. UAPB wins in a close one.

Josh's Pick: UAPB 24 TSU 21

#15 DELAWARE AT VILLANOVA

	Rush	Pass	Pts	TO
UD	141	185	24	3
Nova	159	175	18	3

Some are saying Delaware can't get in the playoffs but I believe they are a solid bubble team if they win this game. Villanova has won 5 straight in the Series but UD ends that streak here.

Josh's Pick: UD 28 Nova 24

JACKSONVILLE AT SAN DIEGO

	Rush	Pass	Pts	TO
JU	96	245	35	3
USD	209	230	31	3

The winner will clinch a share of the Pioneer League titles and if San Diego wins they will have a very slight argument for a playoff berth. This game will be high scoring but I think JU gets the win.

Josh's Pick: JU 42 USD 35

SF AUSTIN AT NORTHWESTERN ST

	Rush	Pass	Pts	TO
SFA	86	315	28	3
NSU	114	205	26	2

This game features two teams who will finish with a winning season with a win and SFA probably needs it more than NSU after high expectations coming into this season. Expect a close game with SFA coming out on top.

Josh's Pick: SFA 31 NSU 28

#2 SAM HOUSTON ST AT TEXAS ST

	Rush	Pass	Pts	TO
SHSU	241	190	36	0
TSU	119	130	13	3

If Montana St loses, SHSU will be the No. 1 seed and has the resume as they have demolished SLC competition and this week will do the same to Texas St in their farewell FCS game as they head for the FBS and the WAC next year. SHSU by three scores.

Josh's Pick: SHSU 42 TSU 21

WEBER ST AT #25 PORTLAND ST

Rush	Pass	Pts	TO
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WSU	201	200	28	2
PSU	254	240	36	2

Portland State has been a surprise team this year that will have a solid argument for a playoff bid if they win this game. This series has been high scoring and this one should be no difference as PSU wins a close game.

Josh's Pick: PSU 41 WSU 31

CAL POLY AT SOUTH ALABAMA

	Rush	Pass	Pts	TO
CP	281	90	27	3
USA	129	205	23	2

USA is looking to finish 7-3 while Cal Poly is just trying to salvage their season after some disappointing losses. Look for a close game and watch for CP CB Asa Jackson who has NFL scouts drooling.

Josh's Pick: CP 28 USA 24

SOUTHERN UTAH AT N ARIZONA

	Rush	Pass	Pts	TO
SUU	116	225	30	1
NAU	189	260	26	2

SUU appeared to be a top 20 contender early in the ssn but failed to finish strong and faces an NAU team that has been up and down. QB Brad Sorenson leads them to a close win on the road.

Josh's Pick: SUU 35 NAU 28

UC DAVIS AT SACRAMENTO ST

	Rush	Pass	Pts	TO
UCD	81	135	12	2
SSU	174	220	25	2

After a strong start Sac State has really struggled losing some close games but I think they will close out the season on a good note at home.

Josh's Pick: SSU 24 UCD 17

E WASHINGTON AT IDAHO ST

	Rush	Pass	Pts	TO
EWU	121	305	37	2
ISU	104	290	22	3

EWU struggled early but has finished strong and will close the season on a good note against a down ISU team whose only bright spot has been WR Rodrick Rumble. EWU wins easily but will not get a chance to defend their FCS title.

Josh's Pick: EWU 42 ISU 24

MCNEESE ST AT LAMAR

	Rush	Pass	Pts	TO
MSU	231	175	35	3
LU	99	210	21	2

Lamar WR Marcus Jackson has been impressive when healthy and is a player to watch. McNeese State has been a huge disappointment but should close the year on a good note with a win.

Josh's Pick: MSU 31 LU 27