

PHANTASY STUDS FOOTBALL RULES

ARTICLE I. INTRODUCTION	4
ARTICLE II. LEAGUE DEFINITION AND STRUCTURE	4
Section 1: Front Office Structure	4
Section 2: League Structure	5
Section 3: Ownership Structure	5
ARTICLE III. SALARY CAP	5
Section 1: Phantasy Dollars	5
Section 2: Team Salary Cap.....	6
Section 3: Salary Years/Salary Lengths.	6
Section 4: Dropped Players.....	7
Section 5: Free Agency Bidding.	8
ARTICLE IV. TRANSACTIONS.....	8
Section 1: Waivers.....	8
Section 2: First Come, First Serve.....	9
Section 3: Trades	9
Section 4: Injured Reserve.	10
ARTICLE V. DRAFT.....	10
Section 1: Draft Order	10
Section 2: Position Limits.....	11
Section 3: Time Limit.....	11
Section 4: Draft Order.	11
Section 5: Draft Date	11
ARTICLE VI. ROSTERS AND STARTING LINEUPS.....	11
Section 1: Rosters.....	11
Section 2: Starting Lineups.....	12
Section 3: Red-shirt Squad.....	12
ARTICLE VII. TIEBREAKERS.....	13
Section 1: Regular Season Games.....	13
Section 2: Divisional Standings	13
Section 3: Play-off Wildcard.....	13
Section 4: Play-off Game.....	13
ARTICLE VIII. OWNER CONDUCT.....	13
Section 1: Integrity Rule	14
Section 2:	14
Section 3:	14
ARTICLE IX. PLAYOFFS.....	14
Section 1: Phantasy Bowl Playoffs.	14
Section 2: Toilet Bowl Playoffs	15

ARTICLE X. SCORING RULES.....15
Section 1: Quarterback, Running backs, Wide Receivers and Tight Ends..... 15
Section 2: Place Kicker..... 15
Section 3: Team Defense 16
Section 4: Home Field Advantage..... 17
ARTICLE XI. LEAGUE COSTS AND PAYOFFS17
Section 1: League Cost..... 17
Section 2: League Payoffs. 17

Article I. Introduction

Phantasy Studs Keeper Cap League is for the diehard fantasy football owner. As a PSFL cap owner, you will draft, trade, set salaries and manage your own team year round just like the NFL. You will sign all your players to contracts and salaries. Your salaries represent the years your players are signed for and for how long. A salary cap of 39 years will be set. Your total yearly salary must NEVER exceed the leagues salary cap. The next season will begin after the Super Bowl. This is when free agency will begin. Each team will have a chance to bid on players that are listed as free agents, which includes Restricted Free Agents. You will be spending your Phantasy Dollars (PD's) to sign them to new salaries. The bidding will be conducted on the Phantasy Studs website. All bids must be in multiples of .5 (example .5,1,1.5), with the initial bid starting at 1 PD. Only free agent signing's and trades will be conducted during this time. After the free agency period has ended, the league will hold a Free Agent/Rookie Draft to complete the rosters.

Now please read very carefully, this contains the rules which will govern the Phantasy Studs Football League and should be the only source used to define and correct any problems that may occur during the season. Situations may arise which will require deletions or additional interpretations of these rules. The power to take such actions rests solely with the Commissioner. Owners will be notified of any changes by email, or by posting in the league article. The rules are as follows:

Article II. League Definition and Structure

Section 1: Front Office Structure.

The front office of the league will be comprised of the following offices and officers:

Commissioner - The commissioner's office will be composed of a commissioner and two co-commissioners.

1. Commissioner: James Rice
2. Co-Commissioner: Gary Justus
3. Co-Commissioner: Pat Davis

Competition Committee - The competition committee is made up of two owners who will serve a two year term. The commissioner and co-commissioners are automatic members of the competition committee.

1. empty
2. empty

This committee will help the commissioner and co-commissioners on any tough decisions that they may need help with (such as collusion or a situation that may not be

covered in the rules). The committee will do a yearly review each spring and bring up any proposals to the league for a vote. Any change to the league rules or scoring rules requires a 66% (or 8 owners) to pass. No such changes may take place during the course of a season.

Section 2: League Structure

The 12 teams in the league will be divided into three, 4-team divisions. Each team will play each divisional rival twice, other conference foes once and will play three inter conference games. Weekly games will be played head to head against opposing franchises. The length of the regular season will be 13 weeks. The play-offs will begin week 14 and conclude week 16.

Section 3: Ownership Structure

Teams may not be owned by no more than one person, however a team maybe owned by several people. Each owner will pay a franchise fee of \$50 to the PSFL Pay Pal Account three months before draft day (all franchise fees are non refundable after week 1). If a particular owner fails to pay their franchise fees, a new owner will be sought out to purchase their team. If a owner leaves the league, a new owner will be selected and take over the team as is at that time, including rosters, keepers, draft picks, etc. A owner CANNOT sell or otherwise change the ownership of his/her team. If an owner wishes to leave the PSFL, the team becomes the property of the league and the commissioner will find a new owner.

Article III. Salary Cap

Section 1: Phantasy Dollars

Phantasy Dollars (PD's) are the monetary way you will acquire your players outside the draft. It is the method you will use to sign your players to a salary and to set he length of their salary years. The more PD's your team has, the more liquid your team is considered to be. Consider your PD's as the team's cash. It is not real money, but it is your team's liquid asset. Any player taken in the draft can be signed to any yearly salary length without being charged any PD's. Each team must sign each player on their roster to a yearly salary length while not exceeding the league salary cap of 39 years per team. Each team will be given 20 PD's after you have signed your initial team to salaries and set the lengths of the salaries. You may use PD's to make transactions or to change your player's salary years throughout the season. Remember PD's are what you will use to sign players during free agency so don't get carried away picking up worthless players unless you feel this is your year to go for the Phantasy Bowl championship. PD's are also given out at the end of the season.

Each Division winner will receive 4 PD's. Each team will receive 10 PD's after the Phantasy Bowl has been completed and all rosters have been updated and locked. This means that 10 PD's are given to each team after the Phantasy Bowl has been played. Each team will receive PD's for losses that they had during the regular season. This is given out after the Phantasy Bowl as well.

The distribution is as follows:

1. 5 PD's for 0 losses
2. 10 PD's for 1-3 losses
3. 15 PD's for 4-6 losses
4. 20 PD's for 7-9 losses
5. 25 PD's for 10 or more losses

This is done to give the weaker teams a better chance of improving their team in the future and to keep the PSFL competitive year in and year out.

Each team will receive 20 PD's after the completion of the draft to use during the regular season. PD's can be included in trading during the specified trading periods and in the off season.

Section 2: Team Salary Cap

The salary cap for the PSFL will be a maximum of **39 years per team**. Teams total salary years assigned to their players can be equal to, but not greater than 39. Each team must sign their players on their rosters to salaries. Each salary year will COST 1 PD. Each team will be made up of 17 active roster players. The first 17 players on your roster will be drafted during the initial draft. Once the draft has been completed, you will have a time period of two weeks to assign all your players to salaries. If you do not submit a list to the league, your players will be considered all 1 year players and your first pick in the draft will be the Franchise player. Any player drafted in the draft can be assigned to any type of salary without being charged any PD's. However, the length of the years must not exceed the salary cap of your team. No player on your roster can be traded until your salaries have been submitted and approved by the commissioner.

Section 3: Salary Years/Salary Lengths.

Salary years are the amount of time that you own a player for and the amount that it cost against your teams salary cap. When a players salary years length has run out, he will be available to be bid on during the Free Agent period, as a Restricted Free Agent. The previous owner will be able to retain a player (restricted free agent), but they will need to match the bid that has been wagered. No team may bid more PD's than they have currently on their team. If a restricted free agent player is not bid on during the free

agency period, he will now be considered an unrestricted free agent. This player would then be available for the draft.

Each team must have **1 Franchise player** on its roster at all times. The limits and values to the Salary Years are as follows.

1. Franchise Salary Player, cost 6 years (franchise player contract is indefinite) against the cap (min 1 franchise player max 1 player)
2. 5 Year Salary Player, cost 5 years against the cap (min 0 **max 1 players**)
3. 4 Year Salary Player, cost 4 years against the cap (min 0 **max 3 players**)
4. 3 Year Salary Player, cost 3 years against the cap (min 0 players)
5. 2 Year Salary Player, cost 2 years against the cap (min 0 players)
6. 1 Year Salary Player, cost 1 year against the cap (min 5 players during the season)

As you can see you must always have a Franchise Player and a minimum of 5, 1 year salary players. The year that the initial salary is given is the year the salary starts to mature from. The signing year never changes unless the salary expires or is released to free agency. **The salary years can be increased but never decreased unless released to free agency where the player will be listed as an unrestricted free agent.** Salary Examples: how to read your players salary:

1. QB John Doe: The year player signed is 2011 Status – Year Contract Ends. Salary Years is Players current contract.

Player	YTD Pts	Bye	Year Signed	Status	Salary Years
John Doe	0	2	2010	2010	1

2. RB Tim Doe (4,3) Means signed in the year 2004 for 3 years

Player	YTD Pts	Bye	Year Signed	Status	Salary Years
Tim Doe (RB)	0	4	2010	2012	3

3. WR Rich Doe (4,5) Means signed in the year 2004 for 5 years

Player	YTD Pts	Bye	Year Signed	Status	Salary Years
Rich Doe (WR)	0	4	2010	2014	5

The first number is the year signed to a salary and never changes unless released to free agency. The second number is the amount of years a player is signed for and can only increase if a team meets the PD's, Cap and Roster qualifications.

Section 4: Dropped Players.

All teams are required to drop a minimum of 10 players after the NFL Super Bowl. Each team must drop 7 players at the conclusion of the Super Bowl and is mandated to drop the additional three players immediately after the NFL draft.

Section 5: Free Agency Bidding.

Free Agency bidding will begin on the first Saturday of June of each year. The bidding of free agents will be held on the PSFL website. Free agent bidding will last three weeks with stale bids of 5 days.

Bids must start with a minimum of 1 PD and bid on in minimum increments of 0.5. You may start a bid at what you feel a player should be bid at as long as it is equal to or greater than 1 PD as stated.

All bids on a restricted free agent shall be posted on the PSFL website under Auctions. Only free agent signing's and trades will be conducted during this time. Once a bid has been submitted it cannot be removed. A bid will only be removed by the commissioner if the owner has bid on a rookie.

A Player or a Defensive Team that has had their salary expire at the end of their second contractual year. The player or defensive team will now be available to be bid on during the Free Agency Period. Each team may use their PSFL PD's to bid on those players available.

After a team has won a bid on a player, the previous team owner may retain the player only if they are willing to match the bid. A team may also bid on there own restricted free agent, which is usually done to get the player listed on the free agent board in hopes of acquiring them back at a lower bid.

Article IV. Transactions

Section 1: Waivers

Dropping one player on your roster for another player not on a roster. Each team will have unlimited transactions per week.

Any transaction player that is added to a roster will be considered 1 year salary player unless informed otherwise, and will cost the team picking up the player 1 PD, unless informed otherwise (more than 1 year assigned for a contract). Owners must make sure any contract years/salaries assigned fall under the league salary cap maximum of 35. A player that has a multi year salary that is dropped by a team cannot be re-picked up the following week by the same team. Because of waivers, it would have been possible to drop a player whom had an expiring contract at years end and re-picked him up the following week allowing the owner a chance to start fresh with that player (1 PD year contract). A player must clear waivers before he can be picked up by another team. A player cannot be picked up the same week he was dropped. Waivers will be filled with the team with the worst record having preference. The period for waiver transactions will be from first NFL game-time thru Wednesday 08:00 p.m. (EST). Waivers will be filled

with the team with worst record having preference. The following procedure will be used to determine waiver wire transactions:

1. Overall winning percentage (loser gets player)
2. Total points scored (lower gets player)
3. Divisional winning percentage (lower gets player)
4. Head to head (loser gets player)

Section 2: First Come, First Serve.

The First Come, First Serve session is from Wednesday 8:15 pm (EST) through game-time of the scheduled NFL games. Any team at any time during this period can pick up players to accommodate their roster. This is basically a free for all period.

Section 3: Trades

All trades must have 7 No votes to NOT pass.

This includes where trades are split down the middle. If you trade a player (s), the salary signing year does not change and the salary years assigned will remain the same and could only be increased. PD's will be charged for any increase to a team getting increased salaries.

3 Trade Examples affecting PD's and the Salary Cap:

- Team A trades Player A (4, 1) to Team B for Player B (4, 1). No PD's are charged as the salaries are equal. Salary caps are not changed as salaries are not changed.
- Team A trades Player A (4, 1), Player B (4, 3) to Team B for Player C (4, 1) and Player D (4, 1). Team B is charged 2 PD's for the salary increase. The salary year total for Team A would go down for 2 years and the salary year total for Team B would go up 2 years. Team A trades Player A (4, 1), Player B (3, 4), and Player C (4, 2) to team B for Player D (4, 1) and Player E (4, 1) and Player F (4, 4).
- Team A receives players D, E, and F (total of 6 salary years) and Team B receives players A, B and C (total of 7 salary years). Team A, as they received 3 players with a total of 6 salary years, will not be charged any additional PD's and will be credited 1 salary year toward their team's salary year total and toward the league's salary cap maximum, which is 35 total salary years Team B will receive 3 players with a total of 7 salary years, and will be charged with 1 PD and 1 salary year toward their team's salary year's total.
- Note: The team receiving a player through a trade with another team will absorb the contract or salary years, no matter how many years are left on the player's

contract. Example: The player being traded for has a contract of 3, 4 (signed in 2003 for 4 years). Though he only has 2 years left on his contract (2005 and 2006), the team receiving the player through the trade must absorb the entire player's contract, no matter how many years are left on his contract, in this case 2 years. This should be similar to current NFL salary cap rules. The receiving team must be sure they have enough room under the league's salary cap of 35 to absorb the entire player's contract (years the player was originally assigned to by the team being traded from) and enough PD's to complete the transaction.

Pre-draft. Trading players for players or for draft choices will begin after the NFL Super Bowl and all preseason trading will end one day before the regular season draft.

Post-draft. Once the draft has been held, owners may make changes to their team either trading players with other owners, or waiving a player from their roster by replacing him with a player not on any other League Roster (PSFL free agents). All preseason transactions will be conducted on a first come/first serve basis. All trading during the regular season will end at the conclusion of week 10.

Section 4: Injured Reserve.

When removing an active player from IR, your team will be charged 2 PD's, and while said player is on IR each team owner will be charged 1 PD to add another player to your active roster making them a 1 year salary player. Any players on IR will not count against a team's salary cap. In order to place a player on the IR, he must be listed as doubtful or worse. You will only be allowed to have a maximum of two players on the IR. Any IR player can be reactivated at any time. This does include the playoffs. There are no PD charges to active an IR player. A player that is on your IR list and plays for one snap of the ball must be reactivated the following week. If you reactivate a player from IR, you will need to drop another player from your roster. Make sure that you meet all the requirements for your roster. If the IR player is not reactivated, he will become a free agent. All IR moves will be posted on the leagues homepage in the transaction reports.

Article V. Draft

Section 1: Draft Order

The draft will be conducted in a serpentine fashion and will consist of as many rounds as it takes to fill each teams roster. Draft picks in odd numbered rounds are selected in the order 1 through 12. Even numbered rounds are reversed and selected 12 down to 1. For example, the Owner who drafts the 1st pick overall (1st pick in round 1) would draft next at pick 24th overall (12th pick in round 2) and 25th overall (1st pick in round 3). The minimum active roster is chosen in the first 16 rounds and cannot exceed maximums.

Section 2: Position Limits

There are no position limits in the Phantasy Studs Football League.

Section 3: Time Limit.

The PSFL draft will be an online email draft. Each owner will have 24 hrs to make a selection.

Section 4: Draft Order.

The draft order will be determined by the order of finish of the previous season. The 6 teams which make the Phantasy Bowl playoffs will draft according to their order of finish in the playoffs, PSFL champion drafting last, runner-up next to last, etc. The 6 remaining teams which make the Toilet Bowl playoffs will draft according to their regular season record. The following will be used to determine the draft order for the draft each year:

Order of finish in the playoffs: if two or three teams are eliminated with identical records, then proceed to Head to head matchup: applicable if two teams have identical records, however if there is no regular season matchup then we go to Total points scored in regular season

Section 5: Draft Date

Draft day will fall on the 2nd Friday of August at 8:00 p.m. Eastern Standard Time. The draft will be an online email draft and will take place at the Phantasy Studs web site.

Article VI. Rosters and Starting Lineups

Section 1: Rosters.

Each player on a team's roster must be considered either a Quarterback (QB), Running back (RB), Wide Receiver (WR), Tight End (TE), Kicker (PK), Team Defense (D).

Owners can have a maximum of 17 players on their active roster and 2 players on its Injured Reserve (IR) and one player on its Taxi Squad (**Drafted Rookies only**). In the event a team exceeds the 17 player maximum, it must waive sufficient players chosen to be waived from a team's roster. If an owner does not waive sufficient players by the required deadline, the Commissioner will automatically waive players from the team's roster. The Commissioner will waive from a team's roster the last player picked up by the offending owner. Active rosters will consist of the following 17 total players at all times.

Section 2: Starting Lineups

The following starting lineups will be allowed:

Line-ups	QB	RB	WR	TE	PK	DEF
Standard	1	2	3	1	1	1
Single Back	1	1	4	1	1	1
Double Trio	1	2	2	2	1	1
Triple Double Trio	1	1	3	2	1	1
Wish Bone Option A	1	3	1	2	1	1
Wish Bone Option B	1	3	2	1	1	1

- **A lineup MUST be submitted each week, even if there are no changes from the previous week.** The final deadline for submitting lineups will be Sunday five minutes before kickoff. If you don't submit a lineup, you will be asked to leave the league if it happens again (franchise fees non-refundable). Everyone can get a lineup in each week!
- The PSFL will operate on a progressive lineup; in other words, if you have two players who are scheduled to play after the first set of games you can change your lineup five minutes before the scheduled kickoff of the second or third set of games. You cannot however, select a player who has already played to be in your lineup.
- The deadline for receiving starting lineups will be strictly enforced. If you have problems submitting a lineup you must contact the commissioner either through email or telephone. The contact **MUST** be made before the **DEADLINE**. It is not the commissioner's responsibility to set your lineup.

Section 3: Red-shirt Squad.

Each team shall have a "Red-shirt Squad" with a limit of one rookie player. Basically what this is if you draft a rookie who definitely would not start, such as a quarterback you can have the option of red-shirting him in his rookie season and not have him count against your roster. Here are the following rules:

1. He must be drafted before his initial rookie season begins. You can keep him red-shirted as long as you want into the following season (s).

2. If you decide to activate him to your roster you must drop someone to make room for him (17 player limit). Once you activate him you cannot red-shirt him again. It will cost you two phantasy dollars to activate your red-shirt player and to drop another player from your roster.
3. If such a rookie is dropped from your squad another team cannot pick him up and red-shirt him. He can only be red-shirted once.
4. We will add one extra rounds to the current draft to give you the chance to draft a rookie or even a free-agent player. If you don't draft a rookie but instead draft free-agents you can decide to either drop someone else from your roster to make room for them or you can drop them if you decide their not worth keeping.

Article VII. Tiebreakers

Section 1: Regular Season Games

Regular season games may end in a tie and they will be recorded as such in the standings. However, the decimal scoring will prevent most ties from happening.

Section 2: Divisional Standings

To decide ties in regular season division standings for the purpose of determining division rankings the NFL tie breaking formula will be used.

Section 3: Play-off Wildcard

For determining a tie break for playoff placement for the wild card teams, the NFL tie breaking formula will be used.

Section 4: Play-off Game

Ties in playoff games will be decided by the following formula:

Total score of each team's active AND bench players
Total yards gained by each team's active players
Total yards gained by each teams active AND benched players.
Points scored by Kickers
Previous head to head match ups

Article VIII. Owner Conduct

Section 1: Integrity Rule

Our league is about fun and fair play. The issue is bye weeks and inactive players. If a team does not submit, or submits a lineup containing player (s) on a bye week, the PSFL Commissioner will replace that player (s) with an active player in their place. The commissioner will review all lineups prior to game time to make the proper changes if necessary using his best judgment for player substitution. The commissioner will use the following procedure; the player on a bye week or inactive will be replaced with the highest scoring player at that position or positions. Teams must put their best foot forward and teams that put inactive or bye week players in their lineups will be warned by the commissioner. Have respect for your fellow owners and play to win each week. Again, bye week or inactive players will not be allowed in any starting roster.

Section 2:

Collusion Owners agree not to collude with other Owners to the potential detriment of another Owner, group of Owners or the league as a whole.

Section 3:

Team Abandonment Any team that does not update their roster for a period of two weeks during the regular season or has not contacted the league in this time period will be considered ABANDONED. The commissioner will make two attempts, via email and phone call to contact such owner and if there is no response, the team will be ruled as abandoned; the commissioner will run the team and will immediately sell the franchise to a prospective owner. If at any time the commissioner feels an owner is not acting in accordance with the terms of these sections, then the commissioner will confront the owner for an explanation. If the owner fails to provide a sufficient explanation, the commissioner can decide to remove the owner from the league.

Article IX. Playoffs

Section 1: Phantasy Bowl Playoffs.

The playoffs will take place during weeks 14, 15 and 16 of the NFL season.

The 3 division winners and next 3 highest ranked teams will qualify for the playoffs. Team rankings are determined in accordance with the standings tiebreakers. The top two ranked division winners will have a bye week in the first round of playoffs. The third-ranked division (three seed) winner will play the remaining wildcard (six seed) while the fourth seed will play the fifth seed. The winners of each game will advance to the semi-finals in week 15.

The first seed will play the lowest ranked seed, while the two seed will play the second lowest ranked seed in the week 15 play-off games. In the semi-finals (week 15), the winners will advance to the Phantasy Bowl in week 16.

In week 16 the Phantasy Bowl winner will be crowned League Champion for the season and the loser will be runner-up and will receive picks #12 (champion) and #11(runner-up). The two losers of week 15 will play for 3rd place \$\$ and pick #10 (winner) and pick #9(loser)

Section 2: Toilet Bowl Playoffs

The Toilet Bowl will also take place during weeks 14,15 and 16 of the NFL season. The 6 teams that did not make the playoffs will compete in the Toilet Bowl Tourney and the winners will advance until a Toilet Bowl champion is determined. The winner of the Toilet Bowl will receive monies.

Article X. Scoring Rules

Section 1: Quarterback, Running backs, Wide Receivers and Tight Ends

- Number of Passing TD's: Every 1 TD's =4.0
- Pt's Number of Passing TD's (RB,WR,PK): Every 1 TD's =6.0
- Pt's Passing Yardage: Every 10 Yd's =0.5 Pt's
- Pass Interception (thrown): Every 1 Qty =-2.0
- Pt's Number of Rushing TD's: Every 1 TD's =6.0
- Pt's Rushing Yardage: Every 1 Yd's =0.1
- Pt's Number of Receiving TD's: Every 1 TD's =6.0
- Pt's Receiving Yardage: Every 1 Yd's =0.1
- Pt's Number of Receptions: Every 1 Att =0.5
- Pt's 2 Pt Conversion (Pass): Every 1 Qty =2.0
- Pt's 2 Pt Conversion (Rush): Every 1 Qty =2.0
- Pt's 2 Pt Conversion (Receive): Every 1 Qty =2.0
- Pt's Fumble Lost to Opponent: Every 1 Qty =-2.0 Pt's

Section 2: Place Kicker

- 0-39 = 3.0
- 40-49 = 4.0
- 50-59 = 5.0
- 60+ = 6.0

- Number of Missed Field Goals: Every 1 Qty =-1.0
- Pt's Make an Extra Point: Every 1 Qty =1.0
- Pt's Miss an Extra Point: Every 1 Qty =-1.0 Pt's

Section 3: Team Defense

- Opponent Fumble Recovery: Every 1 Qty =1.0
- Pt's Number of Defensive Fumble Rec TD's: Every 1 TD's =6.0
- Pt's Interception (by Defense): Every 1 Qty =1.0 Pt's
- Number of Intercept Return TD's: Every 1 TD's =6.0
- Pt's Number of Blocked FG's: Every 1 Qty =2.0
- Pt's Number of Blocked FG TD's: Every 1 TD's =6.0
- Pt's Number of Blocked Punts: Every 1 Qty =1.0
- Pt's Number of Blocked Punt TD's: Every 1 TD's =6.0
- Pt's Number of Blocked XP's: Every 1 Qty =1.0
- Pt's Sack (by Defense): Every 1.00 Qty =1.0
- Pt's Safety: Every 1 Qty =2.0
- Pt's Prevent a 2 Point Conversion: Every 1 Qty =2.0

Points against Defense:

Points Against	Points
0 Points	10 pts
2 Points	8 pts
7 Points	6 pts
11 Points	4 pts
15 Points	2 pts
20 Points	0 pts
26 Points	-1 points
31 Points	-2 points
36 Points	-3 points
41 Points	-4 points
46+ Points	-5 points

Section 4: Home Field Advantage.

Every home team shall be awarded three points for home field advantage during the course of the regular season. There will be no HFA applied during the playoffs.

Article XI. League Costs and Payoffs

Section 1: League Cost.

1. Owner franchise fees: \$50.00
2. League fees: \$100.00

Section 2: League Payoffs.

1. Phantasy Bowl Champion: \$235.00
2. Runner Up: \$115.00
3. Third Place: \$50.00
4. Toilet Bowl Winner: \$50.00
5. NFL Pickem Winner \$50.00

Filename: PSFL-RULES.doc
Directory: C:\Users\James R. Rice\Desktop
Template: C:\Users\James R.
Rice\AppData\Roaming\Microsoft\Templates\Normal.dot
Title: Article I
Subject:
Author: James R. Rice
Keywords:
Comments:
Creation Date: 8/24/2011 9:17 AM
Change Number: 85
Last Saved On: 8/25/2011 6:41 PM
Last Saved By: James R. Rice
Total Editing Time: 485 Minutes
Last Printed On: 8/25/2011 10:24 PM
As of Last Complete Printing
Number of Pages: 17
Number of Words: 4,850 (approx.)
Number of Characters: 27,646 (approx.)