DFSK

The Bankroll Playbook

The exact framework Chef uses to keep DFS players in the game — and growing — for the long haul.

13 chapters • 5 worksheets • fully math-audited

DFS Kitchen LLC • dfskitchen.com

Contents

Why Bankroll Management Matters More Than Picks

Most DFS players spend 95% of their time on the wrong thing.

They obsess over projections. They argue about which receiver is going to pop. They burn three hours on a Saturday building 150 NFL lineups, then enter them into whatever contests look fun on Sunday morning. And by Week 6, they're reloading their account for the third time, wondering why the "smart picks" aren't translating into a growing bankroll.

Here's the truth that nobody on FantasyTwitter wants to admit: **your picks are not the bottleneck.**

The bottleneck is the size, type, and number of contests you're entering relative to your roll. It's whether you have any roll left when a hot streak finally comes. It's whether you fire off five $50 single-entry GPPs in a row because you "feel something" — when your plan said $50 total for the night — or whether you stick to the plan that was built when your brain was clear.

The best DFS players in the world are not necessarily the best at picking lineups. They're the best at **staying in the game long enough for variance to work in their favor.** Bankroll management is what makes that possible.

What this Playbook is — and what it isn't

This isn't a book about picks. The DFSK Optimizer handles picks.

This is a book about **the money around the picks** — the framework that decides:

- How much of your roll you risk on any given slate
- Which contest types you enter, in what proportions
- When you move up in stakes (and when you absolutely should not)

- What to do when you lose three days in a row and your hands are itching to chase
- How to tell, mathematically, whether you're actually winning or just lucky

If you internalize the next 12 chapters, you will outlast 90% of the DFS player pool. Not because you'll have better picks than them. Because you'll still have a roll when they don't.

The single most important number in DFS

If you remember one thing from this entire Playbook, remember this:

> ***Never risk more than what your roll can absorb 5 losing slates in a row.***

That's it. That's the math underneath everything else in this book.

A $500 roll that loses 5 slates of $50 each is a $250 roll — cut in half, but still alive, still in the game. The same roll that loses 5 slates of $100 each is a $0 roll. Game over. Re-deposit, or quit.

Variance in DFS is brutal. Even a sharp player wins maybe 55% of their cash games and cashes maybe 1 in 10 GPPs. That means nearly half of your cash slates lose. That means 9 out of every 10 GPP entries lose. The math says **losing streaks are not just possible, they're guaranteed.**

The only question is: when the streak hits, do you have anything left?

The 50/25/25 framework in Chapter 2 exists for one reason — to make sure the answer is always yes.

Who this Playbook is for

You're going to get the most out of this if you're:

- **New-ish to DFS** (under 2 years), and you've already deposited more money than you'd like to admit
- **Already winning sometimes**, but your roll keeps swinging back to zero
- **Considering going pro**, or treating DFS like a real side income instead of entertainment
- **Already a DFSK subscriber** and want the discipline framework to match the picks

If you've been grinding for 10+ years and have a six-figure roll, you probably already know most of this. (Though Chapter 7 on tilt might still surprise you.)

How to read this Playbook

Each chapter is roughly self-contained. You don't have to read them in order. But if you're new, **read Chapter 2 and Chapter 4 first** — those are the load-bearing pieces. Everything else builds on them.

At the end of every chapter you'll find a **"Chef's Take"** — the one or two sentences I'd want you to walk away with if you only had 30 seconds.

At the end of the book you'll find printable worksheets — the weekly audit sheet I use, a tilt-rule template, and a bankroll-tier checklist. Put them somewhere you'll see them.

Chef's Take

> DFS isn't a picking contest. It's a survival contest. The players who survive long enough to get hot are the ones who built a roll that could absorb the cold streaks. Everything in this book is about building that roll.

The 50/25/25 Framework

This is the spine of the entire Playbook. If you skip everything else and just do this, you'll already be ahead of 80% of the DFS player pool.

The rule

For every slate you play, take your slate budget and split it three ways:

> *50% → Cash games 25% → Single Entry GPPs 25% → Mass-Multi GPPs*

That's it. The whole framework.

Cash games are your stabilizer — they grind out small, steady wins. Single Entry GPPs give you tournament upside in a contest type where the field is forced to play one lineup (which evens the playing field against the 150-lineup whales). Mass-Multi GPPs are your lottery ticket — small money, swing for the fences.

Step 1: What's your slate budget?

Before you can split anything, you need a slate budget. That's the dollar amount you're willing to risk on a single slate.

A safe default for almost every player is **10% of your roll per slate** when you're starting out, and as low as **5% per slate** if you're playing every single day of the week.

Here's why those numbers, not bigger:

Your roll	10% per slate	If you lose 5 slates in a row	If you lose 10 slates in a row
$200	$20	$100 (50% left)	$0 (busted)
$1,000	$100	$500 (50% left)	$0 (busted)
$5,000	$500	$2,500 (50% left)	$0 (busted)

10 losing slates in a row at 10% per slate empties your roll. That sounds scary — but here's what's worse:

Your roll	25% per slate	Slates to bust
$1,000	$250	**4 slates**

Four losing slates in a row will happen. It will happen to you this season. The question is: when it does, are you still in the game, or are you reloading?

The DFSK Optimizer Calculator does this math for you. You type in your roll, it tells you the slate budget. You don't need to do this on paper.

Step 2: Split the slate budget 50/25/25

Once you know your slate budget, split it three ways:

Roll	Slate budget (10%)	Cash (50%)	Single Entry (25%)	Mass-Multi GPP (25%)
$200	$20	$10	$5	$5
$1,000	$100	$50	$25	$25
$5,000	$500	$250	$125	$125

Notice how the framework scales. The percentages don't change. Only the dollars do.

Why this split — and not something else?

Players push back on 50/25/25 all the time. Let me handle the common objections:

"Why not 100% cash games? They're the highest-EV contests."

True — cash games have the lowest variance and the highest hit rate. But they cap your upside. If you grind 100% cash and you're winning at a 55% rate after rake, your bankroll will grow at maybe 5-10% per month. That's great if you have $50,000 to deploy. It's painfully slow if you have $200.

Cash games are your stabilizer, not your engine.

"Why not 100% GPPs? That's where the life-changing money is."

GPPs have a cash rate around 10-20%. That means 8-9 out of every 10 GPP slates lose. Your bankroll will not survive a 100% GPP allocation. You will reload. Repeatedly. Until you quit.

Tournaments are your engine, not your stabilizer.

"Why specifically 25% Single Entry and 25% Mass-Multi? Why not all GPPs together?"

Because they're fundamentally different products. Single Entry GPPs cap the field at one lineup per player, which means you're competing against people who can't spam 150 lineups to brute-force the optimal stack. Mass-Multi GPPs are won by people who CAN spam 150 lineups. The skill required to beat each is different. So is the variance.

Splitting 25/25 forces you to play both — and pulls you out of the "I only play one type" trap that leaves players exposed to a single bad-variance week wiping out the entire roll.

When to deviate

The 50/25/25 split is the default. There are three legitimate reasons to deviate:

1. **You're brand new.** Skew heavier to cash (70/15/15) for your first 30 days. Build the muscle of being in winning contests before you chase the dopamine of GPPs.

2. **It's a small slate / showdown / single-game.** Cash game volume is limited. Skew GPP-heavier (25/25/50) because that's what's actually available to enter.

3. **You're playing a sport with no real GPP infrastructure** (rare on DK, but it happens with niche slates). Skew cash-heavier.

That's it. Three exceptions. If you're deviating for any other reason — especially "I have a feeling about tonight" — you're tilted. Re-read Chapter 7 before placing the entry.

What 50/25/25 does NOT mean

A few things this framework is NOT:

- **Not "lifetime."** This is per-slate, not for your whole DFS career.
- **Not the contest entries themselves.** It's the DOLLARS allocated. One $50 SE entry costs $50. Five $5 SE entries also cost $25 — both are valid "single entry budget" plays.
- **Not the number of lineups.** A 150-max GPP entry where you fire 50 lineups at $0.50 each = $25 total spend. That's $25 in your mass-multi bucket, not "50 lineups worth."
- **Not the same on every site.** This Playbook is written for DraftKings. FanDuel and Yahoo have slightly different contest mixes; the framework still applies but the contest names change.

Chef's Take

> 50/25/25 isn't a magic number. It's the simplest split that gives you stability, upside, and lottery exposure in proportions that no single bad day can kill. Your job is not to outsmart the framework — it's to follow it for long enough that your edge in the picks has time to show up.

Cash, Single Entry, GPP: What Each Bucket Is For

Chapter 2 told you to split your slate budget 50/25/25. This chapter explains what you actually do with each piece — what contests exist in each bucket, how the math works, and what mistakes new players make in each one.

Bucket 1 — Cash Games (50% of slate budget)

What "cash games" means on DraftKings:

Cash games are contests where roughly the top half of the field wins. There are three sub-types, and they're all mathematically equivalent:

- **Double-Ups (DU):** Top ~45% of entrants double their money
- **50/50s:** Top ~46% of entrants double their money
- **Head-to-Heads (H2H):** You vs one other player, winner takes both entries

All three pay close to 2x your entry (technically about **1.8x after DraftKings' 10% rake**). For example:

Entry	Payout if you cash
$1	$1.80
$5	$9.00
$10	$18.00
$25	$45.00

Entry	Payout if you cash
$50	$90.00
$100	$180.00

The math: You need to win **55.6% of your cash games to break even** (because 1.8x × 55.6% = 1.0x). Win above 55.6% and you're growing. Win below it and you're losing slowly. Sharp players sustain 55-60% over a season.

What to enter:

Spread your cash budget across DU/50-50s and H2Hs. The DFSK Calculator's risk-tolerance toggle handles the proportions for you:

- **Conservative:** 100% Double-Ups (lowest variance — field is bigger so one bad lineup doesn't ruin the night)
- **Balanced:** 70% Double-Ups / 30% H2Hs
- **Aggressive:** 30% Double-Ups / 70% H2Hs (highest variance — each H2H is a coin flip against one player)

A $50 cash budget might look like: - $25 in a $25 Double-Up + $25 across five $5 H2Hs - Or simpler: $50 into one $50 Double-Up

Common mistakes in cash games:

1. **Entering tournaments and calling them cash.** A $5 entry to a 10,000-person GPP where top 20% min-cashes is not a cash game. It's a GPP with a low cash line. Real cash games pay top ~50%, not top 20%.
2. **Going too small.** A $1,000 roll firing five $1 H2Hs is wasting the bucket. If your roll supports $25 entries, play $25 entries.
3. **Going too big.** A $200 roll firing a single $100 Double-Up is putting 100% of the slate's cash bucket on one contest. If that one cracks, the slate is over.

Bucket 2 — Single Entry GPPs (25% of slate budget)

What Single Entry GPPs are:

Tournaments where every player is limited to ONE lineup. This is huge — it neutralizes the advantage of players who can fire 150 lineups in mass-multi contests. In a Single Entry, the sharpest 1-lineup-builder wins, not the player with the deepest pockets.

The universal SE ladder on DraftKings:

On every meaningful slate, you can assume these single-entry tournaments exist:

Entry	Typical prize pool feel
$1	Small prizes, casual feel
$5	Solid sharks-vs-casuals mix
$10	More sharks
$25	Mostly serious players
$50	Heavy shark pool
$100	Shark tank

The DFSK Calculator assumes 1× each of these tiers is available and builds your SE plan around them.

What to enter:

Your SE budget should be spread across **2-3 tiers** that fit cleanly into your dollar allocation. A $25 SE budget = one $25 entry, OR one $10 + one $5 + ten $1s, OR one $10 + three $5 SEs. The calculator will recommend.

The "limited entry" cousins:

DraftKings also runs **3-Max** and **20-Max** contests (cap on lineups per player). These are NOT Single Entry, but they have similar dynamics — the field is constrained, so spam doesn't dominate. If your SE budget has leftover dollars that don't fit the universal ladder, 3-Max contests are a legitimate overflow.

Common mistakes in Single Entry:

1. **Entering only one tier.** A $50 SE budget all-in on a single $50 SE is putting 100% of your SE bucket on one tournament. Spread across 2-3 tiers.
2. **Treating SE like mass-multi.** Single Entry is a lineup-construction game — you get ONE shot, so don't build a "punt everything for upside" lineup unless the slate calls for it.

3. **Not entering because "the field is too sharp at $25+."** Yes the field is sharp. So is the prize structure. If your roll supports it, the EV doesn't disappear because the players are good.

Bucket 3 — Mass-Multi GPPs (25% of slate budget)

What mass-multi GPPs are:

Tournaments where you can enter multiple lineups — typically capped at 3, 20, or 150 per player. These are where the life-changing prizes live (top-3 finishes pay $10K+ in big slates) but where most entries finish out of the money.

The contest landscape on DraftKings:

Type	Typical max entries	Prize pool feel
Milly Maker	150 per player	Top prize $1,000,000+
Mid-stakes GPP	20 or 150	$5K-$100K prize pools
Small GPPs	3 or 20	$50-$5K prize pools
Satellites	Varies	Top finishers win seats to bigger GPPs

The math:

GPP cash rates are typically **10-20%**, meaning 8-9 out of every 10 entries miss the money entirely. The payout curve is top-heavy — first place often pays 10-100x more than min-cash. This is why you don't risk your whole roll here, and it's also why one big finish can erase weeks of losing.

What to enter:

Mass-multi GPPs reward volume and lineup diversity. A typical $25 mass-multi budget could look like:

- 5 entries × $5 in a 150-max Milly Qualifier (lottery upside)
- 1 entry × $10 in a 20-max mid-stakes GPP
- 1 entry × $5 in a 3-max boutique GPP
- 1 entry × $5 in a satellite for a bigger contest you couldn't otherwise afford

The aggressive-risk wrinkle:

If your risk tolerance is set to **Aggressive**, the DFSK Calculator allocates ~15% of your GPP budget to **satellite/booster contests**. These are GPPs whose prizes are entries into bigger GPPs rather than cash. Higher variance, but they let small rolls punch above their weight.

Common mistakes in mass-multi GPPs:

1. **Maxing out lineups in 150-max contests.** Firing 150 lineups at $1 each is $150 — that's likely your entire slate budget. You're now 100% GPP, 0% cash, 0% SE. You will go broke.
2. **All lineups identical.** If you're entering multiple lineups in a 150-max, they should be DIFFERENT lineups. Same lineup × 50 = one lineup with extra fees.
3. **Ignoring contest size.** A $5 entry into a 200-person GPP is very different from a $5 entry into a 200,000-person GPP. The big field has the bigger prize but also the bigger field to beat.

Putting it together — a $1,000 roll, $100 slate

To make Chapters 2 and 3 concrete, here's what a single slate looks like for a $1,000 roll at Balanced risk:

Bucket	$ Budget	What you actually enter
Cash (50%)	$50	One $25 Double-Up + three $5 H2Hs + one $10 DU
Single Entry (25%)	$25	One $10 SE + two $5 SEs + five $1 SEs (3 tiers)
Mass-Multi (25%)	$25	5× $1 Milly qualifiers + 1× $10 mid-stakes GPP + 2× $5 boutiques
TOTAL	**$100**	All buckets covered, no single contest exceeds 25% of slate

That's a complete, disciplined slate. No single contest is more than $25. The roll can absorb a full loss and still play 9 more nights before the framework even raises an eyebrow.

Chef's Take

> Cash games pay your rent. Single Entry GPPs build your roll. Mass-Multi GPPs change your life. Treat each bucket with the respect it deserves, and the framework does the rest.

Your First 30 Days: A Day-by-Day Roadmap

Most DFS players blow up in their first 30 days. Not because the picks were bad — because the discipline wasn't built yet. They deposited $300 on a Tuesday and were broke by Sunday because they fired three Milly Maker entries on the first NFL slate they ever played.

This chapter is the curriculum that fixes that. Follow it and your roll will likely still be alive on Day 30 — and you'll have built the muscle to keep it alive on Day 300.

Working assumption: You're starting with a $300 roll. (If yours is smaller or larger, scale the dollar amounts proportionally — the percentages don't change.)

Week 1 (Days 1-7) — Setup. Don't bet yet.

Day	What you do
1	Open DraftKings account. Deposit your $300. **Do not enter a single contest yet.**
2	Subscribe to the DFSK Optimizer. Log in, click around, get familiar with the UI.
3	Pick ONE sport you'll focus on for the next 30 days. (Read Chapter 6 first if you're not sure which.)
4	Watch the optimizer build a lineup for a real slate today. Don't enter it — just study it. Compare it to what you would've built yourself.
5	Do it again. Different slate, same exercise.
6	Read the rest of this Playbook. (You're already doing this. Good.)

Day	What you do
7	Pre-write your slate plan for next week. Cash games only, $15 per slate, 1-2 slates total.

Week 2 (Days 8-14) — Your first contests. Cash only.

This is the week you actually start playing. The rules are simple and they are not optional:

- **$15 per slate, maximum.** That's 5% of your $300 roll.
- **100% cash games.** No GPPs. No Single Entries. Cash games only.
- **Maximum 2 slates this week.** Pick the two slates you feel best about and skip the rest.
- **Use the optimizer for the lineup, every time.** No "tweaks" based on a hunch.

Your slate plan for the week:

Slate	Budget	Entries
Slate A	$15	One $10 Double-Up + one $5 H2H
Slate B	$15	One $10 Double-Up + one $5 H2H
Week total	**$30**	100% cash

If you lose both slates, you're down $30 — 10% of your roll. That's the worst case for this week. You've still got $270 to play with next week.

If you win both, you're up ~$24 (1.8x − 1.0x = 0.8 profit per $1 won, on $30 risked). Don't celebrate. Don't upsize. Keep the plan.

Week 3 (Days 15-21) — Introduce Single Entry. Slowly.

Now you can add ONE bucket: Single Entry GPPs. You're still mostly cash, but you're going to test the SE waters at the smallest tier.

- **$15 per slate, split 70% cash / 30% SE.** (We're folding the GPP 25% into SE this week since you're not ready for mass-multi yet.)
- **3 slates this week.**

- **$10 cash + $5 SE per slate.** (Exact math: 70% of $15 = $10.50, rounded to $10. 30% of $15 = $4.50, rounded up to $5.)

Your week looks like this:

Slate	Cash ($10)	SE ($5)	GPP
Each of the 3 slates	One $10 DU	One $5 SE OR five $1 SEs	(skip this week)
Week total	$30 cash	$15 SE	$0 GPP

You're now spending $45 across 3 slates — same per-slate budget as Week 2, just spread across more slates and now adding the SE layer.

Week 4 (Days 22-30) — Full 50/25/25. Add mass-multi.

By Day 22, you've played 5-6 slates without exploding your roll. You've used the optimizer. You've tracked wins and losses. Now you graduate to the full framework.

- **$15-30 per slate (5-10% of your roll, depending on the day).**
- **Full 50/25/25 split.**
- **4-5 slates over the 9 days.**
- **First mass-multi GPP entries this week — but micro-stakes only ($1 max per entry).**

A typical Week 4 slate at $20:

Bucket	$ Budget	Entries
Cash (50%)	$10	One $10 DU
Single Entry (25%)	$5	One $5 SE
Mass-Multi (25%)	$5	Five $1 Milly qualifiers
TOTAL	**$20**	

That's a complete, framework-correct slate. You're spreading $5 across 5 lottery tickets in the mass-multi bucket — none of which will pay much if they hit, but each of which gives you a real shot at a big finish for a buck.

Day 30 evaluation

At the end of 30 days, sit down and answer four questions honestly:

1. **What's my current roll?** (Should be roughly $200-$400 if you followed the plan. Anywhere in that range = passing.)
2. **What's my win rate by bucket?** Cash games should be 45%+. SE/GPP cash rates will be all over the place — expect 5-15%.
3. **Did I follow the framework, or did I deviate?** If you deviated, what triggered it? (Almost always: tilt, FOMO, or "feel.")
4. **Which sport am I best at?** Even within one sport, you'll notice you're better at certain slate types. Lean in.

If your roll is **above $300**, you can stay at the same per-slate %. If it's **between $150 and $300**, drop to 5% per slate next month and stay there. If it's **below $150**, stop playing for a week, re-read the Playbook, and restart with smaller amounts. There is no shame in this — there is only the long game.

Chef's Take

> The first 30 days isn't about winning. It's about building the discipline that lets you win in months 2 through 24. If you skip the setup week, you'll spend month 2 reloading your account. Trust the curriculum.

Bankroll Tiers: From $50 to $5,000+

A $100 roll and a $5,000 roll are not playing the same game. The contests available to them, the variance they can absorb, and the mistakes that will end them are completely different. This chapter maps each roll size to the right strategy.

The five tiers

Tier	Roll range	Per-slate %	Per-slate $	Max single entry
Micro	$50 – $200	5%	$2.50 – $10	$5
Small	$200 – $500	5 – 10%	$10 – $50	$10
Mid	$500 – $2,000	10%	$50 – $200	$25
Established	$2,000 – $5,000	10%	$200 – $500	$50
Advanced	$5,000+	5 – 10%	$250+	$100+

Some notes on this table:

- **Per-slate % drops at the extremes.** Micro players use a lower % because the dollar amounts are already tiny (5% of $100 is $5 — going higher gets you into "you'll bust in a week" territory). Advanced players drop back to 5-10% because the absolute dollar exposure is large enough that one bad slate can cost more than most people's full roll.
- **Max single entry is a hard cap.** Even if your slate budget could afford a single $100 contest, you don't put $100 on one contest unless you're Established or above. Spread it.

Micro Tier ($50 – $200)

This is where almost every new player starts. The math is brutal here — you can't enter the contests where the soft money is, and the contests you CAN enter are full of other Micro players who will sometimes get lucky and beat you.

What to play: - **Cash:** $1 and $5 Double-Ups only. Skip H2Hs (variance too high for this roll). - **Single Entry:** $1 SEs exclusively. The $5 SE is fine occasionally if it fits the budget. - **Mass-Multi:** $0.25 - $1 Milly qualifiers. Lottery tickets, treat as such.

The Micro trap: Burning your roll on $20+ entries because "the small contests are too small to bother with." If you're at $100 and you enter a $20 contest, that's 20% of your roll on one slate's one contest. You're now one bad lineup from being at $80. Two bad lineups from being at $60. Stay at $1-$5 entries until you've doubled.

Goal: Get to $200+ and graduate.

Small Tier ($200 – $500)

You can start using the full SE ladder up through $10 entries. Cash game volume opens up. You can take real shots at $5-$10 GPPs.

What to play: - **Cash:** $5 and $10 Double-Ups, occasional $5 H2Hs. - **Single Entry:** $1, $5, and $10 SEs. Spread across the ladder. - **Mass-Multi:** $1 and $3 GPPs. One $5 satellite per slate is OK.

The Small trap: Discovering Single Entry GPPs and going all-in on them. SE tournaments are addictive — they feel like skill-vs-skill and the field is sharper, which makes the wins feel earned. But they're still GPPs. They still cash 10-20% of the time. Don't let your SE bucket eat your cash bucket.

Goal: Get to $500+ and graduate to Mid.

Mid Tier ($500 – $2,000)

The sweet spot for most serious recreational players. You can play the full game — every contest type is on the table, your per-slate $ is meaningful, and one good slate can fund a week.

What to play: - **Cash:** $10, $25 Double-Ups; $5 and $10 H2Hs. - **Single Entry:** Full ladder up to $25 SEs. The DFSK Calculator's recommended SE allocation works exactly as designed at this tier.

- **Mass-Multi:** $1-$10 GPPs. Milly qualifiers ($3-$5 satellites for the $1M Milly Maker). 3-Max and 20-Max contests start making sense as overflow.

The Mid trap: "I'm running good, let me jump to $100 entries." No. Hold the line. Most Mid-tier blowups come from one of two things: (1) a hot week that makes a player think they're an Established player when they're not, or (2) a cold week that makes them try to win it all back in one $100 entry. Both kill the roll.

Goal: Get to $2,000+ and graduate to Established.

Established Tier ($2,000 – $5,000)

You can compete in the contests where soft money actually lives. The $50 single entries become reasonable. You can enter Milly Makers without it being a budget event.

What to play: - **Cash:** $25, $50 DUs; $10-$25 H2Hs. Consider $100 DUs only if your slate budget supports it. - **Single Entry:** Full ladder including $25 and $50. Occasional $100 SE on slates you have specific edge. - **Mass-Multi:** $5-$25 GPPs. Real Milly Maker entries ($20+).

The Established trap: Becoming undisciplined about contest selection. At this tier, you can afford to enter most contests on most slates, which means you start entering contests you have no edge in. Niche showdown slates. Sports you don't follow. Late-night slates with no projection time. The roll didn't get you here so you could spray. The discipline did.

Goal: Maintain. Move up only when you're consistently at $5,000+.

Advanced Tier ($5,000+)

You're now in the territory where DFS can be a meaningful side income (or main income, for a handful of players). The strategy shifts back toward conservatism — you have more to lose, the field at high stakes is sharper, and the EV per dollar is often lower than at mid stakes.

What to play: - **Cash:** $50-$100 entries become standard. $250+ on special slates. - **Single Entry:** Full ladder. The $100 SE is now a normal entry, not a splurge. - **Mass-Multi:** Mid-stakes ($25-$100) GPPs. Real Milly Maker entry counts.

The Advanced trap: Going pro before the math supports it. A $10,000 roll feels like "I could just do this for a living." It's not. To replace a $60K/year salary at a sharp 5% ROI requires $1.2M in annual volume — which means a $10K roll has to flip itself 120 times a year, which is mathematically equivalent to playing every single slate every single sport while never losing the roll. The math doesn't work until you're at $50K+ and have a multi-year track record.

When to move up

Use this single rule:

> ***Move up to the next tier when your roll exceeds the NEXT tier's floor by 20%.***

You're in...	Move up when you reach
Micro	$240 (Small floor + 20%)
Small	$600 (Mid floor + 20%)
Mid	$2,400 (Established floor + 20%)
Established	$6,000 (Advanced floor + 20%)

The 20% buffer matters. If you graduate at exactly the next floor, one bad slate puts you back below it — and now you're playing higher-stakes contests with a tier-below roll. The buffer absorbs that first bad slate.

When to move down

Use this single rule:

> ***Move DOWN to the previous tier when your roll falls below your CURRENT tier's floor.***

You're in...	Move down when your roll falls below
Small	$200
Mid	$500
Established	$2,000
Advanced	$5,000

What if you're at Micro and you fall below $50? You don't have a lower tier to drop to. The rule then is: **stop playing for at least 7 days.** Re-read Chapter 7. If you decide to continue, treat your remaining balance as a new starting roll and apply the 24-hour reload rule (Ch.7, Rule 5) before adding any new money.

Moving down is not failure. It is bankroll management. The players who refuse to move down because "I'm an Established player, I just have to grind it back" are the players who blow it back to Micro and quit.

Chef's Take

> Your tier is determined by your roll, not by your skill. A $300 roll plays Small Tier contests no matter how sharp you are. A $10,000 roll plays Advanced contests no matter how new you are. The game rewards you for matching strategy to roll — not the other way around.

Sport-Specific Adjustments

The 50/25/25 framework is the default for every sport. But some sports demand small tweaks — different per-slate %, different bucket weights, different contest availability. This chapter covers the eight sports DFSK supports and what to actually do differently in each.

The quick-reference table

Sport	Slate frequency	Recommended %/slate	Recommended split	Notes
NFL	Sun + Thu + Mon (3/wk)	8 – 10%	50/25/25	Biggest contest pool of any sport
MLB	Daily (6-7/wk)	5 – 7%	50/25/25	Daily play = lower % per slate
NBA	Daily in-season	5 – 7%	50/25/25	Late-swap is your friend

Sport	Slate frequency	Recommended %/slate	Recommended split	Notes
NHL	Daily in-season	5%	50/25/25	Lower contest volume
PGA	Weekly (Thu start)	10%	40/20/40	High variance — lean GPP
MMA	Weekly (Sat)	8%	50/25/25	High variance per fight
CFB	Sat	8 – 10%	50/25/25	Chalky favorites — be careful
NASCAR	Weekly	5%	40/20/40	Smaller pool, high variance

Why the percentages and splits vary

Sports played DAILY get a LOWER per-slate %. This is just math. If you play 7 slates a week at 10% per slate, you're risking 70% of your roll per week even if every slate is independent. At 5% per slate, that's 35% per week — still a lot, but survivable through a cold streak. Daily sports (MLB, NBA, NHL) push you to 5-7% per slate for this reason alone.

Sports played WEEKLY can absorb a higher per-slate %. NFL, PGA, MMA, NASCAR, CFB — you're playing 1-3 slates per week, so 10% per slate maxes you at ~30% weekly risk in the worst case.

The framework holds.

Sports with smaller contest pools (NHL, NASCAR) get LOWER %. Fewer cash games and SEs available means you can't spread risk the way you can in NFL or MLB. Lower stakes per slate.

High-variance sports (PGA, NASCAR) lean GPP-heavier (40/20/40). A PGA slate has 6 golfers across 4 days of golf. One missed cut destroys a lineup. With that much variance built in, cash games are tougher to win consistently — and the GPP upside is enormous (a hot Sunday in PGA can be a 100x slate). The 40/20/40 split skews toward where the variance is paying you, not eating you.

Sport-by-sport notes

NFL — The flagship

NFL is the easiest sport to manage bankroll for. Three slates a week, massive contest pool, well-defined positional structure. Stick to the default 50/25/25 at 10% per slate.

Watch out for: The Sunday Main Slate is so big it's tempting to dump your whole week's budget into it. Don't. The Thursday and Monday slates are real slates too — and they're softer because casuals don't play them.

MLB — The grind

Daily slates make MLB the highest-volume sport on DK. The DFSK Optimizer's MLB pitcher exemption from team caps is here for a reason — pitchers are critical to bankroll outcomes. Drop to 5-7% per slate.

Watch out for: Playing every slate just because they're there. Pick the 3-4 slates a week you have the most edge on (good weather, clear pitcher matchups, full slate of games) and skip the rest. A $1,000 roll playing daily MLB at 7% per slate is risking $490 per week — almost half the roll, weekly. That math doesn't survive a cold month.

NBA — Late-swap matters

NBA's late-swap (the ability to swap players up until their game starts) creates a meta most other sports don't have. Build cash lineups early, late-swap the GPP lineups based on news. The DFSK Optimizer accounts for this.

Watch out for: Back-to-back games and rest days. The Vegas slate count looks the same as the

NFL Sunday slate count, but a Tuesday NBA slate can be 3 games while Wednesday is 12. Adjust your per-slate budget to slate SIZE.

NHL — The quiet sport

Lowest contest volume of any major sport on DK. There just isn't $100K in cash game volume to spread your $50 across most nights. Drop to 5% per slate and accept smaller bucket sizes.

Watch out for: Goalie injury news right before puck drop. NHL has the most "newsbreak" volatility of any sport. Build your cash lineup with the goalie locked, build GPPs with goalie pivots ready.

PGA — The variance machine

The 40/20/40 split exists for one reason: cash games in PGA are hard because of cut variance. Half the field misses the cut, and your six golfers might include 3 of them through no fault of yours. GPPs reward boom-or-bust performance, which is what PGA naturally produces.

Watch out for: Weather. Wave-dependent scoring (morning wave vs afternoon wave) can wreck a cash lineup. The DFSK Optimizer's projections account for tee time and forecast — trust them.

MMA — High variance, real cash games

Despite what some sites will tell you, MMA cash games are available on DK and play well. Stick to 50/25/25 — the framework holds. The wrinkle is that each fight is binary (win or lose), so a single dog hitting a knockout can carry a lineup. Conservative cash, balanced upside.

Watch out for: Card cancellations. Fighters miss weight or pull out 24 hours before the card and your lineup is stuck. Set lineups as late as possible.

CFB — Chalk is king

College football slates are heavily favorite-driven. The default 50/25/25 works, but contest selection matters more than any other sport: the recreational money in CFB pours into Saturday afternoon slates, which makes them softer than the standalone primetime games.

Watch out for: Mid-major tilt. A $5 entry to a Mountain West showdown slate looks fun. The contest field is 200 sharks and 50 of your $5 entries. Don't play slates you wouldn't bet money on if it weren't DFS.

NASCAR — Different game

NASCAR has its own logic — finishing position, fastest laps, place differential. The 40/20/40 split leans GPP because the cash game volume is small and the GPP upside on a long-shot winner is enormous (the dog who wins from the back of the field can return 50x). Drop to 5% per slate because of the smaller contest pool.

Watch out for: Restrictor plate races (Daytona, Talladega). These are coin-flip races. The DFSK Optimizer flags them. Drop your stakes further on those weeks, or skip entirely.

Multi-sport days

When two sports run at the same time (a typical Thursday in fall: CFB + NFL, or a weekend with MLB + NFL), your **total per-slate % across all sports should not exceed 10% of your roll**. Don't allocate 10% to NFL Sunday AND 10% to MLB the same day — split it.

The DFSK Calculator handles this for the single-sport case. For multi-sport days, you're managing it manually: pick one sport as your "primary" allocation (say 7%) and one as your "secondary" (say 3%).

Chef's Take

> Every sport is the same framework with different dials. NFL gets the biggest per-slate %, daily sports get the smallest, and high-variance sports lean GPP. Don't reinvent the framework per sport — just turn the dials.

Tilt Management: How to Not Blow Your Roll After a Bad Beat

This is the chapter that will save you more money than any other chapter in this book.

Most DFS players don't lose their roll because they're bad at DFS. They lose it because they're good at DFS five days a week and disastrous at it on the sixth day — the day after a tough loss, when the discipline that built the roll gets thrown out by a brain that wants its money back NOW.

That's tilt. And tilt is undefeated until you build rules that work even when your prefrontal cortex isn't.

What tilt actually is

Tilt isn't being "mad at DFS." Tilt is a neurological state — your brain's threat response misfiring at a stimulus (a losing slate) that isn't actually a threat. Cortisol spikes. Time horizon shrinks. The same brain that built a careful 50/25/25 plan two hours ago is now incapable of seeing past the next contest entry.

The dangerous part is that tilt feels rational from the inside. You're not thinking "I'm going to make bad decisions now." You're thinking "I just need ONE good slate to win it all back" — and the math behind that thought, if you sat down and worked it out, would tell you it can't possibly work. But the math is exactly the thing your tilted brain can no longer access.

The only defense is rules you set BEFORE you're tilted. Rules that don't require your current self to make a good decision.

The three forms tilt takes in DFS

1. Chase Tilt

You lose a $20 slate. You immediately enter another $20 slate. That one loses too. Now you enter a $40 slate to “make it back faster.” Then a $50. By the end of the night you’ve put $130 into action that you originally only budgeted $20 for.

The tell: Your slate budget grows during the day. Always.

2. Revenge Tilt

You don’t enter MORE slates — you upsize the ones you do enter. The day after losing $50, your normal $50 cash game suddenly becomes $100. Your normal $5 SE becomes $25. “It’s the same number of contests” — but it’s twice the dollars. Same plan, double the bet.

The tell: Your entry sizes change mid-week without a roll change to justify it.

3. Ghost Tilt

The most dangerous one because it doesn’t look like tilt. You take a tough loss, then you DON’T play for a week — because you’re “rebuilding” or “studying” or “waiting for a good slate.” But what you’re actually doing is avoiding the loss. The roll sits idle. When you do come back, you come back hot — playing a big slate, a big entry, “making up for lost time.”

The tell: Long gaps in your play log followed by an oversized slate.

The physical signs (catch yourself early)

Before tilt is a money decision, it’s a body state. Catch it here and you save the roll:

- Heart rate elevated, hands a little warm
- You’re reloading the DK lobby every 30 seconds
- You’ve opened your bankroll spreadsheet 4 times in 20 minutes
- You’re scrolling Twitter for “tonight’s slate” takes you don’t normally read
- You feel a tightness in your jaw or chest
- You’re playing music louder than usual
- You haven’t eaten or drunk water in 3+ hours

Any two of those = stop. Close the app. Walk outside. The slate will still be there in 20 minutes. Your roll might not be.

Pre-commit rules (write these down before you ever need them)

The whole point of pre-commitment is that **your tilted self can't override your sober self.** Make the rules concrete and write them somewhere your tilted self can't ignore.

Rule 1: The Daily Stop-Loss

If you lose your full slate budget in one day, **you do not play another slate that day.** No exceptions. Doesn't matter if "the next slate is so soft" or "I have a feeling about the late games." Done.

Rule 2: The Weekly Stop-Loss

If you lose 20% of your roll in one week, **you stop playing for the rest of the week.** Audit the week (see Chapter 9). Restart Monday at the same or lower stakes.

Rule 3: The Monthly Stop-Loss

If you lose 40% of your starting-the-month roll in one month, **you take a full week off.** No DFS at all. Come back at one tier lower than you were (see Chapter 5).

Rule 4: The Double-Stake Rule

If you find yourself building a single contest entry that's more than 2x your normal entry size for that bucket — stop. Re-read this chapter. If you still want to fire it after 10 minutes, you can. You won't.

Rule 5: The 24-Hour Reload Rule

You never deposit money into DK within 24 hours of losing. If your roll hits zero on a Tuesday night and you decide you want to start over with a new $200 — fine. Deposit Wednesday night. Not Tuesday. The 24 hours costs you nothing and saves you from the worst deposit you'd ever make.

The "Stop-Win" Rule (counterintuitive but real)

Most players have stop-loss rules. Almost none have a **stop-WIN** rule. They should.

When you have a huge win — say, you hit a top-3 finish in a Milly Maker — your brain enters a state that mirrors tilt: heightened arousal, narrowed time horizon, sense of invincibility. The next slate you play with "house money" is almost always your worst slate of the month.

The rule: **after any single contest that wins 10x your entry or more, you take 24 hours off.** Withdraw a chunk (see Chapter 8 on milestones). Come back at your normal stakes.

This rule alone has saved more rolls than any other in this Playbook.

What to do RIGHT NOW if you're tilted

If you're reading this chapter because you just took a loss and you feel the pull — here's the protocol:

1. **Close the DK app.** Literally. Force-close, not just background it.
2. **Stand up.** Walk to a different room. Get water.
3. **Look at your weekly audit sheet** (Chapter 9). Are you above or below the stop-loss line?
4. **If above the line:** You can re-engage in 1 hour. Set a timer. Don't open DK before it rings.
5. **If below the line:** You're done for the week. Acknowledge it out loud: "I'm done for the week." Close the laptop.
6. **Tell someone.** Text a DFS friend or your spouse: "I'm taking a break." Externalizing the commitment makes it real.

That's the protocol. It works because it removes you from the decision environment until your brain can re-engage rationally.

Chef's Take

> Discipline isn't beating tilt. Discipline is building rules so good that you don't need to beat tilt. The strongest DFS players in the world get tilted just as often as you do. They just have rules in place that make their tilted moments cost them nothing.

Bankroll Growth Milestones: When to Move Up, When to Withdraw, When to Stay Put

Growing a DFS roll is not a straight line. It's a series of decisions, made at specific milestones, about what to do with the money you've won. This chapter is the decision tree.

The five milestones every player hits

Every DFS player who survives long enough hits these milestones in order:

1. **First $100 profit** — your first taste of "this is working"
2. **First doubled deposit** — your roll is now 2x what you put in
3. **First $1,000 profit** — DFS is now real money
4. **First withdrawal back to your bank account** — DFS is now real income
5. **First $5,000+ roll** — you've graduated to the meaningful stakes

What you do at each milestone determines whether you keep climbing or slide back to zero.

Milestone 1 — First $100 profit

You will hit this within your first 60 days if you follow the framework. You started with $300, you're now at $400. Congratulations — this is the most dangerous milestone in DFS.

Why dangerous? Because $100 profit triggers two bad instincts simultaneously:

- "I'm clearly good at this, let me upsize"

- “It only took 60 days, I’ll be at $1,000 by Christmas”

Neither is the right response. The right response is: **nothing changes.** Same per-slate %. Same buckets. Same contests. You’re now at $400 = Small Tier, but you’ve been Small Tier all along.

Do this: Mark the milestone in your audit sheet (Chapter 9). Acknowledge it. Move on. The plan doesn’t change.

Milestone 2 — First doubled deposit

You deposited $300, your roll is now $600. This is the first milestone where withdrawal makes mathematical sense, and you have two valid strategies to choose between.

Strategy A: “The Double + Withdraw Original”

When your roll doubles your original deposit, withdraw your original deposit back to your bank.

Step	Roll	In bank	Total
Deposit	$300	-$300 (already deposited)	$300
Hit double	$600	-$300	$600
Withdraw deposit	$300	$0 (refunded)	$300
Continue playing	$300	$0	$300

You are now playing on **house money**. Any further losses don’t lose YOUR money — they lose your DFS winnings. This is psychologically powerful (you can take bigger swings without the same loss-aversion fear) but it’s also dangerous (loss aversion is part of what kept you disciplined).

Strategy B: “The 25% Skim”

Every time your roll grows 25% from its last benchmark, withdraw 25% of the gain.

Cycle	Roll target	Skim (25% of gain)	New roll	Withdrawn (cumulative)
Start	$300	—	$300	$0
1	$375	$18.75	$356.25	$18.75

Cycle	Roll target	Skim (25% of gain)	New roll	Withdrawn (cumulative)
2	$445.31	$22.27	$423.05	$41.02
3	$528.81	$26.44	$502.37	$67.46
4	$627.96	$31.40	$596.56	$98.85
5	$745.70	$37.29	$708.42	$136.14
6	$885.52	$44.28	$841.25	$180.42

By the time your roll is at ~$850, you've withdrawn ~$180 to your bank — without ever putting your starting deposit at risk in a single moment.

Which strategy is right?

- **Choose Strategy A** if you're disciplined and the psychological lift of "house money" doesn't lead you to take stupid risks.
- **Choose Strategy B** if you want consistent withdrawals, smoother psychology, and don't trust yourself to maintain discipline in "house money" mode.

For most players, **Strategy B is the safer choice.** Strategy A is for veterans who know themselves.

Milestone 3 — First $1,000 profit

You started at $300. You're at $1,300. DFS is no longer pocket change.

This is the point where most players should **withdraw at least 25% of their profit to bank** ($250 in this example). The rest stays in the roll. You're now playing with $1,050 + $250 in the bank.

This is also the milestone where you should formalize your strategy choice from Milestone 2. If you've been doing The Skim, keep doing it. If you've been doing house money, the $1,000 profit mark is a natural place to lock in another chunk.

Milestone 4 — First withdrawal that hits your bank account

The first time real money — money you can spend on rent or groceries — comes back from DK to your bank, your relationship with DFS changes. It stops being "an expensive hobby that occasionally pays." It becomes income.

The danger here is treating it as MORE reliable than it is. A $250 withdrawal is not a paycheck. It's a snapshot of one good month. Your second month could be a $250 loss.

The rule: Until you have **12 consecutive months of net-positive results**, you do not factor DFS into your household budget. Period. Withdraw money to your bank, treat it as found money, save or spend it — but don't reduce your day-job income or change your lifestyle around it.

Milestone 5 — First $5,000+ roll

You've graduated to Advanced Tier (see Chapter 5). The stakes are real. So is the temptation to "go pro."

Do this math first:

To replace a $60,000/year salary at a sharp player's 5% ROI, you need **$1.2 million in annual contest volume**. That means a $5,000 roll has to be deployed and recycled **240 times in a year** — once every ~1.5 days — without ever blowing up.

That math is roughly impossible unless your roll is also growing simultaneously. The realistic minimum bankroll to "go pro" is **$50,000+ AND a 2-year+ track record of positive ROI.** Not one good year. Two.

If your roll is $5,000 and you're tempted to quit your job, re-read this paragraph. Then re-read it next month. Stay employed.

When to MOVE UP stakes (review from Chapter 5)

Move up when your roll exceeds the next tier's floor by 20%:

Current tier	Move up at
Micro	$240
Small	$600
Mid	$2,400
Established	$6,000

When to MOVE DOWN stakes (also from Chapter 5)

Move down when your roll falls below your current tier's floor:

Current tier	Move down at
Small	$200
Mid	$500
Established	$2,000
Advanced	$5,000

When to STAY PUT — the underrated decision

The hardest call isn't "move up" or "move down" — it's "stay where I am." Most blowups come from moving up too fast. Stagnation from staying too long is actually rare — most "I should have moved up by now" feelings are tilt in disguise.

Default to **staying put** unless the rules above explicitly tell you otherwise.

Chef's Take

> Growth is not the goal. Survival with periodic withdrawals is the goal. The players who 10x their rolls are the players who consistently SKIM the profit while the players around them push it all back in. Take the wins out. Let the roll grow slowly. Repeat for decades.

The Weekly Audit: Tracking & Review That Pros Actually Run

The single most-skipped step in every DFS player's career is the weekly audit. It takes 20 minutes. It tells you exactly what to change. Almost nobody does it.

This chapter shows you the exact audit I run, the questions it answers, and the decision rules that come out of it.

When to audit

Every Sunday night, after the day's slates are settled.

Sunday is the natural week-close in DFS — NFL Sundays are over, weekend slates are done, the new week starts tomorrow. Pick a 30-minute window. Same time every week. Treat it like a meeting with your future self.

What you're auditing — the 8 data points

For each week, you're capturing these 8 numbers:

#	Data point	How to find it
1	Total $ wagered this week	DK Contest History → Sum entries
2	Total $ won this week	DK Contest History → Sum payouts
3	Net P/L for the week	(2) − (1)
4	Cash games: W-L record	DK Contest History → Filter to cash

#	Data point	How to find it
5	SE GPPs: cash rate (cashed / entered)	Filter to SE GPP
6	Mass-multi GPPs: cash rate	Filter to mass-multi GPP
7	Largest single contest profit	Sort by payout descending
8	Largest single contest loss (= largest single entry)	Sort by entry descending

That's it. 8 numbers, 20 minutes to capture.

The 4-week rolling average

A single week tells you almost nothing. Variance dominates. What you actually want is the **4-week rolling average** of your weekly P/L.

Example — eight weeks of results:

Week	Weekly P/L	4-week rolling avg
1	+$50	—
2	-$30	—
3	+$20	—
4	-$10	+$7.50
5	+$80	+$15.00
6	-$40	+$12.50
7	+$30	+$15.00
8	+$10	+$20.00

The rolling average reveals trends. A trending-up rolling average means your edge is real and growing. A trending-down one means something has shifted — and you need to find what.

The 4 decision rules

The audit only matters if it changes your behavior. These are the four rules:

Rule 1 — Cash game win rate

Cash win rate (rolling 4 weeks)	Action
Below 45%	Drop to lower-tier cash entries (or stop cash games for a week)
45 – 55%	Hold. Cash games are doing their job.
Above 55%	Consider increasing cash bucket % next month

Why these thresholds? Breakeven in cash games is 55.6% (from Chapter 3). Anything below 45% is bleeding consistently. Anything above 55% means you have an edge worth pressing.

Rule 2 — GPP cash rate

GPP cash rates are noisier than cash games, so use a wider window: **30 entries minimum** before you trust the number.

GPP cash rate (over 30+ entries)	Action
Below 8%	Reduce GPP bucket % by half for a month
8 – 20%	Normal range. Hold.
Above 20%	You're either running hot OR you found an edge — continue tracking, don't upsize yet

Rule 3 — Tilt frequency

Add a 9th data point to your weekly audit: **"Was I tilted this week? Yes/No."** Be honest.

Tilted weeks in last 4	Action
0	Excellent. Frame this somewhere.
1	Normal. Watch for patterns.
2+	Something is wrong. Re-read Chapter 7. Cut stakes in half until you understand the trigger.

Rule 4 — Largest single contest exposure

Compare data point #8 (largest single entry) to your slate budget. If your largest single entry exceeds **40% of any single slate's budget**, you broke the framework. Audit when and why.

What to ACTUALLY write down

I keep a Google Sheet. You can use a notebook, Notion, or the Worksheets in Chapter 12. The format doesn't matter — the consistency does.

Minimum schema:

```
WEEK OF: ___________

Wagered: $______
Won:     $______
Net:     $______
4-wk avg: $______

Cash record:    __W - __L  (__%)
SE GPP cash:    __/__       (__%)
Mass GPP cash:  __/__       (__%)
```

```
Largest profit:  $______ (contest: __________)
Largest entry:   $______ (contest: __________)

Tilted this week? Y / N
Followed the framework? Y / N

ACTIONS for next week:
- ________________
- ________________
```

That's the whole audit. It takes 15-20 minutes. Skip it for 4 weeks and you'll have no idea why your roll is dropping. Run it for 12 weeks and you'll have more insight into your DFS game than 95% of the player pool.

The monthly review (different from the weekly)

Once a month, do a separate, deeper review:

- **Sport-by-sport profit/loss.** Are you actually positive in MLB but losing it back in PGA? Then play less PGA.
- **Day-of-week analysis.** Are Sunday NFL slates carrying you while Monday Night Football slates bleed? Skip Mondays.
- **Contest-type analysis.** Are 20-Max GPPs your best bucket while Milly Makers bleed? Reweight.

The monthly review is what tells you where to **specialize** — and specialization is the highest-leverage decision in DFS after bankroll discipline itself.

Why most players don't do this

Three reasons:

1. **It feels like homework.** It IS homework. So is being good at anything.
2. **They're afraid of what they'll see.** A 4-week rolling average of -$80/week is hard to look at. So they don't look. Then they keep losing $80/week and don't know why.
3. **They think they'll remember.** They won't. Memory is biased — wins are remembered louder

than losses, and you'll think you're breaking even when you're actually down 15%.

The audit fixes all three. If you do nothing else this week, set a calendar reminder for Sunday night: **"DFS audit — 20 minutes."**

Chef's Take

> You cannot improve what you do not measure. Players who audit weekly have a feedback loop. Players who don't are flying blind through a variance-heavy game, mistaking luck for skill and skill for luck. The audit is the difference.

Contest Selection Mastery: Picking the RIGHT Contest in Every Bucket

The 50/25/25 framework tells you HOW MUCH to allocate to each bucket. This chapter tells you WHICH contest inside each bucket to actually enter — and almost no DFS resource teaches it well.

Here's the truth most players never learn: **contest selection is a bigger ROI driver than picks.** Two sharp players entering the same lineup into different contests can end the year with completely different rolls. The one who picked better contests wins. Every time.

This chapter is the contest-selection layer that sits on top of the framework.

Why contest selection matters more than picks

Imagine two players, both running the DFSK Optimizer, both building the same 20 NFL lineups for a Sunday slate. Both are spending $100 of their mass-multi GPP budget this slate.

- **Player A** fires all 20 lineups × $5 each into DK's largest $5 NFL GPP (150-max contest with a ~200,000-entry field).
- **Player B** fires the same 20 lineups × $5 each into a smaller 150-max $5 GPP capped at 1,000 entries.

Same picks. Same dollar amount. Same number of entries. But Player B is fighting a **200x smaller field**, and most of that smaller field is single-entry recreational players — not the optimizer-armed whales firing 150 lineups each in the Milly. Over 100 slates, Player B cashes more frequently, his variance is lower, and his roll grows more steadily. **Same lineups. Different contests.**

This is the chapter that closes that gap.

Reading prize structures

Every GPP on DK has a prize structure — a distribution of how the prize pool is split among finishers. Two extremes:

Top-heavy structure (Milly Maker style):

A typical Milly Maker has ~200,000 entries at $20 each, prize pool around $3.4M (after 15% rake). Top 1% (the top 2,000 finishers) get ~80% of that pool. **First place often takes 5-10% of the total pool by itself** — typically $170K-$340K in a standard slate, and a full $1M+ in the biggest NFL Sunday Mains where the pool can hit $20M. But everyone else from rank 2,001 onward gets nothing.

Translation: **you either hit a top-1% finish or you walk away with zero.**

Flat structure (boutique GPP style):

A small $20 / 100-entrant GPP has a prize pool around $1,700 (after 15% rake). Top 20% (20 finishers) cash. First place might pay $340 (20% of pool); middle-cash spots pay $85 each (about 5% of pool).

Translation: **you cash more often, but the upside is bounded.**

Both have their place. The 50/25/25 framework gives you both: - **Single Entry bucket** → favor flatter structures (you want to cash, not moonshot) - **Mass-Multi bucket** → favor top-heavy structures (you're buying lottery tickets — you WANT moonshot)

When picking inside each bucket, **read the prize structure tab before clicking enter.** The "Top 1% pays X" line tells you everything.

Field-size analysis

Two contests can have identical prize structures but completely different EVs because of field size.

Two examples at $5 entry:

Contest	Field size	Top % cash	Number that cash
Boutique GPP	200 entries	20%	40 places
Large $5 GPP	200,000 entries	20%	40,000 places

Both pay top 20%. But in the 200-entry GPP, you need to beat 160 specific lineups to cash. In the 200,000-entry GPP, you need to beat 160,000 specific lineups — and those lineups include every sharp player on the site running 150 entries.

The smaller field is mathematically easier to beat on a per-entry basis — even though the prize-pool ceiling is much lower.

The rule: **small-field contests are softer at the recreational tier**. They attract casual players who don't realize the smaller pool means a sharper field-weighted competition. Use them.

Identifying overlay (the only free money in DFS)

Overlay is when a contest has a guaranteed prize pool and doesn't fill enough entries to cover it. DK eats the difference.

Example: - $20 entry, $1,000 guaranteed prize pool, needs ~60 entries to fully fund the guarantee after rake - Only 40 entries fill at slate lock — that's $800 in entry fees, which after DK's ~15% rake produces only $680 in prize pool money - DK is still on the hook for the full $1,000 guarantee — so they add $320 of free money to the prize pool - That $320 of overlay is split among the 40 entries — **$8 of guaranteed EV boost per entry above your entry fee**

This is literally free money. Every player in the contest benefits, regardless of skill.

Where to find overlay: - Late-night satellites (after the main slate locks) - Niche showdown slates (single-game NBA on a Tuesday) - New contest types DK is testing - Weekend afternoon slots when the main NFL action is happening elsewhere

How to spot it: Check the contest lobby ~15 minutes before lock. If a $50 GPP needing 100 entries only has 60 entries, click enter. The prize pool guarantee means you're getting overlay value automatically.

The catch: overlay isn't free EV if you can't actually compete in the contest. Don't enter a $100 SE for the overlay if your slate budget says $25. The overlay is a discount on action you'd take anyway.

The shark tank tells

Some contests look soft from the lobby but are actually **shark tanks** — full of pros who eat new players alive. Avoid these in your first 90 days:

- **Any single-entry GPP at $50+** in your first 90 days. The sharps know SE is where small rolls try to punch up. They're waiting for you.
- **Showdown slates** (single-game NFL, NBA, NHL). Tiny fields, sharp players, ownership matters more than picks.
- **Late-night MLB slates** (10:00pm ET start, single West Coast game). The casuals are asleep. The pros aren't.
- **"Booster" contests** with weird scoring rules. The pros have already figured out the optimal lineup. You haven't.

When in doubt: **the bigger and earlier the slate, the softer the field**. Sunday NFL Main at 1:00pm is the softest contest of the week, even at high stakes.

Matching contests to your tier

Building on Chapter 5's tier system, here are the specific contests each tier should be looking for:

Tier	Cash games	Single Entry	Mass-Multi
Micro ($50-$200)	$1 Double-Ups	$1 SEs	$0.25-$1 GPPs
Small ($200-$500)	$5-$10 DUs	$1-$10 SEs	$1-$3 GPPs
Mid ($500-$2K)	$10-$25 DUs	Full ladder ≤$25	$1-$10 GPPs
Established ($2K-$5K)	$25-$50 DUs	Full ladder ≤$50	$5-$25 GPPs
Advanced ($5K+)	$50-$100 DUs	Full ladder ≤$100	$25-$100 GPPs

Above your tier: Don't enter. The fields are sharper, your roll can't absorb the variance, and there's almost always a softer equivalent at your tier.

Below your tier: Fine occasionally for fun or to test new strategies, but don't make it a habit. You're underutilizing your roll.

The pre-entry checklist

Before clicking "enter" on any contest, run this 4-question check:

1. **Is this contest in the right tier for my roll?** (Use the table above.)

2. **Does the prize structure match the bucket I'm allocating to?** (Top-heavy for mass-multi, flat for SE.)
3. **Is the field size something I can realistically beat?** (Smaller = easier per-entry; bigger = bigger ceiling.)
4. **Is there overlay available right now?** (If yes, enter; if not, this is a normal-EV decision.)

If all four answer cleanly, enter. If any one is a "no" or "I'm not sure," skip the contest. There will be 20 more on the next slate.

Two real contest-selection traps

Trap 1: "It's only $5 — what's the harm?"

The harm is that $5 entered into the wrong contest is mathematically equivalent to $5 set on fire. If you're a Small Tier player firing a $5 entry into the largest $5 mass-multi GPP available (~200,000 entries, top-heavy structure) — that $5 has almost no realistic cash rate at your skill level. The dollar is gone before the contest even starts.

The $5 in a $5 / 200-entry boutique GPP, or a $5 / 1,000-entry SE GPP at your tier, is a real shot at real money. **Same $5. Different EV by an order of magnitude.**

Trap 2: "The bigger the prize, the better the contest."

No. The bigger the prize, the bigger the field — usually by more than the prize grows. A $1M top prize in a 200,000-entry contest is a 0.0005% shot. A $300 top prize in a 100-entry boutique is a 1% shot. **You'll convert the $300 prize 2,000x more often than the $1M.**

Both have their place (the lottery upside of the Milly is real), but most players default to the biggest contest available without ever doing this math. Don't be most players.

Chef's Take

> Picks decide which lineups you build. Contest selection decides how much money those lineups make you. The framework gives you the budget. The contest selection gives you the actual ROI.

Case Studies: Real Players, Real Numbers

These five case studies are **composites** — fictional players built from patterns I've watched play out across the DFS community over years. The numbers, behaviors, and outcomes are realistic. None of them is a real person.

I'm including them because abstract frameworks are easy to nod along with and impossible to apply. Watching someone else screw up — or grind their way into a real roll — makes the lessons stick.

Three success stories. Two cautionary tales. All five start from the same place: a few hundred dollars and a working knowledge of the 50/25/25 framework.

Case 1 — Marcus: The Disciplined Grinder

Profile: 32, software engineer, started with $300 in January. **Sport focus:** MLB primary, NFL secondary. **Outcome over 12 months:** $300 → $1,200 (4x growth).

What Marcus did right:

- Followed 50/25/25 to the letter from Day 1.
- Played 4-5 slates per week during MLB season (not 7), picking the slates with the clearest pitcher matchups.
- Ran a weekly audit every Sunday night without fail. Never missed one.
- Withdrew $50 every time his roll hit a new $200 milestone (his version of The Skim).

The math of his year: Growing $300 to $1,200 over 12 months requires roughly **12% growth per**

month, which corresponds to about a **1.5% positive ROI per slate** at his volume (~9 slates/month, compounding). That's a sharp player — not a wizard. The number is achievable for someone with a solid optimizer, a real sport focus, and the discipline to skip slates they don't have edge in.

The lesson: Marcus didn't crush DFS. He grinded it. He kept showing up, kept auditing, kept resisting the slates he didn't understand. The roll grew because the variance had time to even out around a small but real edge.

Case 2 — Lauren: The Single Entry Specialist

Profile: 28, accountant, started with $1,000 in August. Stopped playing other contest types entirely after Week 3. **Sport focus:** NFL only. **Outcome over the 16-week NFL season:** $1,000 → $2,200 (2.2x growth).

What Lauren did right:

- Identified within 3 weeks that her best ROI was in Single Entry GPPs — and **specialized**.
- Stopped firing mass-multi contests entirely. Stopped cash games (mostly). Allocated 80% of her slate budget to SE GPPs across the $5-$25 tiers.
- Built her own pre-slate "leans" sheet for every NFL Sunday, focused exclusively on the SE meta (where ownership patterns differ from mass-multi).

The math: $1,000 growing to $2,200 over 16 weeks is approximately **5% ROI per week**, which compounded gets her to ~$2,180. The math holds for a player with a real edge in a specific contest type.

The lesson: Specialization beats diversification at the recreational level. Most players spread themselves across every contest type and sport and end up with no real edge anywhere. Lauren found her one thing and dug in.

Case 3 — Tom: The Cash Game Anchor

Profile: 45, contractor, started with $500 in March. Wants to "play DFS but not lose money." **Sport focus:** Whatever's available — MLB summer, NFL fall, NBA winter. **Outcome over 6 months:** $500 → $750 (1.5x growth — slow, but never negative for more than 2 weeks).

What Tom did right:

- Allocated 80% of his slate budget to cash games, 15% to Single Entry, 5% to GPPs.
- Maintained a 56% cash game win rate (right above the 55.6% breakeven) for 5 of the 6 months.
- Played consistent stake sizes — $5-$10 cash entries — even after winning months.
- Withdrew $100 of profit per month, automatic.

The math: $500 → $750 over 6 months = **6.99% monthly growth**. That's modest. It's also extraordinarily hard to do for a beginner because it requires beating the cash breakeven consistently — which only happens with edge. Tom had it. He didn't know it was edge; he just played carefully and the math worked out.

The lesson: A "boring" cash-heavy strategy can absolutely build a roll. It will never be the highlight reel on FantasyTwitter — but Tom is the rare player who is still here after a year, slowly compounding, never broke.

Case 4 — Derek: The Chaser (cautionary)

Profile: 26, sales rep, started with $500 in October. Watched a Twitter post about a Milly Maker top-3 finish on Week 1 of his journey. **Sport focus:** NFL. **Outcome over 3 weeks:** $500 → $200 (-60% in 21 days).

What Derek did wrong:

- Week 1: Played 50/25/25 at 10%/slate ($50). Lost both Sunday and Thursday slates. Down $100.
- Week 2: "I need to make this back faster." Bumped to 25%/slate ($125 — and the roll was now $400, so 31% of remaining roll). Lost the first slate. Roll at $275.
- Week 3: Fired a $100 GPP entry and a $50 cash game on Sunday. Both lost. Roll at $125. Deposited another $200 to keep playing. Lost the Thursday slate. Roll at $200.

The math: Derek's plan said $50/slate. His actual losses across 3 weeks: $50 + $50 (Week 1) + $125 (Week 2) + $150 (Week 3 Sun) + $125 (Week 3 Thu, still tilted-size) = $500 in losses, plus the $200 redeposit consumed. Starting with $500, he turned it into $200 while sinking another $200 of new money in — a net loss of $500 in 21 days. The tilt-driven upsize in Week 2 is what made the Week 1 loss unrecoverable.

The lesson: Chase tilt (Chapter 7, Form #1) is the single fastest way to blow a roll. Derek didn't have bad picks — his picks were fine. His SIZING was the bankroll killer. Even with good picks, you cannot bet 25-30% of your roll per slate and survive a normal cold streak.

Case 5 — Aaron: The Volume Spammer (cautionary)

Profile: 39, marketing manager, started with $1,000 in February. Decided his edge was "more lineups, more shots at the top prize." **Sport focus:** MLB and NBA. **Outcome over 4 weeks:** $1,000 → $0 (-100% in 28 days).

What Aaron did wrong:

- Maxed out 150-entry GPPs at $2-$3 per entry. Each slate cost him $300-$450 — between 30-45% of his starting roll **per slate**.
- Many of his 150 lineups were duplicates or near-duplicates. He was essentially betting on one or two lineup constructions, multiplied by 150 entry fees.
- Skipped cash games entirely. "Cash is for boomers."
- Played every single day. Daily MLB + daily NBA = 10-14 slates per week.

The math: At $400/slate average and 10 slates/week, Aaron was wagering $4,000/week against a $1,000 roll. Even at a generous 12% GPP cash rate, his expected weekly return was negative the moment rake was factored in. The roll didn't last a month.

The lesson: Volume doesn't equal edge. A 150-lineup mass-multi entry, full of overlapping lineups, is mathematically equivalent to a single $300 bet with extra entry fees. Aaron believed he was "spreading risk" — he was actually concentrating it on a few lineup constructions while paying the rake 150 times.

What every case study has in common

Read the five again and look at what separates the wins from the busts:

- **Marcus, Lauren, Tom (the wins)** all picked a lane and stayed in it. They had ONE sport. They had ONE primary contest type. They had ONE audit cadence.
- **Derek and Aaron (the busts)** both violated their plan in week 1 — Derek by upsizing after a

loss, Aaron by inventing a “more lineups” theory that wasn’t actually a strategy. Both refused to skip slates. Both refused to drop down in stakes when losing.

If you finish this Playbook and you’ve absorbed nothing else, absorb this: **the framework only works if you actually follow it.** The math is on your side. Your psychology is not. The rules in this book are designed to outlast your psychology.

Chef’s Take

> You will be Marcus, Lauren, Tom, Derek, or Aaron in your first 90 days of DFS. The framework determines which one. The framework only works if you don’t try to outsmart it.

Worksheets & Trackers

Print these out. Stick them on the wall, the desk, the fridge — wherever you'll see them when you're about to make a decision. The whole point of pre-commitment (Chapter 7) is that the rules need to be VISIBLE when the moment hits, not buried in this book.

The five worksheets:

1. The Pre-Slate Plan (run this BEFORE every slate)
2. The Weekly Audit Sheet (run this every Sunday night)
3. The Tilt Rules Card (taped to your monitor)
4. The Monthly Review Sheet (run this on the first of every month)
5. **The Quick Reference Decision Tree** (the one-page synthesis of the whole Playbook — the page you'll use the most)

Worksheet 1 — The Pre-Slate Plan

Run this before you enter your first contest of any slate. Takes 3 minutes.

```
═══════════════════════════════════════
PRE-SLATE PLAN — Date: __________
Sport: __________  Slate: __________

CURRENT ROLL:       $______
PER-SLATE % TODAY: ____%
SLATE BUDGET:       $______

50/25/25 ALLOCATION:
```

```
  Cash bucket  (50%): $______
  SE bucket    (25%): $______
  GPP bucket   (25%): $______

CASH PLAN:
  □ Double-Up:  ____ × $____
  □ 50-50:      ____ × $____
  □ H2H:        ____ × $____

SE PLAN (max 3 tiers):
  □ $1 SE:      ____ entries
  □ $5 SE:      ____ entries
  □ $10 SE:     ____ entries
  □ $25 SE:     ____ entries
  □ $50 SE:     ____ entries
  □ $100 SE:    ____ entries

GPP PLAN:
  □ Milly qualifiers:  ____ × $____
  □ Mid-stakes GPP:    ____ × $____
  □ Satellites:        ____ × $____
  □ 3-Max / 20-Max:    ____ × $____

CHECK BEFORE FIRING:
  □ Total entries match slate budget?
  □ Largest single entry < 40% of slate budget?
  □ Followed sport-specific split (Ch.6)?
═════════════════════════════════════
```

Worksheet 2 — The Weekly Audit Sheet

Sunday night. 20 minutes. No exceptions.

```
═════════════════════════════════════
WEEKLY AUDIT — Week of __________
```

```
THE 8 NUMBERS:
  1. Total wagered:          $______
  2. Total won:              $______
  3. Net P/L this week:      $______
  4. Cash W-L:       ____W - ____L  (____%)
  5. SE GPP cash:    ____/____      (____%)
  6. Mass GPP cash:  ____/____      (____%)
  7. Largest profit:         $______ (___________)
  8. Largest entry:          $______ (___________)

ROLLING 4-WEEK NET P/L:
  This week:          $______
  Last week:          $______
  Two weeks ago:      $______
  Three weeks ago:    $______
  4-week avg:         $______

SELF-CHECK:
  Was I tilted this week?       Y / N
  Did I follow the framework?   Y / N
  Did I run a pre-slate plan
    for every slate?            Y / N

DECISION CHECKS (from Ch.9):
  □ Cash win rate trending → action?
  □ GPP cash rate trending → action?
  □ 2+ tilted weeks in last 4 → action?

ACTIONS FOR NEXT WEEK:
  1. ________________________________
  2. ________________________________
  3. ________________________________
═════════════════════════════════════
```

Worksheet 3 — The Tilt Rules Card

Print this small. Tape to the monitor. Read it every time you log in.

```
════════════════════════════════════
TILT RULES — READ BEFORE EVERY SLATE
────────────────────────────────────

THE FIVE PRE-COMMITMENTS:

1. DAILY STOP-LOSS
   Lose full slate budget → DONE for today.

2. WEEKLY STOP-LOSS
   Lose 20% of roll → DONE for the week.

3. MONTHLY STOP-LOSS
   Lose 40% of starting roll → 1 week off.
   Restart at one tier lower.

4. DOUBLE-STAKE RULE
   About to enter 2x normal size? STOP.
   Wait 10 minutes. Re-read this card.

5. 24-HOUR RELOAD RULE
   Never deposit within 24 hours of a loss.

────────────────────────────────────

THE STOP-WIN RULE:

   Hit 10x your entry size on a single
   contest? Take 24 hours off.
   Withdraw a chunk. Come back at normal.

────────────────────────────────────
```

```
IF I'M TILTED RIGHT NOW:

   1. Close DK app (force-close, not bg).
   2. Stand up. Get water.
   3. Check audit sheet vs stop-loss line.
   4. If above line → 1 hour off (timer).
   5. If below line → DONE for week.
   6. Tell someone. Out loud.
═════════════════════════════════════
```

Worksheet 4 — The Monthly Review Sheet

First of the month. 45 minutes. Deeper than the weekly.

```
═════════════════════════════════════
MONTHLY REVIEW — Month of __________

THE BIG NUMBERS:
  Starting roll:              $______
  Ending roll:                $______
  Net P/L for the month:      $______
  Withdrawn this month:       $______
  TOTAL VALUE CHANGE:         $______
    (P/L + withdrawn)

ROI:
  Total wagered:              $______
  Total won:                  $______
  Win/Wagered ratio:          ____%

BY SPORT (only fill in sports played):

  ┌─────────┬────────┬────────┬────────┐
  │ Sport   │ Wagered│  Won   │ Net    │
  ├─────────┼────────┼────────┼────────┤
```

NFL	$	$	$
MLB	$	$	$
NBA	$	$	$
NHL	$	$	$
PGA	$	$	$
MMA	$	$	$
CFB	$	$	$
NASCAR	$	$	$

BY CONTEST TYPE:

Cash: Wagered $______, Won $______, Net $______

SE: Wagered $______, Won $______, Net $______

GPP: Wagered $______, Won $______, Net $______

REFLECTIONS (1-2 sentences each):

Best decision of the month:

____

Worst decision of the month:

____

One thing I'll do differently next month:

____

TIER CHECK:

Current tier: ______________________

Move-up trigger: $______

Move-down trigger: $______

Action: □ Stay □ Move up □ Move down

Worksheet 5 — The Quick Reference Decision Tree

The whole Playbook on one page. Print it. Tape it where you'll see it. If you only print ONE thing from this book, print this.

```
══════════════════════════════════════════════════

        DFSK BANKROLL QUICK REFERENCE
       Tape this to your monitor.

══════════════════════════════════════════════════

[STEP 1] FIND YOUR TIER
─────────────────────────────────────────────

  Roll $50-$200     →  MICRO        (5%/slate)
  Roll $200-$500    →  SMALL        (5-10%)
  Roll $500-$2K     →  MID          (10%)
  Roll $2K-$5K      →  ESTABLISHED  (10%)
  Roll $5K+         →  ADVANCED     (5-10%)

[STEP 2] ADJUST FOR YOUR SPORT
─────────────────────────────────────────────

  Sport     %/slate    Bucket split
  ─────     ───────    ────────────
  NFL       8-10%      50/25/25
  CFB       8-10%      50/25/25
  MMA       8%         50/25/25
  MLB       5-7%       50/25/25
  NBA       5-7%       50/25/25
  NHL       5%         50/25/25
  PGA       10%        40/20/40
  NASCAR    5%         40/20/40

[STEP 3] SPLIT YOUR SLATE BUDGET
─────────────────────────────────────────────

  50% → CASH       (DUs / 50-50s / H2Hs)
  25% → SINGLE     (spread across 2-3 SE tiers)
  25% → MASS-MULTI (Milly quals, satellites)
```

```
[STEP 4] PRE-ENTRY CHECKLIST
─────────────────────────────────────────────

  Before clicking ENTER on any contest:
   □ Is this contest in MY tier?
   □ Does prize structure match the bucket?
       Top-heavy → mass-multi
       Flatter   → single entry
   □ Field size beatable at my skill?
   □ Is there overlay available?
  4 YES → ENTER       Any NO → SKIP

[STEP 5] STOP-LOSS RULES (PRE-COMMITMENT)
─────────────────────────────────────────────

  DAILY:    Lose full slate budget → DONE today
  WEEKLY:   Lose 20% of roll → DONE for week
  MONTHLY:  Lose 40% of starting roll → 1 wk off
  DOUBLE:   About to 2x normal entry? → STOP
  RELOAD:   No deposit within 24 hrs of a loss

[STEP 6] STOP-WIN RULE
─────────────────────────────────────────────

  Hit 10x your entry on one contest?
  → 24 hours off. Withdraw a chunk.

[STEP 7] WHEN TO MOVE TIERS
─────────────────────────────────────────────

  MOVE UP at:
    Micro       →  $240
    Small       →  $600
    Mid         →  $2,400
    Established →  $6,000

  MOVE DOWN at:
    Small       →  $200
    Mid         →  $500
```

```
    Established →  $2,000
    Advanced    →  $5,000

  MICRO below $50: STOP playing 7 days, restart.

[STEP 8] WITHDRAW PROFIT (THE SKIM)
─────────────────────────────────────────────
  Roll grows 25% from your benchmark?
  → Withdraw 25% of the gain
  → Set new benchmark at the new roll size

[STEP 9] WEEKLY AUDIT (Sunday night, 20 min)
─────────────────────────────────────────────
  Capture: wagered / won / net P/L
  Track:   cash W-L, SE cash %, GPP cash %
  Note:    Was I tilted? Followed framework?
  Compare: 4-week rolling avg

═══════════════════════════════════════════════════
  The picks are easy. The discipline is the work.
═══════════════════════════════════════════════════
```

Chef's Take

> Frameworks live or die by friction. A worksheet on your wall is friction the right direction — it slows you down at exactly the moments you should be slow. The players who use these sheets are the players who outlast everyone.

Final Word + Where to Go Next

You made it to the end. That alone puts you ahead of 95% of the DFS player pool — most of whom would rather watch a YouTube video about a Milly Maker winner than read 60 pages on bankroll discipline.

If you take nothing else from this book, take these three things:

The three things that actually matter

1. Survival comes before growth.

Bankroll management is not about the upside. It's about staying in the game long enough for your edge to show. The math is unforgiving — variance will wreck you in the short run no matter how sharp your picks are. The framework exists so the short run doesn't kill you.

2. The framework is the strategy.

Picks are not the strategy. Sport selection is not the strategy. Contest selection inside the buckets is not the strategy. **The 50/25/25 split and the per-slate % are the strategy.** Everything else is execution detail. Get the framework right and almost any reasonable execution wins. Get the framework wrong and no execution will save you.

3. Discipline beats intelligence.

The smartest DFS player you know is probably not in the green right now. The most disciplined one is. Every chapter in this book is, at its core, a tool for being disciplined when you don't feel like being disciplined.

Where to go next

You're done with the Playbook. Here's the rest of the kitchen:

The DFSK Optimizer

This Playbook is the bankroll side. The Optimizer is the picks side. They work together — the framework tells you HOW MUCH to play, the Optimizer tells you WHAT to play. Both matter. Neither is enough alone.

If you're not subscribed yet, join the kitchen. Subscribers get the full Optimizer plus this Playbook for free.

The DFSK Bankroll Calculator

Every page in this book scales mathematically — but you shouldn't be doing the math by hand. The DFSK Bankroll Calculator takes your roll, sport, and risk tolerance, and gives you the exact per-slate plan automatically. Use it before every slate. It saves to your account so it pre-fills.

The Worksheets

Print Chapter 12. Actually print it. The PDF version of this Playbook has the worksheets in a printer-friendly format on dedicated pages — that's the version you want for the wall.

The Community

[@dfskitchen on Twitter](https://twitter.com/dfskitchen) for the daily picks chatter. The Discord for the deeper strategy conversations. The community is what turns a DFS hobby into a sustainable practice — find players who follow the framework and surround yourself with them.

One last thing

I wrote this Playbook because I watched too many smart, motivated, capable players blow up their rolls in the first 90 days — not because they were bad at DFS, but because nobody ever sat them down and said "here is the framework, here is the math, here are the rules that work." That was my fault. I built the company; I should have built the guidebook.

This is that guidebook. Use it.

The picks are easy. The discipline is the work. Do the work.

— Chef

Final Chef's Take

> DFS isn't won at the lineup. It's won at the budget. The players who treat their roll like a real business outlast everyone — and over enough years, the math of "outlasting everyone" turns into the math of "winning."

END OF PLAYBOOK

Want the picks side? Join the kitchen at dfskitchen.com.

Want the calculator? Run yours at dfskitchen.com/bankroll.

Questions? support@dfskitchen.com.