

GRIDIRON GAMBLE

**A LOOK INSIDE THE WORLD OF
HIGH-STAKES FANTASY FOOTBALL**

by Sean Chaffin

FOOTBALL IS KING OF THE AMERICAN SPORTS LANDSCAPE, and fantasy football is a critical part of that, keeping millions of viewers tuned in no matter how mediocre the teams competing or how big a blowout the game might be. Every point matters, and whether it's 20 bucks or a couple C-notes, adding some cash to the mix makes participating in a league even more fun. But for whales with hundreds of thousands of dollars on the line, every touchdown, field goal and yard gained is magnified that much more, and every injury can be crushing.

>> Chad Schroeder celebrating a big payday.



DIAMOND DOMINATION

Fall is a busy time of year for Chad Schroeder, a 45-year-old professional gambler and fantasy-sports player from Omaha, Nebraska. Schroeder is a regular in the National Fantasy Football Championship, where players can win hundreds of thousands of dollars. He's won the NFFC's top prize and numerous other major leagues including winning in the fantasy site's Diamond Leagues.

That included his fourth Diamond win in 2018 for \$82,000. He also won the Fantasy Football World Championship last season for \$180,000 and is considered one of the most successful fantasy football players in the world. Surprisingly, however, Schroeder doesn't spend his entire year staring at NFL statistics online or punching in numbers on a spreadsheet.

"I don't follow football very closely year round," he says. "I ramp up about Aug. 1 and first draft about August 8 and then do a lot of them. I struggle early but quickly get caught up and in form most of the time."

Growing up, Schroeder played every sport he could—football, basketball, baseball and track. After being laid off from his job in 2000, he began making more money betting on sports. He transitioned to fantasy football after the government cracked down on some offshore gambling sites in 2008.

"I immediately loved the chess match and game theory of it," says Schroeder, who is married with two children in college and high school. "If it weren't for the worst bad bet I have ever experienced, I would have won a contest that paid \$1 million that first year. I was 98 percent to win on the last Sunday night."

While that million-dollar payout didn't work out, he's been a successful player for more than a decade. He's become an expert in the industry, and spends more than 40 hours a week on his numerous leagues. Despite all that, Schroeder doesn't consider his leagues much different than just-for-fun low stakes "drinking buddies and smoking cigars" leagues.

"Not much really separates them," he says. "How much money on the line doesn't necessarily mean it will be harder or easier. Sometimes you have wealthy folks that want action. I win by keeping things simple. Making a good decision each time based on my fantasy tiers at each position and what is likely to be there at future picks."

What are some challenges to winning consistently?

"I have a target on my back," he says. "I can't get away with being too aggressive on things. For example, if I wait too long at quarterback in a draft, other players will start taking backups so I don't get a good one. But there are a lot of people that are more worried about my team than their own, so I have them beat already."

LOTS OF LEAGUES YIELD LOTS OF CASH

For most fantasy football players, managing three or four leagues can be problematic. Try 300. That's the number Nelson Sousa manages during an average NFL season. He does have some help, however. The 40-year-old—originally from Boston—now living in New York City has a partner to help manage all those teams.

Spreading his money out into so many leagues enables his research to pay off in the long run. While injuries and other factors play a major role in success or failure, playing in a variety of leagues allows players at his level to build consistent success. Many fantasy owners know the pain of drafting a player high in in multiple leagues, only to see him injured in one of the first weeks of action. Or worse yet, that player goes down in training camp or the preseason.

"It's not for everybody," he says of investing so much money in what for most people is a recreational diversion. "You put up quite the investment, but volume is the key because it helps even out the variance and also some of the bad luck with injuries. You're kind of spreading out the risk. You're trying to win every league, but at the same time I realize you do have injuries and other things come up. If you only do a few leagues you can run into some bad luck."

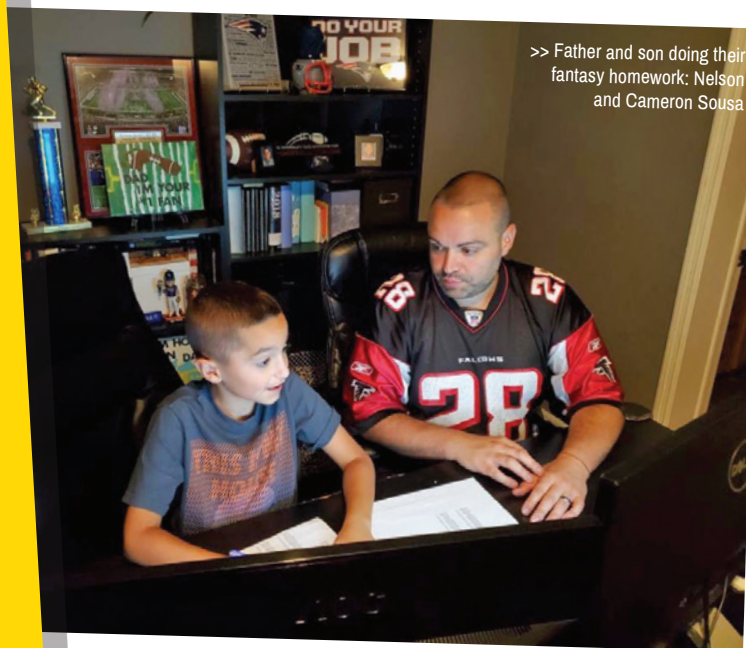
Sousa's highest buy-in leagues are in the \$20,000 range and his efforts have yielded big results, including winning two NFFC events in the last five years for \$130,000 and \$150,000. In 2016, he won an \$1,800 event through the Fantasy Football Players Championship for \$250,000.

Like Schroeder, Sousa grew up a huge sports fan—playing soccer, football and hockey beginning at age 10. Following all the action and soaking up statistics were part of life for the young sports fan. Fantasy football became a natural extension of that passion as he grew older.

By the age of 20—with football as his favorite sport—Sousa began playing in fantasy leagues and started moving up in stakes as he won. After some success playing with friends, bigger scores seemed like a possibility.

"I've always been super competitive in sports and in anything I do," he says. "So, I always enjoyed that part of it, and as I got older and realized I couldn't play sports at a competitive level anymore, I turned to fantasy football."

After his leagues come to an end, the season isn't over for Sousa. He and his partner track players throughout the remainder of the NFL season and playoffs. Fantasy football has become a year-round sport for him.



>> Father and son doing their fantasy homework: Nelson and Cameron Sousa

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>> Players the world over wage fantasy war. Left to right: Matt Modica, Rodney Hampton and Andy Saxton. Modica and Saxton won the National Fantasy Championship New York Super League in 2018.



>> Chad Schroeder hosting a charity fantasy boot camp in August of 2018.

FANTASY FOOTBALL STARTED AS A HOBBY FOR SOUSA BUT IT'S BLOSSOMED INTO ROUTINE SIX-FIGURE PAYDAYS.



Fantasy football draft days at pubs, casinos and resorts throughout the country are exciting and memorable events. (Super Draft Models at the Palms Casino Resort Hotel, Las Vegas, NV.)

"I usually take a break after the Super Bowl," says Sousa, who now offers advice and mentorship for other highly competitive fantasy players at ArbourPro.com. "But right after, I'm following the NFL Combine and all the positional players entering the draft. That's when I pick it back up—watching film and seeing what rookies are going to get drafted."

Sousa follows players during offseason workouts with some of his high-stakes leagues drafting by late-May. They take an aggressive approach with a core group of players on their draft boards—a condensed group with some players they won't draft at all. However, they also try not to overexpose certain players by varying players on their teams. They treat their teams like a stock portfolio.

Fantasy Football started as a hobby for Sousa but it's blossomed into routine six-figure paydays. Despite all his leagues and success, Sousa also has a full-time job running a business and is married with two children. During the fall, his fantasy life keeps him busy but he tries to strike a balance. What's an average week like during the NFL season?

"I balance it between family and my business, but there's usually very little sleep during the football season," he says. "When the kids and wife are in bed—that's usually when I'm grinding away at lineups and working the waiver wire—putting in bids and trying to pick up players to help the team."

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