



CLIFF'S COVERS

CLIFF'S PRE-BET DECISION CHECKLIST

DOES THE STORY MAKE SENSE?

Bet Smarter. Bet Less. Win More.

By Cliff Panezich

Most bettors do not lose because they always pick the wrong team.

They lose because they bet without a clear reason, force action, chase losses, follow line movement, or wager simply because a game is on.

Before placing any bet, slow down and ask:

DOES THE STORY MAKE SENSE?

Can you identify a realistic path for your side, total, or player prop to win?

Or are you guessing, chasing steam, following the crowd, or looking for action?

1. THE BANKROLL CHECK

- ☐ Am I betting money I can afford to lose?
- ☐ Does this wager fit my normal unit size?
- ☐ Am I increasing my wager because I am emotional or chasing?
- ☐ Would losing this bet affect my bills or responsibilities?

Protect your bankroll first.

2. THE STORY CHECK

Before placing the wager, explain how you expect it to win.

- ☐ What needs to happen for this bet to cash?
- ☐ Does the matchup support the wager?
- ☐ Does the expected pace, game script, role, usage, or opportunity support it?
- ☐ Can I explain the wager clearly in two or three sentences?

Write the story of the bet:

For a side: Why should the team win or cover?

For a total: What should create—or prevent—points, runs, or goals?

For a player prop: Where should the player's opportunities, touches, targets, minutes, or usage come from?

IF YOU CANNOT EXPLAIN HOW THE WAGER WINS, YOU ARE NOT HANDICAPPING.

YOU ARE GUESSING.

The story does not guarantee the result. But if the story does not make sense, the bet probably does not either.

3. THE HANDICAP CHECK

- ☐ Have I identified a real edge?
- ☐ Have I considered injuries, lineups, weather, rest, travel, motivation, and scheduling?
- ☐ What is the strongest argument against my wager?
- ☐ Is my original handicap still valid?
- ☐ Is there still value at the current number?

Liking a team is not the same as finding value.

4. THE PRICE AND STEAM CHECK

- ☐ Did I compare lines across multiple sportsbooks?
- ☐ Am I getting the best available number?
- ☐ Am I paying too much juice?
- ☐ Has the line moved beyond the number I originally liked?

DO NOT ASSUME LINE MOVEMENT AUTOMATICALLY MEANS THE BET IS CORRECT.

A moving line tells you that money has entered the market. It does not automatically tell you why the line moved, whether the move is correct, or whether value still exists at the new number.

Before chasing steam, ask:

- ☐ Do I understand why the line is moving?
- ☐ Does the movement support the story behind my wager?
- ☐ Is my handicap still valid?
- ☐ Is there still value at the current price?
- ☐ Am I betting because I found an edge—or because I am afraid of missing out?

A wager can be valuable at one number and a bad bet at another.

If you cannot explain how it wins, you are not handicapping—you are chasing steam.

5. THE EMOTIONAL CHECK

- ☐ Am I chasing losses?
- ☐ Am I betting because my favorite team is playing?
- ☐ Am I betting because everyone else is?
- ☐ Am I bored and looking for action?
- ☐ Am I angry, frustrated, desperate, intoxicated, or overly excited?
- ☐ Would I still make this bet if I had won my last five wagers?

If you answered YES, strongly consider passing.
Emotion does not create an edge.

6. THE PASS TEST

What is the strongest reason NOT to make this wager?

- ☐ If this game were not televised, would I still bet it?
- ☐ Am I ignoring information that contradicts my opinion?
- ☐ Is this a strong opportunity—or simply the best game available right now?
- ☐ Am I comfortable walking away if the value is gone?

Passing is not missing an opportunity.
Passing is protecting your bankroll.

FINAL APPROVAL



- ☐ Bankroll approved
- ☐ Unit size approved
- ☐ The story makes sense
- ☐ Clear edge identified
- ☐ Best available line found
- ☐ Line movement understood
- ☐ Emotion removed
- ☐ Value confirmed
- ☐ Wager recorded

FINAL DECISION

BET: _____ PASS: _____

Wager and Line: _____

Why should this wager win? _____

What is the biggest threat to the wager? _____



CLIFF'S GOLDEN RULE



The best bettors do not win because they bet every game.
They win because they consistently avoid bad bets.

- ✓ Discipline beats excitement.
- ✓ Patience beats action.
- ✓ Value beats opinion.

Before placing your next wager, ask yourself: **DOES THE STORY MAKE SENSE?**
If you cannot identify a realistic path for the wager to win, do not bet it.

