

THE 2026 MFL PRIMER

Version 1.0 (1/11/2026)

Primer changes (other than dates) from the previous season are listed in red.

Season

There are 12 teams split into 3 divisions. The 14-game season starts with Week One on the weekend of September 10-14 and wraps up on Week Fourteen on December 10-14. There is a post-season consisting of five teams: The two teams with the best records among teams that do not win their division will face off in a Play-In Game the week after the end of the regular season. The winner will then be reseeded with the three division champions. The division champion with the best record (#1 seed) hosts the playoff qualifier with the worst record (seed #4), while the division champion with the next-best record (seed #2) hosts the playoff qualifier with the next-worst record (seed #3). The better record between the worst division-champion and the Play-In winner earns seed #3.

Tiebreakers

For all games, the bench will figure into the scoring. The top three scorers will be added up for both benches. If one team has more points among their three than the other, then the higher-scoring team is awarded one point with which to break the tie. However, if a tie still exists, then the teams put up their fourth-ranked bench scorers against each other. Should a tie *still* exist, then the fifths face each other, if necessary. In the event that there is still a tie, the remaining bench players would have their scores combined to go against the others for the decision. By some amazing circumstance that there is still a tie, the commissioner will flip a coin to determine the winner, but the game will end in a tie if it happens to be the Super Bowl.

To qualify for the playoffs, teams must either (a) win their division or (b) clinch a Play-In berth. If there is a tie for the division title or a Play-In berth, then the tiebreaker goes as follows:

1. Head-to-head record
2. Division record (only for teams within the same division, otherwise skip to #3)
3. Most PF
4. Highest PF minus PA
5. Coin flips, best two out of three

Roster

Each club is allowed to have 19 players or less during the season. There is no minimum or maximum allowed at each position. The time period between the MFL Draft and “Cut Day” (September 1) is the only time the roster limit can be exceeded. Starters for each club during the season consist of 1 QB, 2 RB, 2 RB/WR, 2 WR, 1 TE, 1 PK and 1 D/ST (defense/special teams). Clubs are required to have at least 1 QB, 1 RB, 1 WR, 1 TE, 1 PK and 1 D/ST on their 19-man active roster at all times from the start of Week One through the end of the Super Bowl.

After “Cut Day”, all player salaries go into effect for the season. Players contracted or released after the “Cut Day” deadline are owed their full salary for the season and will count against salary cap of the team for the duration of the season, which will end after the Super Bowl. During the season, a roster limit violation could cause the loss of the team’s highest-paid player and/or “fines” against the cap.

Roster limits grow to 23 players for the period between the start of the MFL Draft and “Cut Day” deadline, after which they drop back down to 19. Payrolls limits grow to \$23,000,000 for the period between the start of the MFL Draft and “Cut Day” deadline, after which they drop back down to \$20,000,000.

Schedule

There are four teams in each division. Each team plays each team within their division twice (home and away) and plays the other eight MFL teams once, playing four teams at home and the other four teams on the road.

Salary Cap

During the season, each club has a \$20 million salary cap. The time periods where the salary cap can be exceeded are between the MFL Draft (August 23) and “Cut Day” (September 2) and during Phase I of Player Releases (January 3-10, 2027) as salaries increase and players come off of IR. Teams are allowed to have an extended \$23 million payroll during the Draft-to-“Cut Day” time period only.

A salary cap violation could cause the loss of the team’s highest-paid player and/or “fines” against the cap.

MFL Draft

The 2026 MFL Draft takes place on Sunday, August 23 at 2:00pm ET at Scoobies in Mishawaka, Indiana.

The draft consists of five rounds with each team getting one selection in each round unless trades have been made or are made during the draft. All first-round draftees are deemed undroppable until after the Super Bowl.

There are no cuts allowed during the MFL Draft. Teams must remain within the constraints of the extended 23-man roster limit and the extended \$23 million salary cap during the draft.

For full details on how the draft works, go to: <http://www.mflimpact.com/draft.html>

Trading Draft Picks

If you have traded or plan to trade any of your draft picks in the future, you have given up your rights to bid on them during Rounds 1 and 2 of the MFL Draft, thus eliminating any potential of a player being 'stolen' by a team that traded away that pick.

Also, if the pick has changed hands more than once, then any teams that have had that pick also lose rights to 'steal'. (*Example:* if Chicago trades their pick to Orlando, who in turn trades the same pick to Pittsburgh, then BOTH Chicago AND Orlando lose rights to bid on that pick during the MFL Draft.) The only exception to this rule regards a draft pick being traded back to its original team.

Supplemental Draft

In the case that a player in the ESPN Non-PPR Top 50 list be cut during the period after the MFL Draft and before Week One, that player will be placed into an MFL Supplemental Draft within a few days. The draft will start at 9:00am ET and end the following morning at 8:59am ET. Teams will bid in \$100,000 increments (or more) for the players of their choice and bids must be posted on the *MFL on ESPN* Message Board. The team that dropped the player is excluded from this process. The team with the highest bid before the deadline wins rights to the player. Only remaining cap room can be used for the bidding; bids are voided for the winning team if the winning bid would cause that team to exceed the cap, then the next best bid would win the rights to the player. Any players not selected automatically enter the free agency pool.

“Cut Day”

The 2025 Salary Cap and Roster Limit Deadline, or “Cut Day,” takes place on Wednesday, September 2 at 9:59pm ET. By the deadline, all MFL clubs need to be at or under the salary cap and at or under the roster limit. Any violation of either the salary cap or roster limit could cause the loss of the team’s highest-paid player and/or “fines” against the cap.

Game Day

All clubs will be required to have their starters selected via the internet using the *ESPN* service (“ESPN8”) by the start of the games on Sunday, or on whatever day the games are played (some start as early as on Thursday or Saturday). If teams attempt to change a starter after that player’s game has already started, the change cannot be made because that player is locked out.

All clubs will have their own passwords to log into the selected service so the commissioner may not be able to make changes for you.

Injured Reserve

Placing a player on Injured Reserve (IR) prior to Week Eight means that they are inactive until at least after Week Eight. Placing a player on Injured Reserve after Week Eight ends their season. Both scenarios allow the club to (a) create a roster spot and (b) save the player in a non-active roster spot.

Teams are limited to three IR slots. Once these spots are filled, no more players will be allowed to be placed on IR by that team. Players on IR cannot be traded until after the Super Bowl, but they can be cut and signed by other teams as long as it's before the free agent signing deadline. Players must be listed as "O" (out) or "IR" (Injured Reserve) by the MFL on ESPN website in order to be placed on IR. Players cannot be placed on IR until after the Salary & Roster Deadline, or "Cut Day". IR replacements signed during the playoffs will be automatically released after the Super Bowl.

The procedure to placing a player on IR is as follows: The team must publicly declare the player to be assigned on the MFL on ESPN Message Board, then the player must be placed on the Bench (but not cut, unless another circumstance is worked out with the commissioner) during the remainder of the season. Finally, the club may wish to sign another player from the same position only (QB for QB, RB for RB, etc.) to the newly-created roster spot, provided that the club has at least \$100,000 in salary cap space. If the club has less than \$100,000 in cap space, they cannot sign another player to the newly-created roster spot. Clubs have 48 hours from the time the IR spot is claimed to the signing of his replacement.

Players on IR will be displayed on the Teams page of *MFLImpact.com*.

Free Agency

Any NFL-eligible players not selected in the MFL Draft are free agents. All free agents earn the league minimum of \$100,000. Immediately after the draft, the commissioner (Drew Kuespert) will ask the clubs if they would like to sign any free agents. This is basically a free-for-all in which names are shouted with the commissioner writing them down as they are called out. Team rosters are allowed to swell to as many as 23 players during this process, but must meet the 19-player limit before or on "Cut Day." Free agents can also be signed after draft day. If a player is released into free agency, the releasing team may not re-sign the same player for at least 14 days, unless that player is signed by another club and released again within that 14-day period. The only other exception to the 14-day rule is if a player is released prior to the draft, is not drafted by any club, and is re-signed as a free agent, post-draft, by the same club.

The 2026 Free Agent Signing Deadline takes place **after Week Nine on Wednesday, November 11 at 9:59pm ET**. No free agent signings are allowed until after the conclusion of the 2026 MFL Draft once the deadline has passed, with the exception being Injured Reserve replacements (see *Injured Reserve* above).

Scoring

The MFL follows a basic scoring system. Rushing touchdowns are 6 points, passing touchdowns are 3 points and receiving touchdowns are also 3 points. Punt or kick returns are 6 points to the D/ST only. Safeties are worth 2 points and all field goals, regardless of distance, are worth 3 points. Extra points are worth 1 point and 2-point conversions are worth 2 points by rush, or 1 point apiece to the passer and receiver. Interception and fumble returns are worth six points to the D/ST only, as are the rare conversion returns (2 points) and ultra-rare conversion safeties (1 point). Other scoring circumstances during the season are subject to Commissioner Review and decisions rendered at that time are deemed binding.

Phase I of Player Releases

This **fortnight**-long period begins immediately following the conclusion of the Super Bowl on January 3, 2027. All salaries increase by 20% (or 30% for the new Super Bowl Champion) at that time. By Sunday, January 17, 2027 at 9:59pm ET, all twelve clubs must be compliant with the salary cap rule, making any necessary cuts to keep at or under the cap. Teams are not limited to cutting players for cap reasons; they may cut anyone they want. No free agent signings are allowed during this period.

Phase II of Player Releases

Beginning on Sunday, August 9 at 12:01am ET, teams may cut players, but may not sign free agents. Reasons that clubs may want to cut players at this time are to open up cap room for draft day signees, allow more roster space at a particular position, or to cut underperforming or retired players. Teams may cut anyone they want at this time. Phase II ends on Sunday, August 16 at 9:59pm ET.

Immediately after the Phase II deadline has passed, rosters will be frozen, meaning that no cuts will be allowed until after the MFL Draft. Teams are therefore encouraged to make sure that they have made all of their desired cuts before the Phase II deadline. Trades are not allowed until the MFL Draft begins and can only be initiated by one the teams involved when it's their turn to draft.

Frozen rosters after the deadline will allow all teams to have a week to plan their drafts.

Offseason

Free agents are not allowed to be signed in the offseason. However, players may be traded during this time (cuts are not allowed in the offseason unless a trade makes the roster swell to over the 19-man roster limit). Most teams prefer to treat the offseason more like a “summer vacation” and use August to January for their transactions.

Trade Deadline

The 2026 Trade Deadline takes place **after Week Nine on Wednesday, November 11 at 9:59pm ET**. No trades are allowed until after the conclusion of the Super Bowl once the deadline passes.

MFL Hall of Fame

During the 2025-26 offseason, a plan will be put together for the creation of the MFL Hall of Fame. More information to follow in later editions of this document.

Rules Committee

The MFL Rules Committee is made up of the all MFL owners (or chosen proxies).

The commissioner will open the floor to rules proposals shortly after the conclusion of the season. The official proposals to go before the Rules Committee for a vote will be announced within 7-14 days. Any approved measures will go into effect the following season.

Websites

The MFL operates a year-round website called *MFL Impact*. The site contains all pertinent information to the league, including news, draft information, transaction, schedules, statistics, history and other information. The address is: <http://www.mflimpact.com>. Please note that *MFL Impact* is best viewed with the Google Chrome web browser.

ESPN.com's Fantasy Football Manager (also known as “ESPN8” or “MFL on ESPN”) has been selected once again to take care of our day-to-day business with regard to setting starters and checking league standings. The address is:

<https://fantasy.espn.com/football/league?leagueId=5562>

Questions?

If you have questions, feel free to email the commissioner, Drew Kuespert at (260) 624-5162 or commissioner@mflimpact.com.