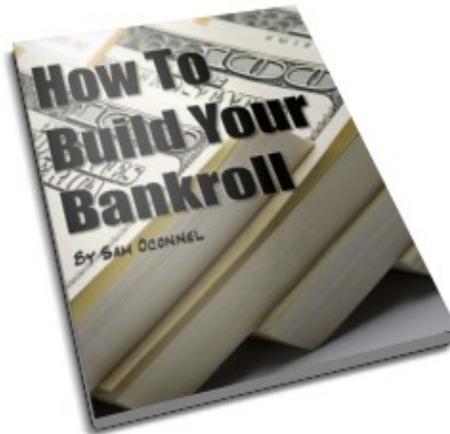
The background of the image consists of several thick stacks of US dollar bills, likely \$100 bills, arranged in a slightly overlapping manner. The focus is on the texture and thickness of the stacks, with some individual bill details like the '100' and 'FEDERAL RESERVE NOTE' visible. The lighting is soft, highlighting the edges of the paper.

How To Build Your Bankroll

By SAM OCONNEL



This is a FREE ebook from Sam O'Connell

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If you need to contact Sam

sam@diysportsbetting.com

Or visit

<http://www.diysportsbetting.com>

Introduction

Sadly it seems that most people end up giving their bankroll to the books, thus never have a chance to build it. So why would they bother to develop a sound strategy to do so?

As a result, most people don't have any idea how to systematically build up a bankroll in a way that maximizes safety while minimizing risk. When it comes to sports betting, money management is critical. Knowing how to build the bankroll in a sensible way is fundamental to success.

The system you are about to learn is designed to be used along with my [DIY Sports Betting Systems](#) as a part of the bankroll management strategy. However, you can use it with different betting and management strategies if you so choose.

The biggest difference is that it will not function with the same simplicity. In my systems, the betting unit and total risk is always the same. Winning 10 betting units will double the bankroll. Every time.

If you play by any other strategy or system, make it work the best way you can. I can only tell you to apply it to my own systems.

Any book about money management in sports betting would do a disservice without giving the following common sense warning:

Do NOT risk more than you can afford to set on fire without affecting your life in a negative way. For some, that is \$10, for others it is a \$10,000. Most will fall somewhere in between.

Stress is a big factor in betting, and a comfortable betting unit is essential to success. If in doubt, go small. Using this simple formula, it is only a matter of time before your unit will grow to the maximum you have the stomach for.

Sports betting comes with no guarantees, but with patience and the skills you will learn in [DIY Sports Betting](#), over time your bankroll can be grown with some consistency. You will be able to take a small bankroll of as little as \$100 with a \$10 betting unit, and turn it into two bankrolls of over \$1000 with a betting unit of \$100 just by winning a total of 70 betting units.

Consider this short ebook the blueprint for growing your sports betting business, increasing it's profits over time by increasing the betting units in a safe and practical way, while maintaining a safety net in case of disaster.

Good Luck,

Sam

The Starting Bankroll

The recommendation for starting is a 20 unit bankroll. It does not matter if your unit is 5 dollars, or 5,000, break it into 20 units.

People ask me all the time how big of a bankroll they should start with. You have to make that decision for yourself. Your bankroll should allow you the luxury of losing a bet and not caring about it. You should be able to flush the entire bankroll down the toilet and not miss it.

When you can do that, you will be free to look for big payouts when a team has a chance but is still not that likely to win. In the last three years, I have twice hit +900 payouts on NBA teams that I felt had a legitimate chance to beat those odds.

I was only able to take those bets because losing them is of no concern. My risk is the same every day, no matter what the potential return might be. I know I am going to lose a lot of bets anyway.

Using the formula in this book, you almost double the bankroll in just one of those bets. If you have the courage to make them. Small units make one courageous. Just be careful not to become foolish.

The moral of the story is to use units that are small enough to where you can “waste” a unit on ANY bet, with no regrets.

Subdividing the Bankroll

The first thing you do with your 20 unit bankroll is to subdivide it into two separate 10 unit bankrolls.

The first will be your playing bankroll. With any luck at all, you will never need anything more than those 10 units. If you play my systems smartly I can all but guarantee you will never bust a bankroll.

I haven't busted one in over 10 years, although I did come close once. I'll save that story for the end of the book. But always know it IS possible, and plan accordingly.

The second will be your backup bankroll in case something bad happens to the first one. Using the Basic Strategy in the systems and one bet a day makes losing it a low probability, but not an impossibility. You wouldn't jump out of a plane without a backup chute.

Take your playing bankroll and deposit it at an online book if you use one. Take your backup bankroll and put it in your sock drawer. There is a very good chance you will never need it, but it gives you peace of mind knowing it is there. Besides, you will be building it along with the playing bankroll. It's like saving your winnings instead of spending it, and watching it grow into something that can be helpful in an emergency if something happens at home and you need some quick cash.

The backup bankroll should never be mixed in with the playing bankroll, nor the household money. Never trust an online book with both bankrolls. While I use online books now, I do not trust them with my money any more than I would a drug addict.

With the formula in this book, you will be building both bankrolls and your betting unit, all at the same time.

You can, if you choose and your financial situation requires it, just start with a 10 unit bankroll and when it is doubled the first time set up the backup bankroll. Or you can just not use a backup bankroll.

I like having a backup, and you may need the money for something else in an emergency at home. **One of the beauties of this process is that the second bankroll is also a way to save your winnings** and build them into something useful.

Building The Bankroll

So you have divided, and then subdivided your bankroll. For our example, we will start out with a \$10 betting unit, and build it up to a \$100 unit. That requires a \$200 starting bankroll.

You will start, and hopefully finish, without ever needing to touch your backup bankroll.

So you start with a playing bankroll of \$100, split into 10 units of \$10. The object is to make one bet a day, with one unit per bet, thereby exposing 10% of the starting bankroll each day.

Say good fortune has befallen you, and you have doubled your playing bankroll by going 10 units up. I have had that happen in one week, or as long as a year. Patience will always overcome bad luck and the ups and downs of sports betting. My average is about every four months, or three times a year, in the longer term of many years.

Once it is doubled, it is time to make a withdrawal. We will round off and say each withdrawal is for exactly double the amount of the playing bankroll.

With a \$10 unit and a \$100 bankroll, you would withdraw \$50 from the book. That will leave you with a playing bank of \$150 to start over with. You will take the \$50 and put it with your backup bankroll, making it once again the same as the playing bankroll at \$150.

Increasing the Betting Unit

You now have a \$150 playing bank, and the same as a backup bank, so you will increase your betting unit to \$15, or 10% of the new bank.

Just keep building and double it again.

Let's say good fortune has again befallen you, and you have doubled that bankroll. That would be \$150 to split between the bankrolls. Keep \$75 at the book and add that amount to your playing bank to start over with, while withdrawing \$75 to put with the backup bank.

That makes each bankroll \$225 dollars, with a betting unit of \$22.50 and a backup bank of \$225 sitting in the sock drawer.

Keep on building in this way. The chart below shows the value of each bankroll after each doubling. Keep in mind that number is not only your playing bankroll, but you also have a backup of the same size in your sock drawer.

3rd Doubling 337

4th Doubling 505

5th Doubling 757

6th Doubling 1135

After going up by a total of 60 betting units, you have turned your initial \$200 bankroll into 2 \$1100 bankrolls and \$110 units, after starting with 2 \$100 bankrolls and a \$10 betting unit.

I can't tell you how long that will take, but I can tell you that on average using my systems you should expect to double your bankroll two to three times in any given year.

Going without a backup....

I suspect there are many folks out there who, for whatever reason, can't or will not keep money in the sock drawer. Those folks, and you just might be one, will want to proceed without a backup.

So how will that progress if someone wishes to build a big betting unit rather than cashing in to spend the profits?

Starting Bankroll 100, betting unit 10

First double 200 bankroll, new betting unit of 20.

Second double 400 bankroll, new betting unit of 40

Third double, 800 bankroll, new betting unit of 80

Fourth double, 1600 bankroll, new betting unit of 160

So you can progress pretty quickly flying without a net. But if you bust the bankroll at any time during the process, it's back to square one. On the other hand, when you build the back up along the way you will only have to go back to the last point of doubling the bankroll.

Not only that, but you are also leaving all of the profits at risk so are you really making any if you are always one catastrophe away from losing it all?

Whatever you choose to do is totally your choice to make. It is you who will reap the rewards, or pay the price.

Busting a Bankroll

I don't want to oversimplify the process to the point that you think it is too easy. Sometimes you can double a playing bank pretty quickly, and sometimes it may take a few months.

And there is always the possibility of busting your playing bankroll. Then what do you do? To a large extent it depends on where during the the building process you bust the bankroll.

If you bust the first playing bank, you have to go to the backup. If that happens, then just play the backup bank as your playing bank, and upon the first doubling rebuild the backup.

But what if you double three times, then bust the playing bank? You would be down to your 337 backup bank. My advice is to continue with the same betting unit, double it, rebuild the backup with the profits, and keep going.

That's what the backup is for.

Of course, if you bust both banks you have to start over. That is the least likely scenario, but NEVER forget that it is possible, even if the probabilities are very much against it.

Some Final Words

In my experience, if you strictly apply the basic strategy in [DIY Sports Betting](#) and hold to the one bet a day rule, the odds of busting a bankroll are not that great. The odds of busting both is even smaller. But no matter how good you are, or your systems, there are some things that can just happen, without explanation.

One example is that during the 2015 baseball season I had 8 bets in four weeks that went to extra innings, and lost them all. It was almost every bet I made over that period of time. Those things are anomalies, and they can be overcome no matter how bad they seem at the time.

Here is another example even I have trouble believing six years afterwards, and it happened to me. I told you I would tell you how I almost busted a bankroll, and this is it.

In January of 2012, I had made over 12 units of profit for the month after a +300 winner on January 31, 2012. I placed a bet on February 1, 2012, and lost. Then again on the 2nd. I decided I would just keep the money at the book instead of taking out the profits like I normally do.

Little did I know at the time, but I was destined to lose every single bet that I placed in the entire month of February 2012. A total of 18 bets lost in a row, which is exactly double my next longest losing streak in many years of betting, and I have only had one of those. That losing streak not only ate up all of the 12 units from January, but put me down 6 units on my original playing bank I started with on January first.

As fate would have it, on March 1, 2012, I hit a +250 bet and proceeded to have a good March and great April that allowed me to reclaim the 18 units lost during the streak and cash out the 12 from January on May 1.

Had I taken the January profits in Feb as I normally would do, I would have busted my playing bank during that streak. I would have also gotten down to my last 2 units of the backup bank. Since I left it at the book, it was merely giving back a big month of winnings plus 6 units, leaving me 4 units left from the bank I started out with on January 1.

I can honestly tell you that I was beginning to seriously doubt my own systems and strategies. How on earth can anyone lose 18 games in a row, and only in the same calendar month with wins on the last day of the month before and the first day of the month after? I could not do that again if I tried.

But within 2 months, I was more confident than ever that my systems could overcome even the worst adversity and profit in the end. While I have never seen anything close to that happening again, I know even if it does I can overcome it with patience, discipline, and the [DIY Sports Betting](#) strategies.

My point is this.... ANYTHING can happen in sports betting. But if you have a solid plan you can withstand even the unthinkable and live to bet another day on the original bank you start with today. Even if you have been milking it for years of profits.

Good Luck,

Sam

sam@diysportsbetting.com

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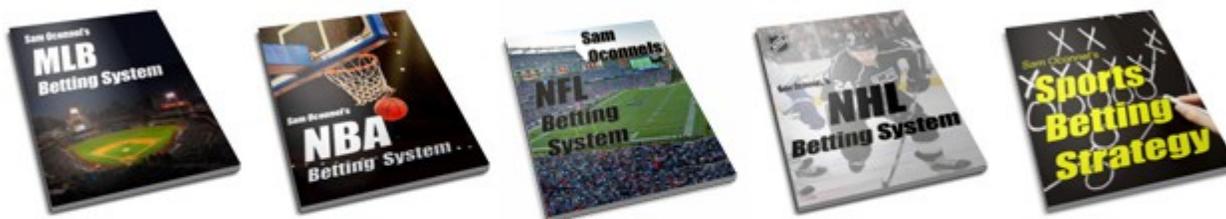
What's next?

Today I have taught you how to build a bankroll in the safest and most sensible way possible, but that is only the beginning.

You also have to know how to gain a monetary advantage over the books in order to win the units required to build it in the first place. That is what you will learn with my DIY Sports Betting systems.

If you don't know me well enough to trust me, I urge you to join my Sports Betting Club by [CLICKING HERE](#). If you know me, and don't have the systems yet, just click the button below and you can get them in about three minutes...

DIY SPORTS BETTING SYSTEMS



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