

POST-GAME RECAP

MIA @ IND

Final: MIA 21 – IND 27

Hard Rock Stadium – Miami Gardens, FL · Monday, January 19, 2026

Efficiency Over Explosions: Indiana's Ruthless Title Drive Stuns Miami

Final: Indiana 27, Miami (FL) 21 – CFP National Championship · Hard Rock Stadium · Monday, January 19, 2026

The national title was decided by a war of philosophies, and the patient team won. Indiana converted just enough third downs, turned every red-zone trip into points, converted two fourth downs on the same possession, and leaned on its run game to bleed the clock late – while Miami produced the night's two most electric plays and still came up one score short.

Miami's Mark Fletcher ripped off a 57-yard touchdown, Malachi Toney caught 10 balls for 122 yards, and the Hurricanes erased a 10-0 half time hole to pull within three points in the fourth quarter. But Indiana answered every surge, and Jamari Sharpe intercepted Carson Beck at the Indiana 6 with 44 seconds left to seal the Hoosiers' first national championship in program history – a 17-0 perfect season.

Team	Q1	Q2	Q3	Q4	Final
Miami (FL)	0	0	7	14	21
Indiana	3	7	7	10	27

The split that decided it: efficiency vs. explosives

Look at the scoring, and the two teams looked evenly matched. Look at *how* the points were made, and the game was lopsided.

Indiana out-converted Miami 7-of-21 to 3-of-14 on third down, went 4-for-4 in red-zone scoring trips (two touchdowns, two field goals), and manufactured points on schedule. Miami's three touchdowns all came on explosive plays launched from *outside* the red zone – Fletcher's 57-yarder and a 22-yard Beck-to-Toney strike, plus a 3-yard Fletcher plunge. The Hurricanes had exactly **three red-zone plays all game**.

Efficiency metric	Miami	Indiana
Third-down conversion	3-of-14 (21%)	7-of-21 (33%)
Fourth-down conversion	0 attempts	2-of-2
Red-zone scoring trips	1 (1 TD)	4 (2 TD, 2 FG)
Turnovers	1	0

Miami's first-half futility was stark: the Hurricanes went **0-for-7 on third down** in the first 30 minutes and produced zero points despite crossing into scoring range, including a missed 50-yard field goal. Indiana, mean while, ground out a 10-0 half time lead on possession, out-gaining Miami 116-49 through the air and 53-27 on the ground before the break.

The blocked punt that flipped a surge

Miami finally got its explosive payoff when Fletcher burst 57 yards up the right side on the third quarter's opening drive (2 plays, 62 yards), cutting Indiana's lead to 10-7 and swinging the energy to the Hurricanes. Then the game turned on special teams, not offense.

One play later, Dylan Joyce's punt from the Miami 16 was **blocked by Mikail Kamara and recovered by Isaiah Jones for a touchdown** – 17-7 Indiana, killing Miami's momentum just as it had arrived.

Mendoza's defining response

Miami kept clawing. Fletcher opened the fourth quarter with a 3-yard plunge (10 plays, 81 yards) to make it 17-14, and suddenly the Hurricanes had a one-possession game with the title in reach.

Indiana answered with the drive of the night: a 12-play, 75-yard march that featured **two fourth-down conversions on the same possession**. On 4th-and-5 from the Miami 37, Fernando Mendoza found Charlie Becker for 19 yards; on 4th-and-4 from the Miami 12, Mendoza kept it

himself and ran 12 yards for the touchdown – a 24-14 lead at 9:18 that effectively required Miami to score twice.

Beck and Toney answered with an 8-play, 91-yard drive capped by a 22-yard touchdown to pull within 24-21. But Indiana responded with an 11-play, 58-yard clock-chewer, and Nico Radicic's 35-yard field goal with 1:42 left made it 27-21. Beck's final chance died when Sharpe intercepted his deep pass at the Indiana 6 with 44 seconds remaining.

Stars of the night

Mark Fletcher, RB, Miami – 17 carries, 112 yards, 2 TD. His 57-yard touchdown was the game's single biggest play (6.6 ypc for the night, third-highest total of his season).

Malachi Toney, WR, Miami – 10 catches, 122 yards, 1 TD, plus an 18-yard punt return. The Hurricanes' most-targeted weapon all night, he hauled in both the 41-yard setup catch and the 22-yard score that made it a one-possession game.

Fernando Mendoza, QB, Indiana (Offensive MVP) – 16-of-27 for 186 yards plus the decisive 12-yard touchdown run on fourth down. The Heisman winner delivered on the biggest possession of the season.

Akheem Mesidor, DE, Miami – 2.0 sacks, a season best, including back-to-back third-quarter takedowns of Mendoza that briefly stalled the Hoosiers. Roughly 29% of his season sack total (7.0) came in this one game.

Player	Stat line	Notable
Carson Beck (MIA)	19/32, 232 yds, 1 TD, 1 INT	Quiet by his standards (season avg ~318 ypg); decisive late INT
Mark Fletcher (MIA)	17 car, 112 yds, 2 TD	57-yard TD; 3-yard TD to open Q4
Malachi Toney (MIA)	10 rec, 122 yds, 1 TD	41-yd catch set up the 22-yd score
Fernando Mendoza (IND)	16/27, 186 yds; 12-yd TD run	Two 4th-down conversions on the go-ahead drive
Kaelon Black (IND)	17 car, 79 yds	Anchored the Q4 clock-chewing attack
Akheem Mesidor (MIA)	3 tkl, 2.0 sacks	Season-best sack total, all in Q3

What it means

Indiana closed **17-0** as national champions – the first first-time champion since Florida in 1996, and per national reports the first FBS team to reach 16 wins in a season since Yale in 1894. It's the Big Ten's third straight CFP title. Curt Cignetti took over a program that went 3-9 in 2023 and won a title in year two, beating Miami 27-21 to move to 27-2 overall at Indiana.

Miami finished 13-4 and fell one score short of its first national title since 2001, denied by the late interception. The teams had not met since 1966; Indiana now leads the all-time series 2-1. And Mendoza, a Miami native who was never offered by the Hurricanes, added a second title-game footnote to his Heisman season – the eighth Heisman winner to also capture the championship in the same year.

Why it matters: Cignetti's two fourth-down gambles on one possession – and Mendoza's 4th-and-4 keeper – became the defining call of a title decided not by the bigger highlights, but by the team that refused to give a down away.