

# Purpose of the World Handicap System

The World Handicap System includes the Rules of Handicapping and the Course Rating System.

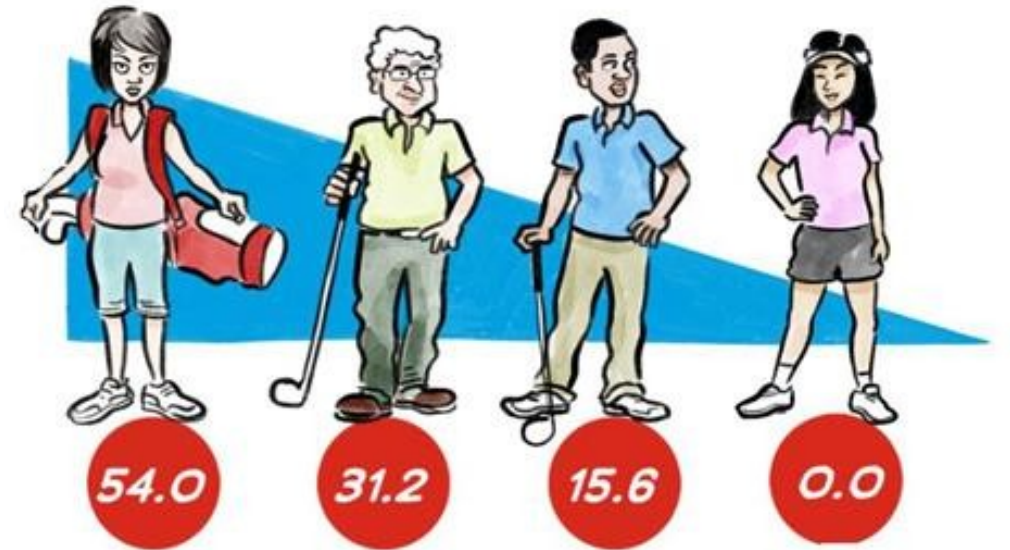
Its purpose is to enable as many golfers as possible the opportunity to:

- Obtain and maintain a Handicap Index.
- Use their Handicap Index on any golf course around the world.
- Compete, or play recreationally, with anyone else on a fair and equal basis.



# Equity - for all Players

- The whole purpose of a golf handicap system is to provide equity for all players
- To level the “playing field” - enabling players of all abilities to have a fair and enjoyable game, with or against any other players
- Our challenge was define equity. What is it?
- The World Handicap System has been designed to consider fairness for all players within its key features:



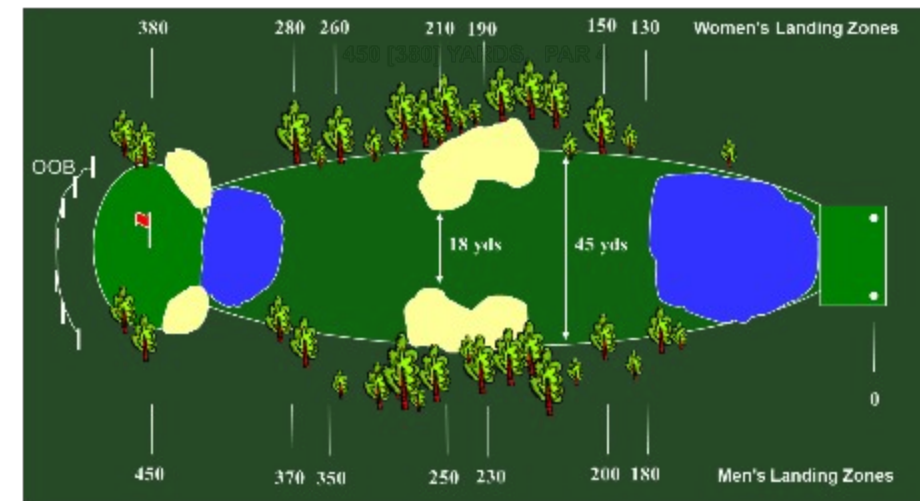
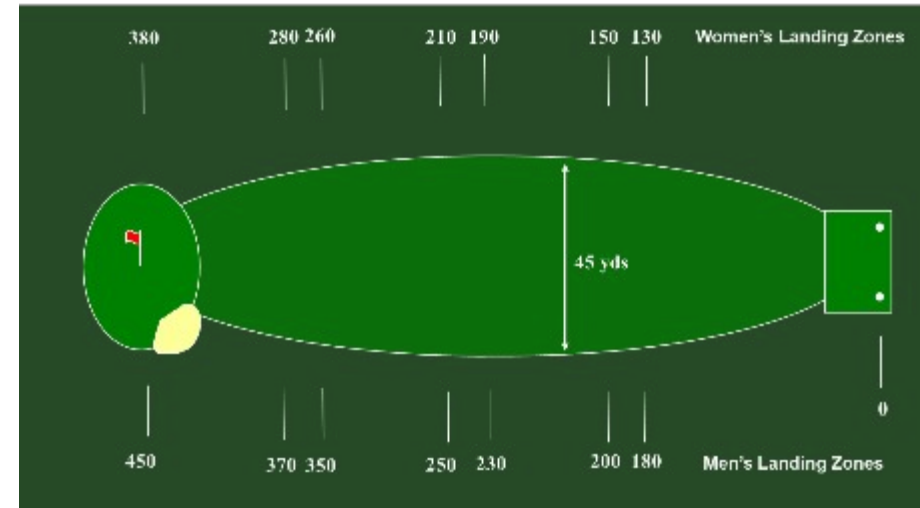
ENABLING ALL GOLFERS TO PLAY ON A FAIR AND EQUAL BASIS

# Video - WHS an Introduction

ENABLING ALL GOLFERS TO PLAY ON A FAIR AND EQUAL BASIS

# Foundation of the Rules of Handicapping

- The system enables handicaps to be portable by adjusting a player's handicap according to the relative difficulty of the golf course being played.
- This means that a player's Handicap Index will be converted into the number of strokes needed to play the course 'to handicap'.
- This makes sense, given that the player will likely need a different number of strokes to play these two courses.



450 [380] YARDS, PAR 4

# Course Rating





# What is a Course Rating?

- The evaluation of the playing difficulty of a course for scratch golfers under normal course and weather conditions.
- Based on yardage and other obstacles to the extent that they affect the scoring difficulty for the scratch golfer.
- Expressed as the number of strokes expected taken to one decimal place.



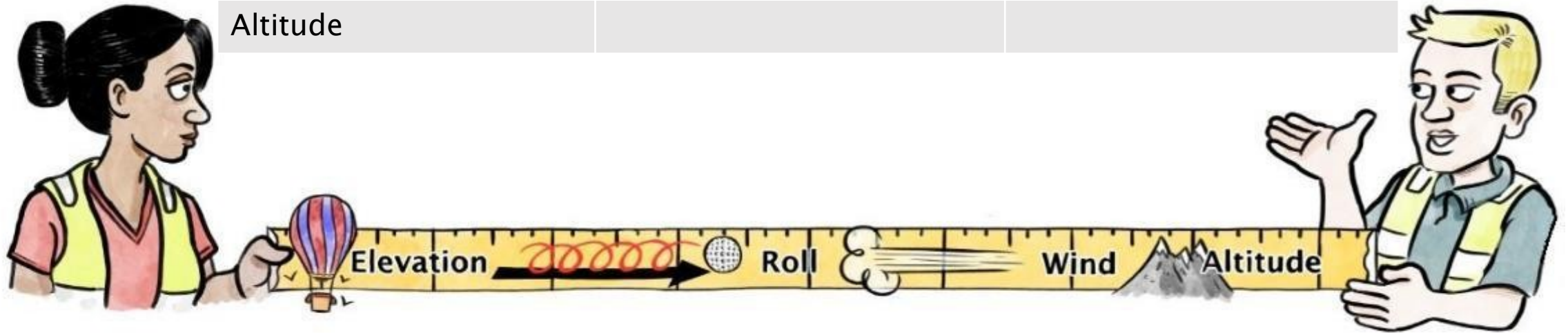
# What is a Bogey Rating?

- The evaluation of the playing difficulty of a course for bogey golfers under normal course and weather conditions.
- Based on yardage and other obstacles to the extent that they affect the scoring difficulty for the bogey golfer.
- Expressed as the number of strokes expected taken to one decimal place.



# What is Assessed in a Course / Bogey Rating?

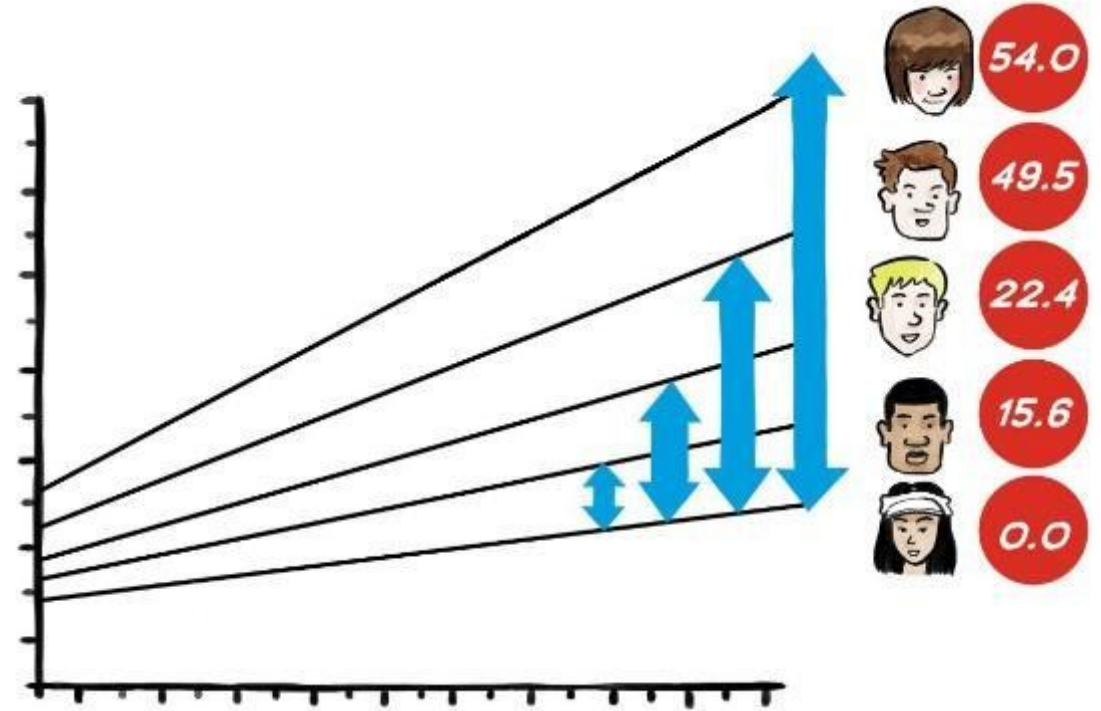
Length	Obstacles (Difficulty Factors)	
Measured length of hole	Topography	Penalty Areas - Lateral
Roll	Fairway	Penalty Areas - Crossing
Elevation	Green Target	Trees
Doglegs/Forced Lay-ups	Recoverability from Rough	Green Surface
Wind	Bunkers	(Psychological)
Altitude		





# What is a Slope Rating?

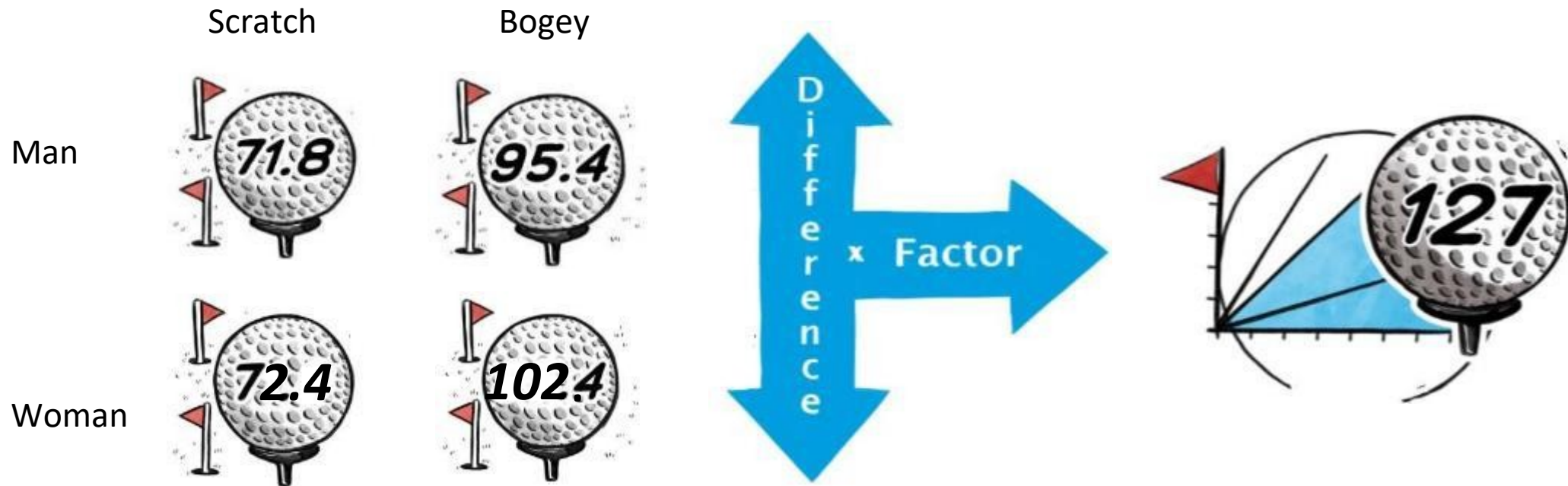
- A Slope Rating is the number which indicates the relative playing difficulty of a course for bogey golfers, compared to scratch golfers.
- It is the combination of the Course Rating and the Bogey rating that allows us to calculate the Slope Rating of a set of tees.



# What is a Slope Rating?

It is the difference between the Bogey Rating and the Course Rating multiplied by a constant factor. It is expressed as a whole number from 55 to 155.

A golf course of standard relative playing difficulty has a Slope Rating of 113.



# How is My Handicap Index Calculated

Average the lowest 8 of the most recent 20 score differentials, rounded to the nearest tenth.

It also includes mechanisms which:

- Take into consideration the conditions under which a score was played.
- Remembers previously demonstrated ability within a defined period of time.
- Caps the upward movement of a Handicap Index within a defined period of time.
- Applies additional adjustments to Handicap Index when an exceptional score is submitted.



# Handicap Index Calculation

A player's Handicap Index should represent their demonstrated ability and, where appropriate, be responsive to scores that are inconsistent with their demonstrated ability.

The process of calculating a Handicap Index incorporates the safeguards needed to help ensure that a player's Handicap Index remains reflective of their ability and that equity is retained for all golfers.



# Basic Calculation of a Score Differential

$$\text{Score differential} = (113 \div \text{Slope Rating}) \times (\text{Adjusted gross score} - \text{Course Rating})$$

## Examples:

A player's adjusted gross score is 95 on a course with Course Rating of 71.5 and Slope Rating of 125.

The player's score differential is:

$(113 \div 125)$	<b>X</b>	$(95 - 71.5)$	<b>=</b>	<b>Score Differential</b>
0.904		23.5		21.2

A player's adjusted gross score is 97 on a course with Course Rating of 73.8 and Slope Rating of 140.

The player's score differential is:

$(113 \div 140)$	<b>X</b>	$(97 - 73.8)$	<b>=</b>	<b>Score Differential</b>
0.807		23.2		18.7



# Calculating a Score Differential

A lower score may not always produce a lower score differential.

This is dependent on the Course Rating and Slope Rating.

Therefore, a higher score on a harder course may result in a lower score differential than a lower score on an easier course.

$$\underline{(95 - 71.5)} \times (113 \div 125) = 21.2$$

$$(97 - 73.8) \times (113 \div 140) = 18.7 \quad \leftarrow$$



## Example of a Scoring Record

Score No.	Date Played	Course	Course Rating	Slope Rating	Adjusted Gross Score	Score Differential
1	22/9/20	Hill GC	70.5	125	91	18.5
2	5/9/20	Hill GC	70.5	125	92	19.4
3	1/9/20	Hill GC	70.5	125	99	25.8
4	28/8/20	Hill GC	70.5	125	89	16.7
5	23/8/20	River GC	71.3	127	92	18.4
6	26/7/20	Meadow GC	72.2	131	87	12.8
7	14/7/20	Hill GC	70.5	125	97	24.0
8	4/7/20	Hill GC	70.5	125	88	15.8
9	19/6/20	River GC	71.3	127	87	13.5
10	16/6/20	Valley GC	69.9	118	95	24.0
11	12/6/20	Forest GC	70.1	115	86	15.6
12	5/6/20	Meadow GC	72.2	131	85	11.0
13	2/6/20	Hill GC	70.5	125	82	10.4
14	30/5/20	Hill GC	70.5	125	94	21.2
15	25/5/20	Valley GC	69.9	118	89	18.3
16	22/5/20	Hill GC	70.5	125	97	24.0
17	29/4/20	Hill GC	70.5	125	85	13.1
18	14/4/20	Hill GC	70.5	125	93	20.3
19	10/4/20	Hill GC	70.5	125	94	21.2
20	3/4/20	Meadow GC	72.2	131	86	12.1
21						

## Example of 8 of 20 Calculation

Score No.	Date Played	Course	Course Rating	Slope Rating	Adjusted Gross Score	Score Differential
1	22/9/20	Hill GC	70.5	125	91	18.5
2	5/9/20	Hill GC	70.5	125	92	19.4
3	1/9/20	Hill GC	70.5	125	99	25.8
4	28/8/20	Hill GC	70.5	125	89	16.7
5	23/8/20	River GC	71.3	127	92	18.4
6	26/7/20	Meadow GC	72.2	131	87	12.8
7	14/7/20	Hill GC	70.5	125	97	24.0
8	4/7/20	Hill GC	70.5	125	88	15.8
9	19/6/20	River GC	71.3	127	87	13.5
10	16/6/20	Valley GC	69.9	118	95	24.0
11	12/6/20	Forest GC	70.1	115	86	15.6
12	5/6/20	Meadow GC	72.2	131	85	11.0
13	2/6/20	Hill GC	70.5	125	82	10.4
14	30/5/20	Hill GC	70.5	125	94	21.2
15	25/5/20	Valley GC	69.9	118	89	18.3
16	22/5/20	Hill GC	70.5	125	97	24.0
17	29/4/20	Hill GC	70.5	125	85	13.1
18	14/4/20	Hill GC	70.5	125	93	20.3
19	10/4/20	Hill GC	70.5	125	94	21.2
20	3/4/20	Meadow GC	72.2	131	86	12.1
21						

## Example of 8 of 20 Calculation

Score No.	Date Played	Course	Course Rating	Slope Rating	Adjusted Gross Score	Score Differential
1	22/9/20	Hill GC	70.5	125	91	18.5
2	5/9/20	Hill GC	70.5	125	92	19.4
3	1/9/20	Hill GC	70.5	125	99	25.8
4	28/8/20	Hill GC	70.5	125	89	16.7
5	23/8/20	River GC	71.3	127	92	18.4
6	26/7/20	Meadow GC	72.2	131	87	12.8
7	14/7/20	Hill GC	70.5	125	97	24.0
8	4/7/20	Hill GC	70.5	125	88	15.8
9	19/6/20	River GC	71.3	127	87	13.5
10	16/6/20	Valley GC	69.9	118	95	24.0
11	12/6/20	Forest GC	70.1	115	86	15.6
12	5/6/20	Meadow GC	72.2	131	85	11.0
13	2/6/20	Hill GC	70.5	125	82	10.4
14	30/5/20	Hill GC	70.5	125	94	21.2
15	25/5/20	Valley GC	69.9	118	89	18.3
16	22/5/20	Hill GC	70.5	125	97	24.0
17	29/4/20	Hill GC	70.5	125	85	13.1
18	14/4/20	Hill GC	70.5	125	93	20.3
19	10/4/20	Hill GC	70.5	125	94	21.2
20	3/4/20	Meadow GC	72.2	131	86	12.1
21						

- Adding together the best 8 differentials out of the last 20:
    - + 12.8
    - + 15.8
    - + 13.5
    - + 15.6
    - + 11.0
    - + 10.4
    - + 13.1
    - + 12.1
- And averaging the total: = 104.3 / 8

**Handicap Index of 13.0**

## Example of 8 of 20 Calculation

Score No.	Date Played	Course	Course Rating	Slope Rating	Adjusted Gross Score	Score Differential
1	22/9/20	Hill GC	70.5	125	91	18.5
2	5/9/20	Hill GC	70.5	125	92	19.4
3	1/9/20	Hill GC	70.5	125	99	25.8
4	28/8/20	Hill GC	70.5	125	89	16.7
5	23/8/20	River GC	71.3	127	92	18.4
6	26/7/20	Meadow GC	72.2	131	87	12.8
7	14/7/20	Hill GC	70.5	125	97	24.0
8	4/7/20	Hill GC	70.5	125	88	15.8
9	19/6/20	River GC	71.3	127	87	13.5
10	16/6/20	Valley GC	69.9	118	95	24.0
11	12/6/20	Forest GC	70.1	115	86	15.6
12	5/6/20	Meadow GC	72.2	131	85	11.0
13	2/6/20	Hill GC	70.5	125	82	10.4
14	30/5/20	Hill GC	70.5	125	94	21.2
15	25/5/20	Valley GC	69.9	118	89	18.3
16	22/5/20	Hill GC	70.5	125	97	24.0
17	29/4/20	Hill GC	70.5	125	85	13.1
18	14/4/20	Hill GC	70.5	125	93	20.3
19	10/4/20	Hill GC	70.5	125	94	21.2
20	3/4/20	Meadow GC	72.2	131	86	12.1
21						

Score No.	Date Played	Course	Course Rating	Slope Rating	Adjusted Gross Score	Score Differential
1	25/9/20	Meadow GC	72.2	131	89	14.5
2	22/9/20	Hill GC	70.5	125	91	18.5
3	5/9/20	Hill GC	70.5	125	92	19.4
4	1/9/20	Hill GC	70.5	125	99	25.8
5	28/8/20	Hill GC	70.5	125	89	16.7
6	23/8/20	River GC	71.3	127	92	18.4
7	26/7/20	Meadow GC	72.2	131	87	12.8
8	14/7/20	Hill GC	70.5	125	97	24.0
9	4/7/20	Hill GC	70.5	125	88	15.8
10	19/6/20	River GC	71.3	127	87	13.5
11	16/6/20	Valley GC	69.9	118	95	24.0
12	12/6/20	Forest GC	70.1	115	86	15.6
13	5/6/20	Meadow GC	72.2	131	85	11.0
14	2/6/20	Hill GC	70.5	125	82	10.4
15	30/5/20	Hill GC	70.5	125	94	21.2
16	25/5/20	Valley GC	69.9	118	89	18.3
17	22/5/20	Hill GC	70.5	125	97	24.0
18	29/4/20	Hill GC	70.5	125	85	13.1
19	14/4/20	Hill GC	70.5	125	93	20.3
20	10/4/20	Hill GC	70.5	125	94	21.2
21	3/4/20	Meadow GC	72.2	131	86	12.1



# Example of 8 of 20 Calculation

Score No.	Date Played	Course	Course Rating	Slope Rating	Adjusted Gross Score	Score Differential
1	22/9/20	Hill GC	70.5	125	91	18.5
2	5/9/20	Hill GC	70.5	125	92	19.4
3	1/9/20	Hill GC	70.5	125	99	25.8
4	28/8/20	Hill GC	70.5	125	89	16.7
5	23/8/20	River GC	71.3	127	92	18.4
6	26/7/20	Meadow GC	72.2	131	87	12.8
7	14/7/20	Hill GC	70.5	125	97	24.0
8	4/7/20	Hill GC	70.5	125	88	15.8
9	19/6/20	River GC	71.3	127	87	13.5
10	16/6/20	Valley GC	69.9	118	95	24.0
11	12/6/20	Forest GC	70.1	115	86	15.6
12	5/6/20	Meadow GC	72.2	131	85	11.0
13	2/6/20	Hill GC	70.5	125	82	10.4
14	30/5/20	Hill GC	70.5	125	94	21.2
15	25/5/20	Valley GC	69.9	118	89	18.3
16	22/5/20	Hill GC	70.5	125	97	24.0
17	29/4/20	Hill GC	70.5	125	85	13.1
18	14/4/20	Hill GC	70.5	125	93	20.3
19	10/4/20	Hill GC	70.5	125	94	21.2
20	3/4/20	Meadow GC	72.2	131	86	12.1
21						

Score No.	Date Played	Course	Course Rating	Slope Rating	Adjusted Gross Score	Score Differential
1	25/9/20	Meadow GC	72.2	131	89	14.5
2	22/9/20	Hill GC	70.5	125	91	18.5
3	5/9/20	Hill GC	70.5	125	92	19.4
4	1/9/20	Hill GC	70.5	125	99	25.8
5	28/8/20	Hill GC	70.5	125	89	16.7
6	23/8/20	River GC	71.3	127	92	18.4
7	26/7/20	Meadow GC	72.2	131	87	12.8
8	14/7/20	Hill GC	70.5	125	97	24.0
9	4/7/20	Hill GC	70.5	125	88	15.8
10	19/6/20	River GC	71.3	127	87	13.5
11	16/6/20	Valley GC	69.9	118	95	24.0
12	12/6/20	Forest GC	70.1	115	86	15.6
13	5/6/20	Meadow GC	72.2	131	85	11.0
14	2/6/20	Hill GC	70.5	125	82	10.4
15	30/5/20	Hill GC	70.5	125	94	21.2
16	25/5/20	Valley GC	69.9	118	89	18.3
17	22/5/20	Hill GC	70.5	125	97	24.0
18	29/4/20	Hill GC	70.5	125	85	13.1
19	14/4/20	Hill GC	70.5	125	93	20.3
20	10/4/20	Hill GC	70.5	125	94	21.2
21	3/4/20	Meadow GC	72.2	131	86	12.1

# Example of 8 of 20 Calculation

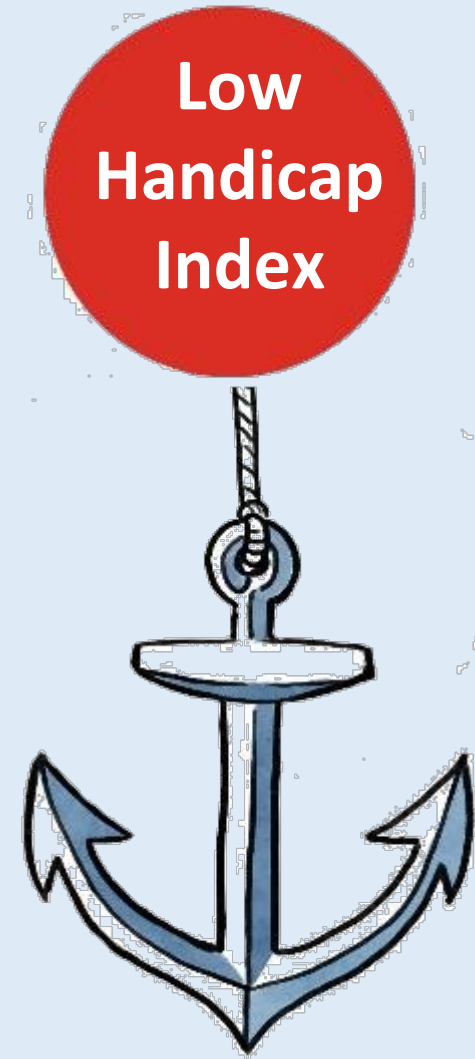
- Adding together the best 8 differentials out of the last 20:
  - + 14.5
  - + 12.8
  - + 15.8
  - + 13.5
  - + 15.6
  - + 11.0
  - + 10.4
  - + 13.1
- And averaging the total: = 106.7 ÷ 8

Handicap Index of **13.3**

Score No.	Date Played	Course	Course Rating	Slope Rating	Adjusted Gross Score	Score Differential
1	25/9/20	Meadow GC	72.2	131	89	14.5
2	22/9/20	Hill GC	70.5	125	91	18.5
3	5/9/20	Hill GC	70.5	125	92	19.4
4	1/9/20	Hill GC	70.5	125	99	25.8
5	28/8/20	Hill GC	70.5	125	89	16.7
6	23/8/20	River GC	71.3	127	92	18.4
7	26/7/20	Meadow GC	72.2	131	87	12.8
8	14/7/20	Hill GC	70.5	125	97	24.0
9	4/7/20	Hill GC	70.5	125	88	15.8
10	19/6/20	River GC	71.3	127	87	13.5
11	16/6/20	Valley GC	69.9	118	95	24.0
12	12/6/20	Forest GC	70.1	115	86	15.6
13	5/6/20	Meadow GC	72.2	131	85	11.0
14	2/6/20	Hill GC	70.5	125	82	10.4
15	30/5/20	Hill GC	70.5	125	94	21.2
16	25/5/20	Valley GC	69.9	118	89	18.3
17	22/5/20	Hill GC	70.5	125	97	24.0
18	29/4/20	Hill GC	70.5	125	85	13.1
19	14/4/20	Hill GC	70.5	125	93	20.3
20	10/4/20	Hill GC	70.5	125	94	21.2
21	3/4/20	Meadow GC	72.2	131	86	12.1

# Memory of Low Handicap Index

- A player's Low Handicap Index is remembered within the handicap formula
- It provides a reference point against which the current Handicap Index can be compared
- This is to help ensure that the player's current Handicap Index cannot stray too far away from their demonstrated ability, in too short a space of time
- If the new Index is more than a certain number of strokes above the Low Handicap Index, the cap is triggered.



# Exceptional Scores

A score differential which is at least 7.0 strokes or more better than the player's Handicap Index at the time the round was played.

Score can be from any format of play, competitive or general play. Not restricted to Tournament scores.

When a player submits an exceptional score, the handicap formula applies an additional adjustment to the player's updated Handicap Index – according to the table.

This adjustment is in addition to any reduction caused within the 8/20 calculation.

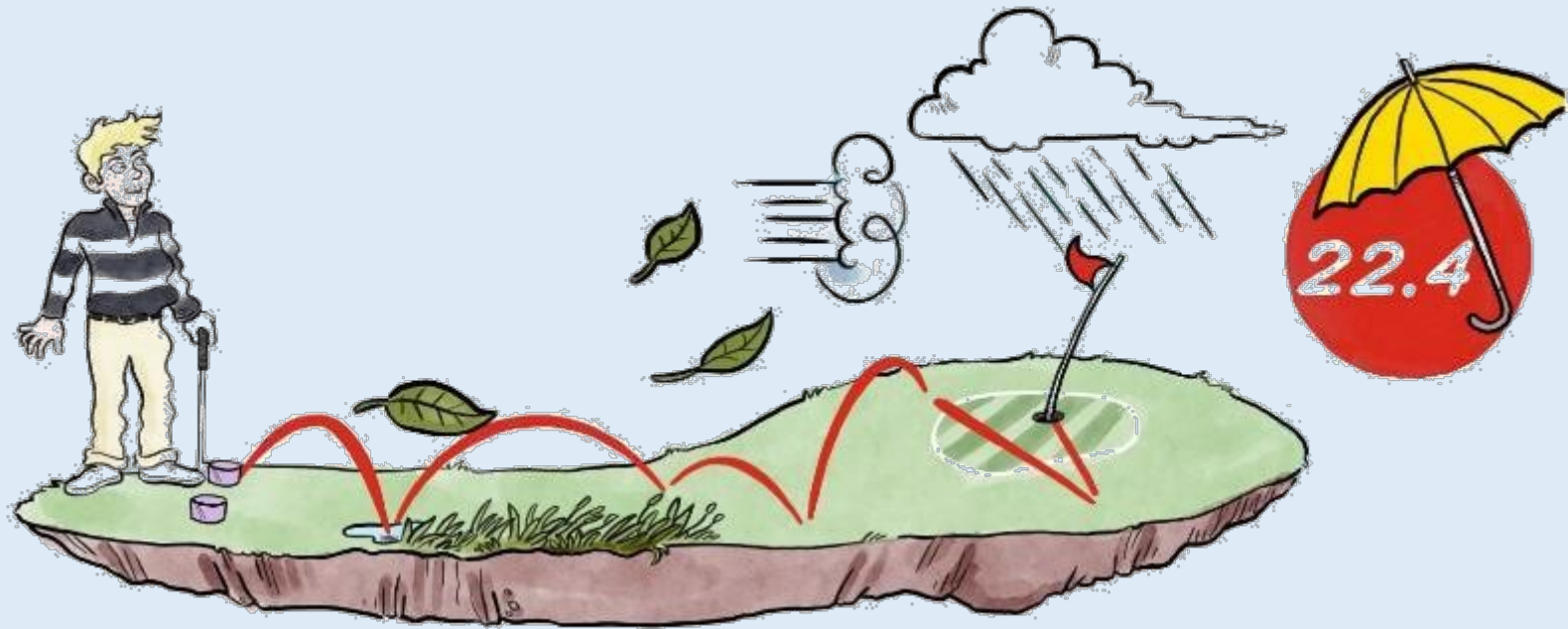
The Handicap Committee can override the adjustment

Score Relative to Index	-7.0	-10.0
Extra adjustment	-1.0	-2.0

# Playing Conditions Calculation (PCC)

Abnormal playing conditions can be caused by weather and/or course set-up.

The PCC assesses whether playing conditions on the day were 'normal' or significantly harder or easier than normal.





# Playing Conditions Calculation (PCC)

When abnormal playing conditions cause scores to be higher or lower than expected on a given day, a Playing Conditions Calculation will adjust score differentials to better reflect the player's actual performance.

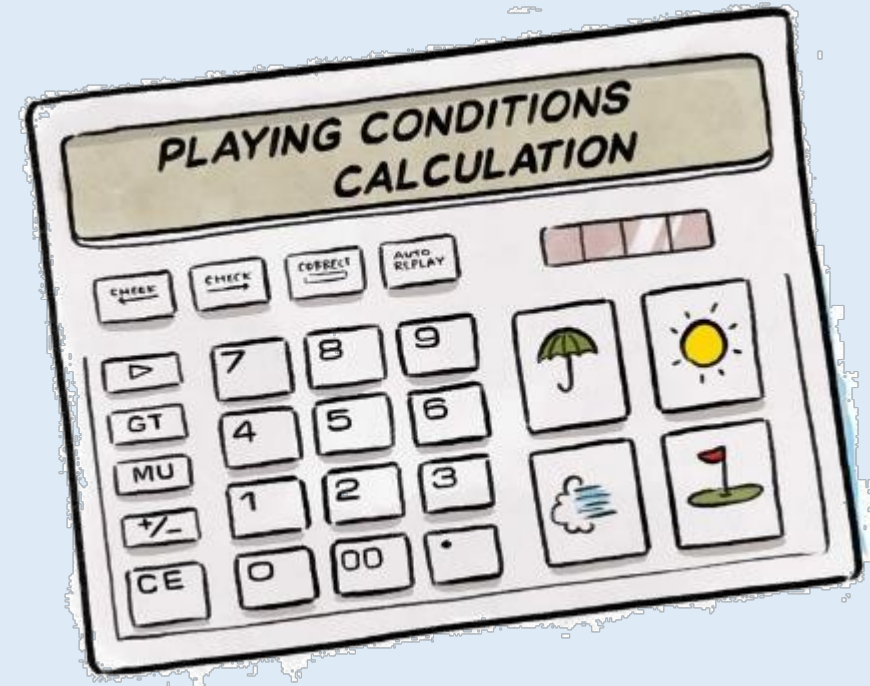
This means that a higher score on a tough day may still be a good score and one of your best 8, and used to calculate your updated Handicap Index.



# Playing Conditions Calculation (PCC)

The PCC:

- Performed only once for a day
- Considers all acceptable scores submitted on a golf course (all formats, competitive & recreational, 9 & 18 holes)
- Requires at least eight acceptable scores submitted by players with a Handicap Index of 36.0 or below
- Is automatically applied within the calculation of score differentials for all players
- Is designed to be simple and conservative in nature, adjusting score differentials in integer values ranging from -1 to +3



# Revision of Handicap Index

- Players must submit their scores as soon as possible after the round is completed, and before midnight.
- This is to ensure the score will be used for the Playing Conditions Calculation.
- A player's Handicap Index will be updated the day after a score was submitted.
- If more than one score is posted in a single day, the score posted first will not update the record prior to the second score being returned. Both score will be updated the following day.



# What Scores Can I Use?

Rounds played:

- In an authorized format of play;
- Over a minimum number of holes;
- By the Rules of Golf;
- In the company of at least one other person or player;

All Scores must be certified by a marker prior to submission for them to be acceptable.



# Authorized Formats of Play

Format of Play	Type of Round	Number of Holes			
Individual Stroke play	Organized competition	9	✓	18	✓
	General play	9	✓	18	✓
	Stableford - organized competition	9	✓	18	✓
	Stableford - general play	9	✓	18	✓
	Par / bogey - organized competition	9	✓	18	✓
	Par / bogey - general play	9	✓	18	✓
	Maximum Score - organized competition	9	✓	18	✓
	Maximum Score - general play	9	✓	18	✓
	Four-Ball Stroke play	Organized competition	9		18
General play		9		18	
Stableford - organized competition		9		18	
Stableford - general play		9		18	
Par / bogey - organized competition		9		18	
Par / bogey - general play		9		18	
Individual Match play	Organized competition	9		18	
	General play	9		18	
Four-Ball Match play	Organized competition	9		18	
	General play	9		18	



# Acceptability of Scores

## Rounds played:

- In an authorized format of play;
- Over a minimum number of holes;
- By the Rules of Golf;
- In the company of at least one other person or player;
- On a course with a current Course Rating and Slope Rating.



# Pre-Registration

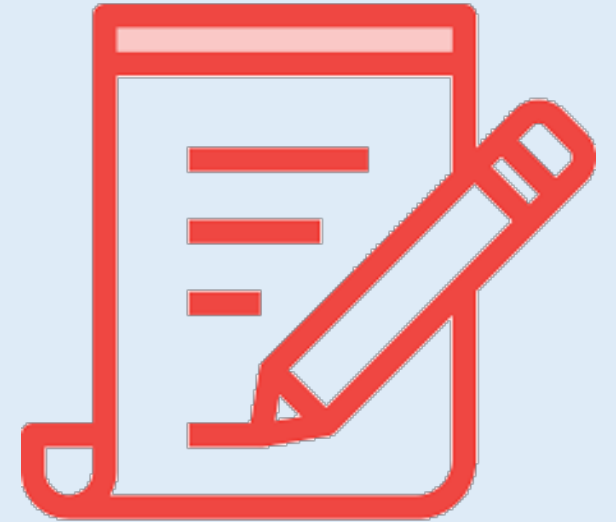
Within GB&I players are required to pre-register their intent to submit a score in general play for handicap purposes.

Such pre-registration must be made:

- Before the player starts the round, and
- In the manner prescribed by the club where the score is being played.

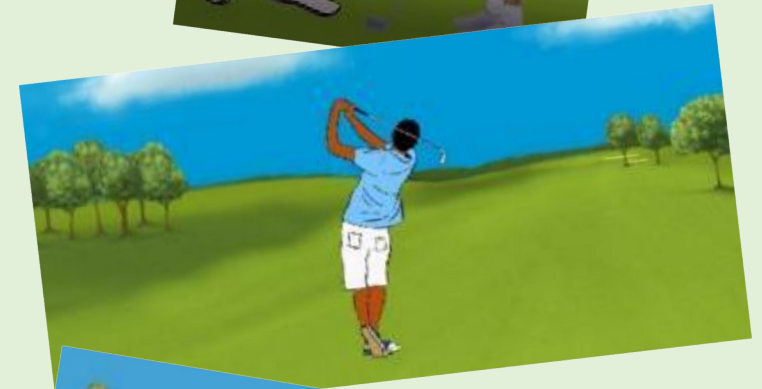
Recommend making the registration process as easy as possible.

The Committee should consider that scores from a regular, organized social event with other players (Swindles and roll up), is pre registered score and is to be included in the players scoring record.



# Scores that cannot be used?

- Foursomes (also known as Alternate Shot)
- Scrambles
- When practicing or being coached
- When using non-conforming equipment
- When the minimum number of holes have not been played



# When to Submit Score

	Format Authorized at Home	Format Unauthorized at Home
Round Played Away in Authorized Format	Submit score	Submit score
Round Played Away in Unauthorized Format	Submit score	Not acceptable



As a rule, a score should be submitted if the format being played is acceptable either within GB&I or if acceptable in the country where the round is being played.

For example: use of 4BBB/Matchplay scores from Ireland.

# What do I need to do when I want to play?

- For a Handicap Index to be portable across courses, it must be converted into a Course Handicap to determine the number of strokes a player receives for the golf course being played.
- A Course Handicap look up table will be available at each club, or you could use an App or the club handicap software.
- You simply select the tees you want to play and look up your Handicap index to ascertain your Course Handicap
- If you are playing in a competition or match you will also need to know any handicap allowances that may be applied.



# Course Handicap Calculation

$$\text{Handicap Index} \times (\text{Slope Rating} \div 113) = \text{Course Handicap}$$

Example:

Player decides to play a set of tees with a Slope rating of 119

<b>Handicap Index</b>	<b>X</b>	<b>(Slope ÷ 113)</b>	<b>=</b>	<b>Course Handicap</b>
15.6		1.05		16.4



# Course Handicap Tables

## Etham Warren Golf Club

Mens White Tee		
CR - 68.8		Slope 113
Handicap Index	Course Handicap	Course Handicap
-6 to -5.5	-6	24.6 to 25.5
-5.4 to -4.5	-5	25.6 to 26.5
-4.4 to -3.5	-4	26.6 to 27.5
-3.4 to -2.5	-3	27.6 to 28.5
-2.4 to -1.5	-2	28.6 to 29.5
-1.4 to -0.5	-1	29.6 to 30.5
-0.4 to 0.5	0	30.6 to 31.5
0.6 to 1.5	1	31.6 to 32.5
1.6 to 2.5	2	32.6 to 33.5
2.6 to 3.5	3	33.6 to 34.5
3.6 to 4.4	4	34.6 to 35.5
4.5 to 5.4	5	35.6 to 36.5
5.5 to 6.4	6	36.6 to 37.5
6.5 to 7.4	7	37.6 to 38.5
7.5 to 8.5	8	38.6 to 39.5
8.6 to 9.5	9	39.6 to 40.5
9.6 to 10.5	10	40.6 to 41.5
10.6 to 11.5	11	41.6 to 42.5
11.6 to 12.5	12	42.6 to 43.5
12.6 to 13.5	13	43.6 to 44.5
13.6 to 14.5	14	44.6 to 45.5
14.6 to 15.5	15	45.6 to 46.5
15.6 to 16.5	16	46.6 to 47.5
16.6 to 17.5	17	47.6 to 48.5
17.6 to 18.5	18	48.6 to 49.5
18.6 to 19.5	19	49.6 to 50.5
19.6 to 20.5	20	50.6 to 51.5
20.6 to 21.5	21	51.6 to 52.5
21.6 to 22.5	22	52.6 to 53.5
22.6 to 23.5	23	53.6 to 54
23.6 to 24.5	24	

Mens Yellow Tee		
CR - 67.8		Slope 113
Handicap Index	Course Handicap	Course Handicap
-6 to -5.6	-6	25 to 25.9
-5.5 to -4.6	-5	26 to 26.9
-4.5 to -3.6	-4	27 to 27.9
-3.5 to -2.6	-3	28 to 29
-2.5 to -1.6	-2	29.1 to 30
-1.5 to -0.6	-1	30.1 to 31
-0.5 to 0.5	0	31.1 to 32
0.6 to 1.5	1	32.1 to 33
1.6 to 2.5	2	33.1 to 34.1
2.6 to 3.5	3	34.2 to 35.1
3.6 to 4.5	4	35.2 to 36.1
4.6 to 5.5	5	36.2 to 37.1
5.6 to 6.6	6	37.2 to 38.1
6.7 to 7.6	7	38.2 to 39.1
7.7 to 8.6	8	39.2 to 40.2
8.7 to 9.6	9	40.3 to 41.2
9.7 to 10.6	10	41.3 to 42.2
10.7 to 11.7	11	42.3 to 43.2
11.8 to 12.7	12	43.3 to 44.2
12.8 to 13.7	13	44.3 to 45.3
13.8 to 14.7	14	45.4 to 46.3
14.8 to 15.7	15	46.4 to 47.3
15.8 to 16.7	16	47.4 to 48.3
16.8 to 17.8	17	48.4 to 49.3
17.9 to 18.8	18	49.4 to 50.3
18.9 to 19.8	19	50.4 to 51.4
19.9 to 20.8	20	51.5 to 52.4
20.9 to 21.8	21	52.5 to 53.4
21.9 to 22.9	22	53.5 to 54
23 to 23.9	23	
24 to 24.9	24	

Ladies Red Tee		
CR - 70.9		Slope 122
Handicap Index	Course Handicap	Course Handicap
-6 to -5.1	-6	24.6 to 25.4
-5 to -4.2	-5	25.5 to 26.3
-4.1 to -3.3	-4	26.4 to 27.3
-3.2 to -2.4	-3	27.4 to 28.2
-2.3 to -1.4	-2	28.3 to 29.1
-1.3 to -0.5	-1	29.2 to 30.1
-0.4 to 0.4	0	30.2 to 31
0.5 to 1.3	1	31.1 to 31.9
1.4 to 2.3	2	32 to 32.8
2.4 to 3.2	3	32.9 to 33.8
3.3 to 4.1	4	33.9 to 34.7
4.2 to 5	5	34.8 to 35.6
5.1 to 6	6	35.7 to 36.5
6.1 to 6.9	7	36.6 to 37.5
7 to 7.8	8	37.6 to 38.4
7.9 to 8.7	9	38.5 to 39.3
8.8 to 9.7	10	39.4 to 40.2
9.8 to 10.6	11	40.3 to 41.2
10.7 to 11.5	12	41.3 to 42.1
11.6 to 12.5	13	42.2 to 43
12.6 to 13.4	14	43.1 to 43.9
13.5 to 14.3	15	44 to 44.9
14.4 to 15.2	16	45 to 45.8
15.3 to 16.2	17	45.9 to 46.7
16.3 to 17.1	18	46.8 to 47.7
17.2 to 18	19	47.8 to 48.6
18.1 to 18.9	20	48.7 to 49.5
19 to 19.9	21	49.6 to 50.4
20 to 20.8	22	50.5 to 51.4
20.9 to 21.7	23	51.5 to 52.3
21.8 to 22.6	24	52.4 to 53.2
22.7 to 23.6	25	53.3 to 54
23.7 to 24.5	26	

# What Handicap Allowance Should I Be Using?

- For equity to be achieved amongst two or more players, a player's Course Handicap must be converted into a Playing Handicap.
- Determined by the format of play and the applicable handicap allowances.
- These will be different for each format of play, and you should always check the Terms of the Competition before you play.
- Singles and fourball allowance are mandatory for GB&I.



# Handicap Allowances

Formats of Play	Handicap Allowance	Formats of Play	Handicap Allowance
Individual stroke play	95%	Best 1 of 4 stroke play	75%
Individual stableford	95%	Best 2 of 4 stroke play	85%
Individual par / bogey	95%	Best 3 of 4 stroke play	100%
Individual Maximum Score	95%	All 4 of 4 stroke play	100%
Four-ball stroke play	85%	Scramble (4 players)	25%/20%/15%/10% from lowest to highest handicap
Four-ball stableford	85%	Scramble (2 players)	35% Low / 15% High
Four-ball par / bogey	90%	Total score of 2 match play	100%
Individual match play	100%	Best 1 of 4 par / bogey	75%
Four-ball match play	95%	Best 2 of 4 par / bogey	80%
Foursomes	50% of combined team handicap	Best 3 of 4 par / bogey	90%
Greensomes	60% Low handicap + 40% high handicap	4 of 4 par / bogey	100%
Pinehurst/Chapman	60% Low handicap + 40% high handicap		

# Playing Handicap Calculation

The calculation of a Playing Handicap is an adjustment to the Course Handicap by any handicap allowances in operation for the format of play:

$$\text{Course Handicap} \times \text{Handicap Allowance} = \text{Playing Handicap}$$

Example:

This event is a Singles Stroke Play Competition.

16.4

<b>Course Handicap</b>	<b>X</b>	<b>Allowance</b>	<b>=</b>	<b>Playing Handicap</b>
16.4		95%		15.5 (16)

# How to Submit a Score

- A Score must be submitted as soon as possible on the day of play, after completion of the round and before midnight (local time).
- This should be at the venue being played, ideally directly into the computer system.
- It must be submitted as a hole by hole score, marking holes not played.
- The Handicap Index will be updated automatically overnight.



# The Process:

## Know your Index

- Look it up:
  - Online
  - At the club

## Work out Course Hcp

- Use the rating table or course handicap calculator

## Adjust for format/Competition

- Check the allowance.

## Play Golf

- Enjoy your round

## Return your Score

- If score is acceptable submit it as soon as possible