

**USGA Handicap System (pre-2020):** When a score is submitted, it is converted to a *Handicap Differential* based on the Course Rating and Slope Rating of the tees that were played.

A Handicap Index is then calculated by averaging a player's 10 best Handicap Differentials out of their most recent 20.

- The resulting average is then multiplied by .96 – also referred to as the “bonus for excellence.”
- If a player has submitted two or more Tournament Scores (T-scores) within the past 12-months, and two of those Handicap Differentials are 3.0 strokes below their Handicap Index as calculated from the steps above, then an additional reduction might apply.

**Rule Change for 2020:** When a score is submitted, it will be converted to a *Score Differential* based on the Course Rating and Slope Rating of the tees that were played. In addition, a *Playing Conditions Calculation* will be included to account for any abnormal course or weather conditions.

A Handicap Index will then be calculated by averaging a player's 8 best Score Differentials out of their most recent 20.

- A *Soft Cap* and *Hard Cap* will be included in the calculation to limit the extreme upward movement of a Handicap Index within a 12-month period.
- An *Exceptional Score Reduction* will take place when a player submits a score that produces a Score Differential that is 7.0 strokes or more below their Handicap Index.

**Reasons for Change:**

- Moving to an 8 of 20 system will allow for greater responsiveness to good scores and eliminate the need for a bonus for excellence – which is often difficult to explain.
  - Since players with a higher Handicap Index tend to have more fluctuation within their Scoring Records, using 8 of 20 will allow their better scores to weigh more heavily and create more equity across all Handicap Index ranges.
- Including a Playing Conditions Calculation will ensure that each Score Differential is reflective of a player's performance in a given round.
- Limiting the extreme upward movement of a Handicap Index will ensure that a temporary loss of form does not cause a player's Handicap Index to move too far from their demonstrated ability.
- The Exceptional Score Reduction procedure is designed to be intuitive by evaluating all scores as opposed to just “T-scores.”
- Incorporating these safeguards will add integrity to the system and support Handicap Committees by ensuring the accuracy of each member's Handicap Index.