

WORLD HANDICAP SYSTEM

R&A USGA®

# Rules of Handicapping

Effective January 2020

© 2019 The United States Golf Association and R&A Rules Limited.  
All Rights Reserved.

**Advance Preview**

# WORLD HANDICAP SYSTEM

---



Together, the USGA, based in Liberty Corner, New Jersey, and The R&A, based in St Andrews, Scotland govern the game worldwide, including writing and interpreting the Rules of Golf, Rules of Amateur Status and Rules of Handicapping.

In collaborating to issue the Rules of Golf and Rules of Amateur Status, the USGA and The R&A operate in separate working jurisdictions. The USGA is responsible for administering the Rules of Golf and Rules of Amateur Status in the United States, its territories and Mexico, and The R&A, operating with the consent of its affiliated golfing bodies, has the same responsibilities for all other parts of the world.

In collaborating to issue the Rules of Handicapping, as well as the other parts of the World Handicap System, the USGA and The R&A operate jointly throughout the world.

[www.RandA.org](http://www.RandA.org)

[www.USGA.org](http://www.USGA.org)

**Advance Preview**

# Contents

<b>FOREWORD</b>	<b>6</b>
<b>DEFINITIONS</b>	<b>9</b>
<b>I. FUNDAMENTALS OF HANDICAPPING (RULE 1)</b>	<b>14</b>
<b>Rule 1 - Purpose and Authorization; Obtaining a Handicap Index</b>	<b>15</b>
1.1 Purpose of the World Handicap System	15
1.2 Authorization to Use the World Handicap System	16
1.3 Responsibilities of Player, Handicap Committee and Authorized Association	17
1.4 How to Obtain a Handicap Index	18
1.4a Joining a Golf Club	18
1.4b Designating a Home Club	19
<b>II. SCORES FOR HANDICAP PURPOSES (RULES 2 - 4)</b>	<b>21</b>
<b>Rule 2 - Scores Acceptable for Handicap Purposes</b>	<b>22</b>
2.1 Acceptability of Scores	22
2.1a Played in an Authorized Format of Play	23
2.1b Played by The Rules of Golf	26
2.2 Minimum Number of Holes Played for Score to be Acceptable	28
2.2a For an 18-hole Score	28
2.2b For a 9-hole Score	28
<b>Rule 3 - Adjustment of Hole Scores</b>	<b>29</b>
3.1 Maximum Hole Score for Handicap Purposes	29
3.1a Before a Handicap Index Has Been Established	29
3.1b After a Handicap Index Has Been Established	29
3.2 When a Hole is Not Played	31
3.3 When a Hole is Started But Player Does Not Hole Out	33
<b>Rule 4 - Submitting a Score</b>	<b>36</b>
4.1 Information Required for Scoring Record	36
4.1a General	36
4.1b For Scores Prior to Establishing a Handicap Index	37
4.2 Eligibility to Submit a Score	37
4.3 Time Frame for Submitting a Score	37
4.4 Certification of a Score	38
4.5 Number of Scores Required for Initial Handicap Index	38

**III. HANDICAP CALCULATION AND UPDATING A HANDICAP INDEX (RULES 5 - 6) 39**

<b>Rule 5 - Handicap Index Calculation</b>	<b>40</b>
5.1 Calculation of a Score Differential	40
5.1a For an 18-hole Score	40
5.1b For a 9-hole Score	40
5.1c Rounding of Minus Score Differentials	41
5.2 Calculation of a Handicap Index	41
5.2a For Fewer Than 20 Scores	41
5.2b For 20 Scores	43
5.2c For Plus Handicap Index	43
5.3 Maximum Handicap Index	43
5.4 Frequency of Revision of a Handicap Index Update	43
5.5 Ageing of Scores and Lapsing of a Handicap Index	44
5.6 Playing Conditions Calculation	45
5.7 Low Handicap Index	48
5.8 Limit on Upward Movement of a Handicap Index	49
5.9 Submission of an Exceptional Score	50

**Rule 6 - Course Handicap and Playing Handicap Calculation 52**

6.1 Course Handicap Calculation	52
6.1a For an 18-hole Round	52
6.1b For a 9-hole Round	52
6.2 Playing Handicap Calculation	53
6.2a Standard Calculation	53
6.2b Calculation When Multiple Tees with Different Pars Are Used in a Competition	54

**IV. ADMINISTRATION OF A HANDICAP INDEX (RULE 7) 55**

**Rule 7 - Committee Actions 56**

7.1 Handicap Committee	56
7.1a Conducting a Handicap Review and Adjusting a Handicap Index	56
7.1b Applying a Penalty Score	59
7.1c Withdrawing a Handicap Index	60
7.1d Reinstating a Handicap Index	61
7.2 Committee in Charge of a Competition	61
7.2a Terms of the Competition	61
7.2b Other Actions	61

**V. APPENDICES 63**

<b>Appendix A: Rights &amp; Responsibilities</b>	<b>63</b>
<b>Appendix B: Player’s Scoring Record</b>	<b>67</b>

## Contents

<b>Appendix C: Handicap Allowances</b>	72
<b>Appendix D: Handicap Review</b>	76
<b>Appendix E: Stroke Index Allocation</b>	77
<b>Appendix F: Establishing Par</b>	79
<b>Appendix G: The Golf Course, Course Rating and Slope Rating</b>	80
<b>INDEX</b>	<b>85</b>

# Foreword – To the 2020 Edition of the Rules of Handicapping

Golf is a global game with a single set of playing rules, a single set of equipment rules and a single set of amateur status rules. After working closely with the existing handicap authorities and national associations, the USGA and The R&A are pleased to present this single set of handicapping rules that apply worldwide to all golfers.

The vision to create a World Handicap System, incorporating a single set of Rules of Handicapping and a Course Rating System, began almost a decade ago during a meeting involving representatives from each of the six existing handicapping authorities – the USGA, Golf Australia, the Council of National Golf Unions (CONGU), the European Golf Association (EGA), the South African Golf Association (SAGA), and the Argentine Golf Association (AAG) – along with The R&A. There was enthusiastic interest in the concept of establishing one unified handicap system, which prompted a comprehensive review of the existing handicap systems.

This first edition of the Rules of Handicapping is the result of that review. It reflects seven years of work carried out by representatives of the USGA, The R&A, and many golf associations around the world, and in particular the outstanding efforts of the Handicap Operations Committee. It also reflects feedback received from thousands of golfers and handicap administrators worldwide.

The World Handicap System has three main objectives: (i) to encourage as many golfers as possible to obtain and maintain a handicap; (ii) to enable golfers of differing abilities, genders and nationalities to take their handicap to any course in the world and compete on a fair basis; and (iii) to indicate with sufficient accuracy the score a golfer is reasonably capable of achieving on any course around the world, playing under normal conditions. We are confident that the Rules of Handicapping meet these objectives, that golfers will find them to be inclusive and fair and that handicap administrators will find them to be a modern, adaptable code that can be consistently applied.

The Rules of Handicapping are jointly governed by the USGA and The R&A on a unified basis throughout the world. The administration and oversight of handicapping in each country will continue to be the responsibility of national associations or other authorized bodies which will help ensure the system operates effectively and responsively at the local level. The Rules of Handicapping also give those authorized organizations certain discretion to adapt the system to fit their own golfing cultures.

This is a historic moment for the sport of golf and we wish to express our sincere gratitude to all those individuals and organizations who have contributed to this project. We include in that number the late Alan Holmes and would like to acknowledge his significant contributions and commitment to the development of the World Handicap System.

**J. Michael Bailey (USGA)**  
Chairman  
World Handicap Authority

**Dr Hans Malmström (The R&A)**  
Chairman  
Handicap Operations Committee

# Definitions

## **Acceptable Score**

A score from an *authorized format of play* which meets all the provisions set out within the *Rules of Handicapping* (see Rule 2).

## **Active Season**

The period of time when *acceptable scores* from a specified area should be submitted for handicap purposes, as determined by the *Authorized Association* where the round is played.

## **Adjusted Gross Score**

A player's gross score, including any penalty strokes, adjusted for when:

- The player exceeds their maximum hole score,
- A hole is not played, or
- A hole is started but the player does not hole out.

(See Rule 3.)

## **Authorized Association**

An entity that is authorized, in accordance with the structure set out by and the United States Golf Association (USGA) and R&A Rules Limited (The R&A), to implement and administer the *Rules of Handicapping* within its *jurisdiction* and to carry out the responsibilities as delegated to it by the authority through which it is authorized. Such an entity must be a Multi-National, National or Regional Association, Federation or Union.

## **Authorized Format of Play**

A format of play eligible for handicap purposes, as determined by the *Authorized Association* where the round is played (see Rule 2.1a).

## **Bogey Player**

A player with a *Handicap Index* of approximately 20.0 for men and approximately 24.0 for women.

## **Cap**

The procedure that reduces or limits the amount by which a player's *Handicap Index* can increase when measured against the player's *Low Handicap Index*. There are two trigger points within the *cap* procedure:

- *Soft cap* – the point after which there is a reduction in the rate of upward movement of a *Handicap Index*.
- *Hard cap* – the point which sets the maximum limit for the upward movement of a *Handicap Index*.

(See Rule 5.8.)

**Certification of Score**

The verification of a player's score. This can be evidenced in two ways:

- By a marker's physical signature or electronic certification, and/or
- Through *peer review*.

(See Rule 4.4.)

**Course Handicap**

The number of handicap strokes a player receives, before *handicap allowances*, from a specific set of tees as determined by the *Slope Rating* and the difference between *Course Rating* and *par* (see Rule 6.1).

**Course Rating**

An indication of the difficulty of a *golf course* for the *scratch player* under normal course and weather conditions (see Appendix G).

**Exceptional Score**

A *Score Differential* which is at least 7.0 strokes better than the player's *Handicap Index* at the time the round was played (see Rule 5.9).

**General Play**

When an organized competition is not being contested and golfers are playing:

- A casual round; or
- Competitively, but not in an event organized by a Committee.

**Golf Club**

An organization that is permitted, through affiliation to its *Authorized Association*, to administer and manage the *Handicap Index* of those players who have designated it as their *home club*, in accordance with the requirements of the *Rules of Handicapping*. To qualify for affiliation, a *golf club* may be required to satisfy certain requirements as determined by its *Authorized Association*.

**Golf Course**

An area of land where golf is played, made up of the following five areas as defined in the *Rules of Golf*:

1. The general area,
2. The teeing area a player must play from in starting the hole being played,
3. All penalty areas,
4. All bunkers, and
5. The putting green of the hole being played.

Each hole may have multiple teeing areas and, for handicap purposes, a *golf course* is made up of a designated set of tees on each hole. As such, each set of tees (or *golf course*) should have a separate *Course Rating* and *Slope Rating*, including one for each gender where appropriate.

## Definitions

### **Handicap Allowance**

The percentage of a *Course Handicap* recommended to create equity for all players participating in a specific format of play (see Appendix C).

### **Handicap Committee**

The entity established by a *golf club* or an *Authorized Association* which is responsible for ensuring compliance with the obligations of the *golf club* or *Authorized Association* under the *Rules of Handicapping* (see Rule 1.3 and Appendix A).

### **Handicap Index**

The measure of a player's demonstrated ability calculated against the *Slope Rating* of a *golf course* of standard playing difficulty (that is, a course with a *Slope Rating* of 113) (see Rule 5.2).

### **Handicap Review**

A procedure carried out by the *Handicap Committee* to determine if the *Handicap Index* of any *member* who has designated that *golf club* as their *home club* needs to be adjusted (see Rule 7.1a and Appendix D).

### **Hard Cap (see Cap)**

### **Home Club**

A player's primary *golf club* designated by the player to ensure their *Handicap Index* is managed in accordance with the *Rules of Handicapping*.

### **Inactive Season**

The period of time when scores in a specified area cannot be submitted for handicap purposes, as determined by the *Authorized Association* where the round is played.

### **Jurisdiction**

The geographic territory in which an *Authorized Association* administers the *Rules of Handicapping*.

### **Low Handicap Index**

The lowest *Handicap Index* achieved by a player during the 365-day period (one year) preceding the day on which the most recent score on their *scoring record* was played (see Rule 5.7).

### **Member**

An individual who joins a *golf club* in a manner determined by club policy, which allows the player to obtain a *Handicap Index*.

### **Most Likely Score**

The score a player records for handicap purposes for a hole that is started but where the player does not hole out (see Rule 3.3).

**Net Double Bogey**

A score equal to the *par* of a hole plus two strokes and adjusted for any handicap strokes applied on that hole. A *net double bogey* is a player's maximum hole score for handicap purposes (see Rule 3.1).

**Net Par**

A score equal to the *par* of a hole adjusted for any handicap strokes applied on that hole (see Rule 3.2).

**Par**

The score that a *scratch player* would generally be expected to achieve on a hole under normal course and weather conditions, allowing for two strokes on the putting green (see Appendix F). The *Authorized Association* or, at the discretion of the National Association, the *golf club* is responsible for adjudicating *par* (see Appendix A).

**Peer Review**

The process by which a score or *Handicap Index* can be confirmed or challenged (see Rule 4.4).

**Penalty Score**

A score posted at the discretion of the *Handicap Committee* for a player who does not submit an *acceptable score* when required (see Rule 7.1b).

**Playing Conditions Calculation (PCC)**

The statistical calculation that determines if conditions on a day of play differed from normal playing conditions to the extent that they significantly impacted players' performance. Examples of conditions that could impact players' performance include:

- Course conditions,
- Weather conditions, and
- Course set-up.

(See Rule 5.6.)

**Playing Handicap**

The *Course Handicap* adjusted for any *handicap allowances* or Terms of the Competition. It represents the actual number of strokes the player gives or receives for the round being played (see Rule 6.2).

**Rules of Golf**

The *Rules of Golf* as approved by the United States Golf Association ("USGA") and R&A Rules Limited ("The R&A"), including any Model Local Rules the Committee adopts for the competition or the *golf course*. For the purpose of the *Rules of Handicapping*, all general references to the *Rules of Golf* should also be considered to cover the "Modified Rules of Golf for Players with Disabilities".

**Rules of Handicapping**

The *Rules of Handicapping* as approved by the United States Golf Association ("USGA") and R&A Rules Limited ("The R&A") and administered by the *Authorized Association* within its *jurisdiction*.

### **Score Differential**

The difference between a player's *adjusted gross score* and the *Course Rating*, reflecting the *Slope Rating* and the *playing conditions calculation*. It is the numerical value attributed to a score achieved on a *golf course* on a specific day that is posted into the player's *scoring record*. A *Score Differential* must be an 18-hole value or its calculated equivalent (see Rule 5.1).

### **Scoring Record**

A history of a player's *acceptable scores* along with:

- The player's current *Handicap Index*,
- The player's *Low Handicap Index*,
- Other details about each round (such as, the date the round was played), and
- Any applicable adjustments (for example, an *exceptional score*).

(See Appendix B.)

### **Score Type**

A designation that identifies the type of *acceptable score* that appears within a player's *scoring record* (see Appendix B).

### **Scratch Player**

A player with a *Handicap Index* of 0.0.

### **Slope Rating**

An indication of the relative difficulty of a *golf course* for players who are not *scratch players* compared to players who are *scratch players* (see Appendix G).

### **Soft Cap (see Cap)**

### **Stroke Index**

The value assigned to each hole on a *golf course* to indicate where handicap strokes are given or received (see Appendix E).



# Fundamentals of Handicapping

## RULE 1



**Advance Preview**

**RULE**  
**1**

# Purpose and Authorization; Obtaining a Handicap Index

## 1.1 Purpose of the World Handicap System

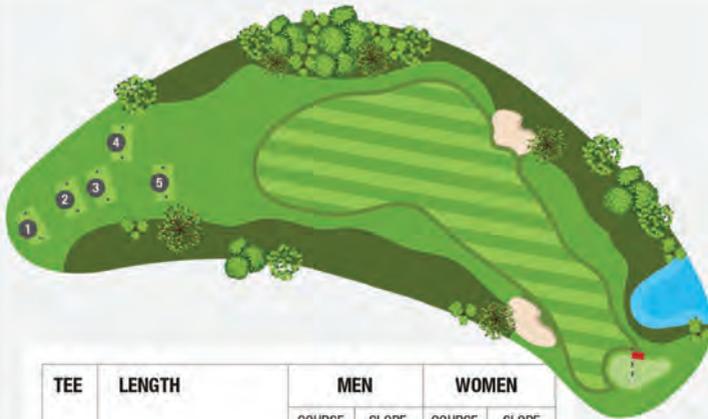
The World Handicap System includes the *Rules of Handicapping* and the Course Rating System. Its purpose is to enhance the enjoyment of the game of golf and to give as many golfers as possible the opportunity to:

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

This is achieved by:

- Establishing *Course Ratings* and *Slope Ratings* for each set of tees, based on length and playing difficulty (see Diagram 1.1).
- Applying adjustments to a *Handicap Index* to reflect the *golf course* being played and the format of play.
- Assessing the impact of playing conditions, using players' scores on a specific day and applying adjustments when necessary.
- Limiting the maximum hole score for handicap purposes to ensure a *Handicap Index* continues to reflect a player's demonstrated ability.
- Applying a uniform calculation for updating a *Handicap Index* for all *acceptable scores* submitted.
- Updating a *Handicap Index* on a daily basis, or soon thereafter.
- Reviewing a player's *Handicap Index* on a regular basis to ensure it continues to reflect the player's demonstrated ability.

**DIAGRAM 1.1: A SEPARATE COURSE RATING AND SLOPE RATING FOR EACH SET OF TEES**



TEE	LENGTH	MEN		WOMEN	
		COURSE RATING	SLOPE RATING	COURSE RATING	SLOPE RATING
1	6,657 yds (6,087m)	72.4	132	78.1	135
2	6,371 yds (5,826m)	70.9	129	76.5	132
3	5,906 yds (5,400m)	68.5	126	73.7	130
4	5,433 yds (4,968m)	66.2	118	71.2	122
5	4,862 yds (4,446m)	63.4	107	67.2	111

## 1.2 Authorization to Use the World Handicap System

In order to use the World Handicap System, an Association must be authorized by the USGA and The R&A. Within its area of *jurisdiction*, an *Authorized Association* may:

- Use the *Rules of Handicapping* and the Course Rating System.
- Use the registered marks of the World Handicap System.
- Issue a *Handicap Index* either directly or, where delegated, through a *golf club*.
- Issue a *Course Rating* and a *Slope Rating*.

The following trademarks and service marks are owned or licensed by the USGA and The R&A; all rights reserved:

World Handicap System™, WHS™, *Handicap Index*®, *Score Differential*™, *Low Handicap Index*™, *Course Handicap*™, *Playing Handicap*™, *Course Rating*™, *Bogey Rating*™, *Slope Rating*™.

## Rule 1

Any organization that is not authorized to use the World Handicap System is prohibited from using these marks or any part of the World Handicap System. This includes the Course Rating System and the handicap calculation formula, except when the organization provides handicapping products or services to a *golf club* through an *Authorized Association*.

### 1.3 Responsibilities of Player, Handicap Committee and Authorized Association

Players, *Handicap Committees* and *Authorized Associations* all play an important role in ensuring the *Rules of Handicapping* are being implemented and administered appropriately.

The main areas of responsibility for each key stakeholder are:

(i) Player

A player is expected to:

- Act with integrity by following the *Rules of Handicapping* and to refrain from using, or circumventing, the *Rules of Handicapping* for the purpose of gaining an unfair advantage,
- Attempt to make the best score possible at each hole,
- Submit acceptable scores for handicap purposes as soon as possible after the round is completed and before midnight local time,
- Submit *acceptable scores* to provide reasonable evidence of their demonstrated ability,
- Play by the *Rules of Golf*, and
- Certify the scores of fellow players.

(ii) Golf Club/Handicap Committee

- A *golf club* is affiliated to its *Authorized Association* and is responsible for ensuring the *Handicap Index* of those *members* who have designated it to be their *home club* is administered in accordance with the requirements of the *Rules of Handicapping*.
- A *Handicap Committee* is established by a *golf club* and is responsible for ensuring compliance with the *golf club's* specified obligations and responsibilities under the *Rules of Handicapping*.
- Where a National Association administers and manages a player's *Handicap Index* directly, the National Association assumes the responsibilities of a *golf club*.

(iii) Regional Golf Association

- A Regional Golf Association is affiliated to its National Association and comprised of *golf clubs* and/or golfers within a defined area.
- A Regional Golf Association has specific responsibilities within the World Handicap System and may be delegated additional obligations by its National Association.

(iv) National Association

- An authorized National Association has the exclusive rights to implement and administer the World Handicap System within its *jurisdiction*, including the issuance of a *Handicap Index*.

- A National Association has specific responsibilities within the World Handicap System and may be delegated additional obligations by a Multi-National Association.
  - An authorized National Association may delegate some of its responsibilities to a Regional Golf Association or a *golf club*.
- (v) Multi-National Association
- Where a Multi-National Association is the Authorized Handicapping Body, the Multi-National Association has the exclusive rights to implement and administer the World Handicap System within its *jurisdiction* on behalf of all member National Associations.
  - An authorized Multi-National Association may delegate certain rights or responsibilities to a National Association within its *jurisdiction* to implement and fulfil the obligations of the World Handicap System on behalf of the Multi-National Association.
- (vi) The USGA and The R&A
- Together, the USGA and The R&A are responsible for writing and interpreting the *Rules of Handicapping* and the Course Rating System.
  - The USGA and The R&A are the joint governing authorities of the World Handicap System and are responsible for authorizing the use of the World Handicap System.

The full rights and responsibilities of each key stakeholder are outlined in Appendix A.

## 1.4 How to Obtain a Handicap Index

### 1.4a Joining a Golf Club

In order to obtain a *Handicap Index* that can be administered in accordance with the *Rules of Handicapping*, a player must be:

- A *member* of a *golf club* that is affiliated with an *Authorized Association*, or
- A direct *member* of an *Authorized Association* which has assumed the responsibility of a *golf club* (see Rule 1.3(ii)).

By returning a score for the purpose of obtaining or maintaining a *Handicap Index*, the player acknowledges that the use of their *scoring record* will be available for:

- *Peer review* purposes (See Rule 4.4),
- Issuance of a *Handicap Index*, and
- Administration and research purposes.

#### Rule 1.4a Interpretations:

##### 1.4a/1 – Whether a Professional Golfer Can Obtain a Handicap Index

A professional golfer may obtain a *Handicap Index*, provided they meet all of the player responsibilities within the *Rules of Handicapping*.

## Rule 1

### 1.4b Designating a Home Club

A player must designate one *golf club* as their *home club*, to be responsible for maintaining their *Handicap Index*.

But all *golf clubs* that a player is a *member* of can request the *Authorized Association* to make an adjustment to a player's *Handicap Index*.

Such requests must comply with the *Authorized Association's* local procedures.

When a player is a *member* of more than one *golf club*, the player must ensure each *golf club* knows the details of:

- Which other *golf clubs* they are a *member* of, and
- Which *golf club* they have designated as their *home club*.

#### Rule 1.4b Interpretations:

##### 1.4b/1 – Criteria to be Used When Designating a Home Club

Rule 1.4b requires a player who is a *member* of more than one *golf club* to designate one *golf club* as their *home club*.

A player should decide which *golf club* to designate as their *home club* based on one or more of the following criteria:

- Proximity to primary residence,
- Frequency of play, and/or
- The *golf club* where they submit most of their *acceptable scores*.

Should a player's primary residence change on a regular basis such that different *golf clubs* satisfy the above criteria at different times of the year, the player should consider changing their *home club* accordingly.

Players must not designate a *home club* for the purpose of obtaining a *Handicap Index* that could give them an unfair advantage.

##### 1.4b/2 – Player Changes Designation of Home Club

When a player changes the designation of their *home club* for any reason, they must inform all *golf clubs* of which they are a *member* and provide the new *home club* with their *scoring record*.

##### 1.4b/3 – Player Who Belongs to Multiple Golf Clubs Within Different Jurisdictions Resulting in More Than One Handicap Index

Rule 1.1 states that the purpose of the World Handicap System is, among other things, to give as many golfers as possible the opportunity to obtain and maintain a *Handicap Index*.

Where a player is a *member* of a *golf club* located in a different *jurisdiction* from the location of their *home club*, the player may be required to hold a separate *Handicap Index* issued by the *Authorized Association* responsible for handicapping within the different *jurisdiction*. While such a requirement is discouraged, in order to ensure the same *Handicap Index* is issued by both *Authorized Associations*, it is the player's responsibility to return all *acceptable scores* to both their *home club* and the *golf club* that is located in the different *jurisdiction*.

Should there ever be a discrepancy between a player's *Handicap Index* as issued by different *Authorized Associations*, the *Handicap Index* within the *jurisdiction* where the round is being played should be used. When playing outside of either *jurisdiction*, the lowest *Handicap Index* should be used.

II

# Scores for Handicap Purposes

**RULES 2-4**

**Advance Preview**

The image features a solid blue background. At the top center is a white circle containing the Roman numeral 'II'. Below this, the text 'Scores for Handicap Purposes' is written in a large, white, sans-serif font. Underneath that, 'RULES 2-4' is written in a smaller, white, bold, sans-serif font. The bottom half of the image shows the dark silhouettes of two people. On the left, a woman with a ponytail is holding a pen and pointing at a document held by a man on the right. The man is wearing a cap. The overall scene suggests a professional or technical review.

# RULE 2

## Scores Acceptable for Handicap Purposes

### Principle of the Rule:

The scores a player submits for handicap purposes are at the core of the calculation of their Handicap Index.

Rule 2 covers the conditions a score must satisfy for it to be acceptable for handicap purposes, providing confidence that it will produce reasonable evidence of the player's ability and, ultimately, a Handicap Index that is reflective of demonstrated ability.

### 2.1 Acceptability of Scores

A score is acceptable for handicap purposes if the round has been played:

- In an *authorized format of play* (see Rule 2.1a) over at least the minimum number of holes required for either a 9-hole or an 18-hole score to be acceptable (see Rule 2.2),
- In the company of at least one other person, who may also act as a marker (subject to satisfying any other requirements of the *Rules of Golf*),
- By the *Rules of Golf* (see Rule 2.1b),
- On a *golf course* with a current *Course Rating* and *Slope Rating*, where length and normal playing difficulty is maintained at a consistent level (see Appendix G),
- On a *golf course* during its *active season*.

In addition, the player's score must always be certified in accordance with the *Rules of Handicapping* (see Rule 4.4).

If one or more of the requirements set out above is not met, the score is not acceptable for handicap purposes.

#### Rule 2.1 Interpretations:

#### 2.1/1 – Score is Acceptable for Handicap Purposes Even If Holes Have Not Been Played in the Order Set by the Committee

Rule 5.1 of the *Rules of Golf* requires holes in a round to be played in the order set by either the Committee in charge of the competition or the Committee in charge of the *golf course*. However, a score is acceptable for handicap purposes even if the holes in a round have not been played in the order set by the Committee.

For example:

- When the *golf course* is busy and starting at an alternative hole will allow a quicker pace of play.
- When playing holes in a different order will allow more players to complete their rounds, particularly

## Rule 2

during periods when daylight is limited.

### 2.1/2 – Status of Scores Made When Match Play and Stroke Play Formats are Played Concurrently

When a player competes in a match while also playing in a stroke play round and both are *authorized formats of play*, the stroke play score is the score that should be submitted for handicap purposes. The match play score should not be submitted.

### 2.1/3 – Returning Scores for Handicap Purposes While Playing on Temporary Greens or Tees

The *Authorized Association* should determine whether the scores made under temporary course conditions are acceptable for handicap purposes. The *Authorized Association* should also determine whether a temporary modification to the *Course Rating* and *Slope Rating* is required to reflect the temporary changes (see Appendix G).

## 2.1a Played in an Authorized Format of Play

*Authorized formats of play* are:

Format of Play	Type of Round	Number of Holes	
Individual stroke play	Organized competition	9	18
	<i>General play</i>	9	18
	Stableford — organized competition	9	18
	Stableford — <i>general play</i>	9	18
	Par/Bogey — organized competition	9	18
	Par/Bogey — <i>general play</i>	9	18
	Maximum Score — organized competition	9	18
	Maximum Score — <i>general play</i>	9	18
Four-Ball stroke play	Organized competition	9	18
	<i>General play</i>	9	18
	Stableford — organized competition	9	18
	Stableford — <i>general play</i>	9	18
	Par/Bogey — organized competition	9	18
	Par/Bogey — <i>general play</i>	9	18
	Maximum Score — organized competition	9	18
	Maximum Score — <i>general play</i>	9	18
Individual match play	Organized competition	9	18
	<i>General play</i>	9	18

Format of Play	Type of Round	Number of Holes	
		Organized competition	9
Four-Ball match play	<i>General play</i>	9	18

- (i) Round Played Within a Player’s Jurisdiction. Subject to other provisions set out within the *Rules of Handicapping*, an *acceptable score* from an *authorized format of play* within a player’s home *jurisdiction* must be submitted for handicap purposes (see Diagram 2.1a).
- (ii) Round Played Outside a Player’s Jurisdiction. Subject to other provisions set out within the *Rules of Handicapping*:
  - A score from an *authorized format of play* within the *jurisdiction* where the round was played is acceptable for handicap purposes and must be submitted, even if the format of play is not authorized in a player’s home *jurisdiction*.
  - A score from a format of play that is unauthorized within the *jurisdiction* where the round was played, but is an *authorized format of play* within the player’s home *jurisdiction*, is acceptable for handicap purposes and must be submitted.
  - A score from a format of play that is unauthorized within both the *jurisdiction* where the round was played and within the player’s home *jurisdiction* is not acceptable for handicap purposes and must not be posted to the player’s *scoring record*.

(See Diagram 2.1a.)



## Rule 2

### Rule 2.1a Interpretations:

#### 2.1a/1 – Scores Not Acceptable for Handicap Purposes

Some formats of play and scores played under certain restricted Terms of the Competition are not acceptable for handicap purposes and must not be posted to a player's *scoring record*.

The following illustrative list is not exhaustive and if a player is in doubt as to the acceptability of a score, it is recommended that they check with the *golf club* where they are playing or the *Authorized Association*.



## 2.1b Played by the Rules of Golf

A round must be played by the *Rules of Golf* to be acceptable for handicap purposes, subject to the following:

- (i) **Organized Competitions.** In a situation where a player is disqualified from a competition for a breach of the *Rules of Golf*, but no significant scoring advantage has been gained, the score should remain acceptable for handicap purposes.

If a player is disqualified from a competition for any other breach of the *Rules of Golf*, the score is not acceptable for handicap purposes.

The final determination is at the discretion of the Committee, based on the circumstances.

- (ii) **General Play.** When an organized competition is not being contested, a score is not acceptable for handicap purposes if the player:
- Breaches the *Rules of Golf* and the correct penalty is not applied under the *Rules of Golf*, or
  - Deliberately ignores a *Rule of Golf*.

Where a player follows the provisions set down in a Model Local Rule, even when the Committee in charge of the course has not adopted that Model Local Rule, the score may still be acceptable for handicap purposes. The same situation applies where a player is in breach of a Model Local Rule that has been adopted by the Committee.

Examples of situations relating to Model Local Rules where a score might be acceptable for handicap purposes include:

- A player has proceeded under the alternative option to the stroke and distance relief procedure, despite this Model Local Rule not being in effect, or
- The player has used a distance-measuring device despite the Model Local Rule prohibiting their use being in effect.

The final determination is at the discretion of the Committee, based on the circumstances.

## Rule 2

### Rule 2.1b Interpretations:

#### 2.1b/1 – Examples of When Player Has Been Disqualified From a Competition, But Gained No Significant Scoring Advantage

The Committee has the discretion to accept a score for handicap purposes if a player is disqualified from a competition, but no significant scoring advantage has been gained.

Examples of situations where a Committee may consider that no significant scoring advantage has been gained include:

<b>Rule of Golf</b>	<b>Nature of Disqualification</b>	<b>Recommended Action for Handicap Purposes</b>
3.3b(1)/(2)	Scorecard not signed	Accept score
3.3b(2)	Scorecard not returned promptly	Accept score
3.3b(3)	Hole score entered on scorecard is lower than actual score	Accept adjusted score
3.3b(4)	Handicap on scorecard is missing or too high	Add or adjust handicap and accept score

#### 2.1b/2 – Examples of When Player Has Been Disqualified From a Competition for an Action That Would Have Provided a Significant Scoring Advantage

Examples of situations where a Committee may determine that a player has gained a significant scoring advantage include:

<b>Rule of Golf</b>	<b>Nature of Disqualification</b>	<b>Recommended Action for Handicap Purposes</b>
1.3b	Players deliberately agree to ignore a Rule or penalty they know applies	Score not acceptable
4.1a	Making a stroke with a non-conforming club	Score not acceptable
4.3a(1)	Using a distance-measuring device that measures elevation changes	Score not acceptable

#### 2.1b/3 – Hole Not Played by The Rules of Golf in General Play

Where a player has breached the *Rules of Golf* in *general play* and knowingly failed to apply the correct penalty, the score should not be accepted for handicap purposes. However, in some circumstances, individual hole score(s) may be adjusted to a *net double bogey* to produce an *acceptable score*.

If the *Handicap Committee* determines that the player is using the *net double bogey* adjustment to gain an unfair scoring advantage, the *Handicap Committee* must take action under Rule 7 of the *Rules of Handicapping*.

## 2.2 Minimum Number of Holes Played for Score to be Acceptable

### 2.2a For an 18-hole Score

For an 18-hole score to be acceptable for handicap purposes, a minimum of 14 holes must be played.

If a player plays more than 9 holes but fewer than 14, all surplus hole scores are disregarded, and a 9-hole *acceptable score* must be submitted.

Notes:

1. An acceptable 9-hole score must be played over 9 holes with a current *Course Rating* and *Slope Rating* (see Rule 2.1).
2. When a score is scaled back to a 9-hole *acceptable score*, it must be combined with another acceptable 9-hole score to create an 18-hole score (see Rule 5.1b).

### 2.2b For a 9-hole Score

For a 9-hole score to be acceptable for handicap purposes, a minimum of 7 holes must be played. If a player has not recorded a score on at least the minimum number of holes required for a 9-hole score, the score is not acceptable for handicap purposes.

If a player records a score on more than 9 holes, but fewer than the minimum number of holes required for an 18-hole score to be acceptable, all surplus hole scores are disregarded, and a 9-hole *acceptable score* must be submitted.

A hole is considered to have been played if it has been started.

Notes:

1. An acceptable 9-hole score must be played over 9-holes with a current *Course Rating* and *Slope Rating* (see Rule 2.1).
2. When a score is scaled back to a 9-hole *acceptable score*, it must be combined with another acceptable 9-hole score to create an 18-hole score (see Rule 5.1b).

# RULE 3

## Adjustment of Hole Scores

### Principle of the Rule:

A score for handicap purposes should not be overly influenced by one or two bad hole scores that are not reflective of a player’s demonstrated ability. In addition, incomplete scores and/or scores where a player did not hole out on every hole can provide reasonable evidence of the player’s ability and can be used for handicap purposes.

Rule 3 covers the circumstances where scores may be acceptable and how these hole scores should be adjusted.

### 3.1 Maximum Hole Score for Handicap Purposes

#### 3.1a Before a Handicap Index Has Been Established

For a player submitting their first scores to obtain an initial *Handicap Index*, the maximum score for each hole played is limited to *par* + 5 strokes (see Diagram 3.1a).



#### 3.1b After a Handicap Index Has Been Established

For a player with an established *Handicap Index*, the maximum score for each hole played is limited to a *net double bogey*, calculated as follows:

Par of the hole

+

2 strokes

+

Any handicap stroke(s) that the player receives on that hole\*

(\*or minus any handicap stroke(s) that a plus handicap player gives back on that hole.)

(See Diagram 3.1b.)

- A *net double bogey* is equal to the lowest score on a hole for which the player would achieve zero Stableford points.
- There is no limit to the number of holes in a round where a *net double bogey* adjustment may be applied.
- If, in the Terms of the Competition (see Rule 7.2a ) or the *handicap allowances*, there are any restrictions on the number of strokes received, this restricted *Playing Handicap* should only be used for the purpose of the competition, for example to determine the:
  - Finishing positions and prize winners, and
  - Number of strokes given or received for different formats of play.

The player's full, unrestricted *Course Handicap* should be used for all applications of *net double bogey* adjustments. For this procedure the *Course Handicap* is rounded to the nearest whole number (see Rule 6.1a/b).

- Where a *Course Handicap* is calculated at more than 54 and a player receives 4 or more strokes on a hole, the maximum hole score is *par* + 5 for handicap purposes.
- Adjusting a hole score to a *net double bogey* can be done either:
  - Automatically, when hole-by-hole score entry is used, or
  - By the player, when submitting an *adjusted gross score* for the round.

## Rule 3

**DIAGRAM 3.1b: CALCULATION AND APPLICATION OF NET DOUBLE BOGEY ADJUSTMENT FOR MAXIMUM HOLE SCORE**

Name: *Jane Smith* Handicap: *16* Date: *12/09/20*

Hole	1	2	3	4	5	6	7	8	9	Out
Par	4	4	4	3	4	5	3	4	4	35
Stroke Index	7	13	3	15	11	1	17	5	9	
Score	5	5	6	4	5	5	3	5	5	43

✓ = Stroke received

Hole	10	11	12	13	14	15	16	17	18	In	TOTAL
Par	3	4	5	3	4	5	3	4	4	35	70
Stroke Index	18	12	4	14	8	2	16	6	10		
Score	3	4	6	4	5	5	3	9	6	45	88

Gross hole score

Net double bogey

Gross score

Adjusted gross score for handicap purposes

Par	+	Two Strokes (Double Bogey)	+	Stroke(s) Received	=	Max
4		2		1		7

### 3.2 When a Hole is Not Played

There are various circumstances that may result in a round not being completed and some holes not being played. For example, due to:

- Fading light or bad weather,
- Player injury or illness,
- A match finishing before the final hole, or
- A hole being declared out of play by the Committee for maintenance or reconstruction purposes.

A score may only be used for handicap purposes if, among other things, the round has been played over at least the minimum number of holes required for either a 9-hole or an 18-hole score to be acceptable (see Rules 2.1 and 2.2).

Where the minimum number of holes has been completed and the reason for a player not playing a hole is valid, the player must use the following table to produce either a 9-hole or 18-hole score:

Number of holes played	Scaling up	What score(s) to record for holes not played
At least 7 holes	Scale up to 9-hole score	Add <i>net par</i> (or equivalent Stableford points).
At least 14 holes	Scale up to 18-hole score	Add <i>net par</i> (or equivalent Stableford points).

If the reason for a player not playing a hole, or holes, is considered invalid, the *Handicap Committee* may consider applying a *penalty score* (see Rule 7.1b).

Notes:

1. The player's full, unrestricted *Course Handicap* should be used for all applications of *net par*. For this procedure, the *Course Handicap* is rounded to the nearest whole number (see Rule 6.1a/b).
2. Unless otherwise specified by the Committee, when a player with a plus *Playing Handicap* is required to give strokes back to the *golf course*, this commences at the hole with *stroke index* 18 and works backwards. Therefore, a player with a +3 *Playing Handicap* will give strokes back to the *golf course* at holes with *stroke index* 18, 17 and 16.

The *net par* hole score is calculated by subtracting the stroke given back to the course from the *par* of the hole. For example:

<i>Par of the Hole</i>		<i>Stroke Given Back to the Course</i>	=	<i>Net Par Hole Score</i>
4	-	1	=	3

If the outcome of a competition has been decided before all holes have been completed and the player decides to play any of the remaining holes, the actual scores for those remaining holes must be recorded.

### Rule 3.2 Interpretations:

#### 3.2/1 – Invalid Reasons For Not Playing a Hole

Rule 3.2 describes what score to return for a hole that has not been played for a valid reason in order for an *acceptable score* to be submitted for handicap purposes.

If it is determined that a player has not played a hole or holes for an invalid reason, the score will not be acceptable for handicap purposes. Invalid reasons include, but are not limited to, the following:

- Not playing a particular hole on a *golf course* because the player knows it usually causes them difficulty and they are likely to return a high hole score.
- Not playing the final holes on a *golf course* in order to avoid submitting a high or low score.

In either case, the *Handicap Committee* could add a *penalty score* to the player's *scoring record*, if it is determined that the player's actions were for the purpose of gaining an unfair scoring advantage (see Rule 7.1b).

## Rule 3

### 3.2/2 – Designation of Score for Holes Not Played

The player must add a designation against any score returned that includes holes not played (see Appendix B, Note 5). This is to ensure that all of the procedures set out within the *Rules of Handicapping* can be carried out properly, for example the calculation of a *Score Differential* for a 9-hole score (see Rule 5.1b) and the calculation of any adjustment for abnormal playing conditions (see Rule 5.6).

Where hole-by-hole scores are required, the player should add a designation against each hole not played.

### 3.3 When a Hole is Started But Player Does Not Hole Out

There are various circumstances that might result in a player starting a hole but not holing out. For example, when:

- The result of the hole has already been decided,
- A hole has been conceded in match play,
- A player's partner has already posted a better score in a Four-Ball format and the player picks up, or
- A player has already reached their *net double bogey* limit on a specific hole.

When a player starts a hole but does not hole out for a valid reason, subject to other provisions set out within the *Rules of Handicapping*, the player must record their *most likely score* or *net double bogey*, whichever is lower, as appropriate for the situation and depending on the format of play.

The *most likely score* is:

- The number of strokes already taken to reach a position on a hole, plus
- The number of strokes the player would most likely require to complete the hole from that position, plus
- Any penalty strokes incurred during play of the hole.

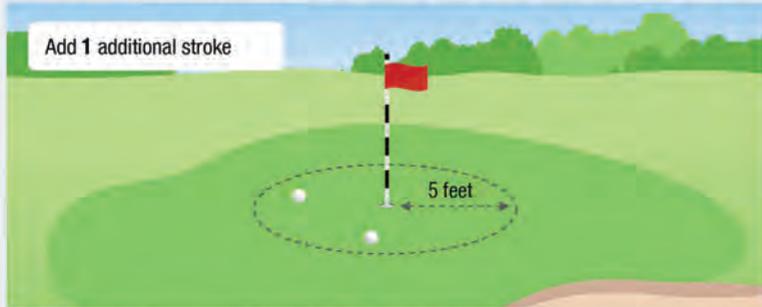
*Most likely scores* should be determined on any hole in accordance with the following guidelines:

Position of the Ball	Strokes to be Added
If the ball lies on the putting green, and is no more than 5 feet (1.5 metres) from the hole:	Add one additional stroke.
If the ball lies between 5 feet (1.5 metres) and 20 yards (20 metres) from the hole:	Add 2 or 3 additional strokes, depending on the position of the ball, the difficulty of the green and the ability of the player.
If the ball lies more than 20 yards (20 metres) from the hole:	Add 3 or 4 additional strokes, depending on the position of the ball, the difficulty of the green and the ability of the player.

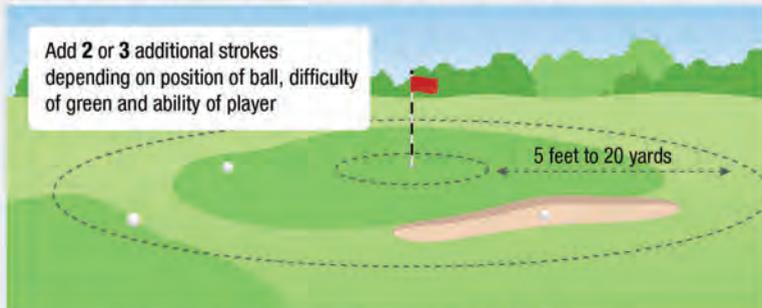
(See Diagram 3.3.)

### DIAGRAM 3.3: MOST LIKELY SCORE WHEN A HOLE IS STARTED BUT PLAYER DOES NOT HOLE OUT

- ▼ If the ball lies on the putting green, no more than 5 feet (1.5 metres) from the hole.



- ▼ If the ball lies between 5 feet (1.5 metres) and 20 yards (20 metres) from the hole.



- ▼ If the ball lies more than 20 yards (20 metres) from the hole.



## Rule 3

Notes:

1. There is no limit to the number of *most likely scores* that can be recorded within a player's *adjusted gross score*, provided that the failure to hole out is for a valid reason and not for the purpose of gaining an unfair scoring advantage.
2. For players with an established *Handicap Index*, the *most likely score* on any hole cannot exceed *net double bogey* for handicap purposes.
3. When a player is submitting scores for an initial *Handicap Index*, the *most likely score* on any hole cannot exceed *par* plus 5 strokes.
4. In a Maximum Score format of stroke play, there may be situations where a player has not reached their *net double bogey* score before reaching the maximum score as determined by the Terms of the Competition. In such cases, the player should record either a *most likely score* or *net double bogey*, whichever is the lower score (see *Rules of Golf*, Rule 21.2).

### Rule 3.3 Interpretations:

#### 3.3/1 – Clarification of the Meaning of Most Likely Score for Handicap Posting and When It Should Be Used

A *most likely score* is used to record a player's probable score on a hole, when the hole has been started but the player did not hole out their ball. It should be a reasonable assessment of the number of strokes needed to complete the hole.

For example, in a Four-Ball match-play competition, a player's partner holes their ball from off the putting green for three. The player's ball lies 15 feet (5 metres) away from the hole in four strokes and the score for the side cannot be improved. To save time, the player may pick up and record a *most likely score* for handicap purposes.

Based on the *most likely score* guidelines, the player would record a score of six or seven for handicap purposes (four strokes taken plus two or three additional strokes).

# RULE 4

## Submitting a Score

### Principle of the Rule:

Rule 4 covers the process for the submission of acceptable scores for handicap purposes, both to obtain an initial Handicap Index and to maintain an established Handicap Index.

Timely submission of scores by a player, or anyone else responsible or authorized to submit scores on their behalf, allows for responsive updates and provides a real-time measure of the player's golfing ability.

This Rule also outlines the information that players are required to submit for acceptable scores and how these scores can be verified.

### 4.1 Information Required for Scoring Record

#### 4.1a General

- (i) A score posted into the player's *scoring record* must be:
  - An *acceptable score* (see Rule 2.1), and
  - Recorded in the correct chronological order, even if the score is submitted on a day later than the date the round was played.
- (ii) A score should be posted to the player's *scoring record* in the form prescribed by the *Authorized Association*. This may be in the form of hole-by-hole scores (strongly recommended), an *adjusted gross score* or Stableford points.
- (iii) Upon submission of a score, a player must ensure that the following information is provided for inclusion in their *scoring record*:
  - Date of the round played,
  - *Course Rating* and *Slope Rating* for the set of tees played, and
  - Where applicable, the *par* and *stroke index* of each hole.

This information is generally contained on the scorecard.

- (iv) The *Handicap Committee* should ensure a submitted score is posted to a player's *scoring record* as soon as possible.
- (v) A score submitted on any day after the round was played should also include the *playing conditions calculation* (see Rule 5.6), in addition to the information required under (iii) above.

(See Appendix B for sample *scoring records*.)

## Rule 4

### Rule 4.1a Interpretations:

#### 4.1a/1– When Par on Scorecard Differs From Par Recorded in Golf Club Terminal or Other Device Used For Submitting Scores

The *Authorized Association* or, at the discretion of the National Association, the *golf club* is responsible for adjudicating *par*. Therefore, in situations where a player is required to submit adjusted hole scores for handicap purposes and the correct *par* values for the *golf course* played are unclear, the player should confirm the correct *par* values before submitting their hole scores for handicap purposes.

#### 4.1b For Scores Prior to Establishing a Handicap Index

Scores submitted by a player to obtain an initial *Handicap Index* must be submitted as either:

- Hole-by-hole scores (strongly recommended), or
- 9-hole or 18-hole *adjusted gross scores*.

For full details of a player's *scoring record*, refer to Appendix B.

### 4.2 Eligibility to Submit a Score

An *acceptable score* must be submitted by the player, the *Handicap Committee*, the Committee in charge of the competition or by anyone else authorized by the player.

### 4.3 Time Frame for Submitting a Score

A player should submit their score as soon as possible on the day of play, after completion of their round, and before midnight (local time).

If a player does not submit their score on the day of play:

- Their *Handicap Index* will not be updated in time for the next day (see Rule 5.4), and
- Their score will not be included in the daily *playing conditions calculation (PCC)* (see Rule 5.6).

When a score is posted to the player's *scoring record* after the day of play and the *PCC* for the day the round was played has already been performed, the *PCC* adjustment should still be applied to the player's *Score Differential* calculation even though the player's score was not included in the *PCC*.

If a score is submitted out of sequence:

- The score should be added to the player's *scoring record* in the correct chronological order.
- The published *PCC* adjustment for the *golf course* played, on the day the round was played, should be applied to the *Score Differential* calculation.
- The player's *Handicap Index* should be recalculated.

Note: The *Handicap Committee* should investigate any repeated occurrence of a player failing to submit a score in a timely manner (see Rule 7.1b).

If there is no evidence that the player has acted for the purpose of gaining an unfair advantage, all scores submitted in the intervening period should stand for handicap purposes.

## 4.4 Certification of a Score

A score submitted for handicap purposes must be made available for *peer review* as soon as possible after completion of the round. To facilitate the process of *peer review*:

- (i) A player, or someone authorized by the player, must submit their score as soon as possible after completion of the round, and
- (ii) The *Handicap Committee* should ensure a submitted score is posted to the player's *scoring record* as soon as possible.

### Rule 4.4 Interpretations:

#### 4.4/1 – Clarification of Meaning of Peer Review as a Method of Certification of Scores

*Peer review* is normally conducted by someone:

- Playing in the same group or who was present during the round, and/or
- Who is a *member* of the same *golf club* as the player.

In all cases, it must be someone who:

- Has formed a reasonable basis from which to provide support for a score that has been posted or challenge the player on any anomalies in the posted score, or
- Has knowledge of the player's demonstrated ability and can reasonably verify or challenge the *Handicap Index* issued to the player.

Challenges or disputes should be raised with the player and/or reported to the *Handicap Committee* for consideration.

To facilitate the process of *peer review*, player *scoring records* must be accessible to all other *members* of the *golf club* (see Appendix B).

## 4.5 Number of Scores Required for Initial Handicap Index

To obtain an initial *Handicap Index*, a player must submit *acceptable scores* from a minimum of 54 holes.



III

# Handicap Calculation and Updating a Handicap Index

## RULES 5-6



**Advance Preview**

# RULE 5

## Handicap Index Calculation

### Principle of the Rule:

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

Rule 5 covers the process of calculating a Handicap Index and 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. It includes mechanisms that:

- Take into consideration the conditions in which a round was played.
- Remember previously demonstrated ability within a defined period of time.
- Cap the upward movement of a player's Handicap Index within a defined period of time.
- Apply additional adjustments to a player's Handicap Index when an exceptional score is submitted.

### 5.1 Calculation of a Score Differential

#### 5.1a For an 18-hole Score

An 18-hole *Score Differential* is calculated as follows and rounded to the nearest tenth, with .5 rounded upwards:

$$\text{Score Differential} = (113 \div \text{Slope Rating}) \times (\text{adjusted gross score} - \text{Course Rating} - \text{PCC adjustment})$$

Note: The *PCC* adjustment ranges from -1.0 to +3.0 (see Rule 5.6).

#### 5.1b For a 9-hole Score

If a player submits a 9-hole score, an 18-hole *Score Differential* must be created by combining two 9-hole *Score Differentials*.

A 9-hole *Score Differential* is calculated as follows using 50% of the *playing conditions calculation (PCC)* adjustment for the day:

$$\text{Score Differential} = (113 \div \text{9-hole Slope Rating}) \times (\text{9-hole adjusted gross score} - \text{9-hole Course Rating} - (0.5 \times \text{PCC adjustment}))$$

Notes:

1. A 9-hole *Score Differential* remains unrounded until after it has been combined with a second 9-hole

## Rule 5

*Score Differential* and an 18-hole *Score Differential* is calculated.

- For the calculation of a 9-hole *Course Handicap*, see Rule 6.1b.
- An 18-hole *PCC* adjustment ranges from  $-1.0$  to  $+3.0$  (see Rule 5.6).

### 5.1c Rounding of Minus Score Differentials

When an *adjusted gross score* calculates lower than the *Course Rating*, this results in the *Score Differential* being a negative number. Where this occurs, rounding is made upward towards 0. For example:

- When a *Score Differential* is calculated as  $-1.54$ , it is rounded to  $-1.5$
- When a *Score Differential* is calculated as  $-1.55$ , it is rounded to  $-1.5$
- When a *Score Differential* is calculated as  $-1.56$ , it is rounded to  $-1.6$

## 5.2 Calculation of a Handicap Index

### 5.2a For Fewer Than 20 Scores

A *Handicap Index* is calculated from the lowest *Score Differentials* in the *scoring record*. If a *scoring record* contains fewer than 20 *Score Differentials*, the table below is used to determine the number of *Score Differentials* to be included in the calculation and any adjustment that may apply. Round the result of the calculation to the nearest tenth.

Number of <i>Score Differentials</i> in <i>scoring record</i>	<i>Score Differential(s)</i> to be used in calculation of <i>Handicap Index</i>	Adjustment
3	Lowest 1	$-2.0$
4	Lowest 1	$-1.0$
5	Lowest 1	0
6	Average of lowest 2	$-1.0$
7 or 8	Average of lowest 2	0
9 to 11	Average of lowest 3	0
12 to 14	Average of lowest 4	0
15 or 16	Average of lowest 5	0
17 or 18	Average of lowest 6	0
19	Average of lowest 7	0
20	Average of lowest 8	0

#### Allocation of an Initial Handicap Index

Based on any additional evidence available about a player's demonstrated ability, a *Handicap Committee* may modify a player's initial *Handicap Index* upward or downward (see Rule 7.1a).

**Rule 5.2a Interpretations:****5.2a/1 – Modification of a Player’s Initial Handicap Index Due to Evidence of Previous Ability**

A player submits three scores to obtain an initial *Handicap Index*, which result in calculated *Score Differentials* of 15.3, 15.2 and 16.6.

This would result in an initial *Handicap Index* of:

Lowest Score Differential	–	Adjustment	=	Initial Handicap Index
15.2		2		13.2

The *Handicap Committee* is aware that the player, who is rejoining a *golf club* after many years out of the game, had played well as a junior golfer and maintained a *Handicap Index* of around 8.0.

Based on the evidence available, the *Handicap Committee* may adjust the player’s calculated initial *Handicap Index* to better reflect their previously demonstrated ability.

**5.2a/2 – Modification of a Player’s Initial Handicap Index When Subsequent Scores Are Significantly Different Than Expected**

A player submits three scores to obtain an initial *Handicap Index*, which result in calculated *Score Differentials* of 40.7, 42.4 and 36.1.

This would result in an initial *Handicap Index* of:

Lowest Score Differential	–	Adjustment	=	Initial Handicap Index
36.1		2		34.1

The player then goes on to submit three more scores which result in calculated *Score Differentials* of 45.9, 43.6 and 45.0.

After these six scores, the player’s *Handicap Index* would be:

Average of Lowest Two Score Differentials	–	Adjustment	=	Initial Handicap Index
38.4		1		37.4

In reviewing the player’s calculated *Handicap Index* against their scores, the *Handicap Committee* may conclude in this case that the –1 adjustment should be removed to ensure the calculated *Handicap Index* better reflects the player’s ability.

## Rule 5

### 5.2b For 20 Scores

A *Handicap Index* is calculated from the lowest *Score Differentials* in the *scoring record*. If a *scoring record* contains at least 20 *Score Differentials*, the procedure for calculating a *Handicap Index* is:

- Average the lowest 8 of the most recent 20 *Score Differentials* (which include any adjustments for *exceptional scores* and/or a Committee review) and round to the nearest tenth.
- Compute the difference between the average of the lowest 8 *Score Differentials* and the *Low Handicap Index*.
  - If the difference is greater than 3, the *soft cap* calculation is applied.
  - If the difference is greater than 5 after application of the *soft cap*, then the *hard cap* is applied.

(See Rule 5.8.)

### 5.2c For Plus Handicap Index

When there are 20 *Score Differentials* in a player's *scoring record* and the *Handicap Index* calculates as a negative figure, this represents a plus *Handicap Index*.

When a player's initial *Handicap Index* calculates at the lower end of the handicap range for both men and women, the *Handicap Committee* must follow any procedures established by the *Authorized Association* before issuing a *Handicap Index* below a specified level (see Rule 5.2a).

## 5.3 Maximum Handicap Index

The maximum *Handicap Index* that can be issued to a player is 54.0.

Note: The Committee in charge of a competition may set a maximum limit for entry (see Rule 7.2).

## 5.4 Frequency of Revision of a Handicap Index Update

A player's *Handicap Index* should be updated no later than the day after a score was submitted, or as soon as possible thereafter.

In a situation when a new round is played before the player's *Handicap Index* has been updated, including when multiple rounds are played on the same day, it is recommended that the player uses their existing *Handicap Index*. However, in certain circumstances, the Committee in charge of the competition (or the *Handicap Committee*) has the discretion to decide what *Playing Handicap* the player should use (see Rule 7.2).

**Rule 5.4 Interpretations:****5.4/1 – Example Situation When Committee in Charge of a Competition May Adjust a Player's Playing Handicap**

In a situation where a player has performed exceptionally well in an *authorized format of play* during a morning round and is playing a competition round later the same day, as the player's *Handicap Index* will not be updated until the next day, the Committee in charge of the competition may decide to adjust the player's *Playing Handicap*.

The Committee should consider all of the information available before deciding whether to adjust the player's *Playing Handicap*, including what impact the score may have had on the player's *Handicap Index* and whether the player would obtain any unfair advantage because their *Handicap Index* has not been updated.

**5.4/2 – Golf Club Responsibility to Post Scores As Soon As Possible**

Where it is the responsibility of a *golf club* to post scores at the end of each day, this must be done as soon as possible and preferably before midnight to support the *Rules of Handicapping*. This is important because it:

- Ensures that a player's *Handicap Index* is updated as soon as possible after the round was played (see Rule 5.4).
- Allows for the *playing conditions calculation* to be carried out (see Rule 5.6).
- Ensures that, where appropriate, scores are available for verification by peers.
- Enables the *Handicap Committee* to carry out its other responsibilities (see Rule 7.1b).

Failure to carry out this responsibility may compromise the integrity of the *Rules of Handicapping*.

**5.5 Ageing of Scores and Lapsing of a Handicap Index**

A score continues to be part of the *Handicap Index* calculation as long as it remains within the player's most recent 20 scores recorded, regardless of the age of the score.

Where applicable, a 9-hole score waiting to be combined with another 9-hole score will be retained until it becomes older than the twentieth oldest 18-hole score in the *scoring record*, after which it is discarded.

A *Handicap Index* only lapses if a player is no longer a *member* of at least one *golf club*.

Note: A player's *scoring record* should be retained wherever possible. This will assist a *Handicap Committee* if the player obtains a *Handicap Index* again in the future.

## 5.6 Playing Conditions Calculation

### Principle of the Rule:

Course Ratings are based on normal playing conditions, but the difficulty of a golf course can vary substantially from day to day, due to:

- Course conditions,
- Weather conditions, and/or
- Course set-up.

The playing conditions calculation (PCC) determines whether playing conditions on the day differed from normal conditions to the extent that an adjustment is needed to compensate. It is a daily statistical procedure that compares the scores submitted by players on the day against expected scoring patterns.

The purpose of this feature within the handicap calculation is to recognize that an average score submitted in harder playing conditions may be better than a good score submitted in easier playing conditions. Unadjusted, such a score may be omitted from the Handicap Index calculation.

If the PCC determines that acceptable scores submitted are in line with expected scoring patterns, then no adjustment is made.

The calculated adjustment is dependent upon:

- Whether significantly fewer players than anticipated attained their expected score and, consequently, conditions are determined to be harder than normal.
- Whether significantly more players than anticipated attained their expected score and, consequently, conditions are determined to be easier than normal.

The *playing conditions calculation (PCC)*:

- Is generally performed only once for a day.
- Considers *acceptable scores* submitted on a *golf course* each day and requires at least eight *acceptable scores* to determine if an adjustment is required.
- Includes only *acceptable scores* submitted by players with a *Handicap Index* of 36.0 or below.
- Equals zero if fewer than eight *acceptable scores* are submitted.
- Where applicable, does not include scores that are scaled up to 9-hole or 18-hole scores.
- Can determine an adjustment of -1.0, 0.0, +1.0, +2.0 or +3.0 and is applied in the calculation of *Score Differentials* for all players.

**Rule 5.6 Interpretations:****5.6/1 – Procedure for Performing Playing Conditions Calculation**

The *playing conditions calculation (PCC)* will be an automatic calculation and can be summarized as follows:

1. Calculate the expected score for each eligible player.
2. Calculate the expected standard deviation of *Score Differentials* at the *golf course*, incorporating all applicable *Slope Ratings*.
3. Establish how many players scored better or worse than expected on the day.
4. The proportion of players submitting a score equal to, better than or worse than their expected scoring range determines whether a *PCC* adjustment is required.
5. If an adjustment is required, determine how much harder or easier the *golf course* played that day.
6. Based on these calculations, determine any final *PCC* adjustment required for play on that day.
7. A *PCC* adjustment is applied as a whole number.

Notes:

- For the application of a *PCC* adjustment in the calculation of a *Score Differential*, see Rule 5.1a (for an 18-hole score) and Rule 5.1b (for a 9-hole score).
- 9-hole *acceptable scores* are doubled for inclusion in the *PCC* along with a doubled 9-hole *Course Rating* and the 9-hole *Slope Rating*.
- The *PCC* is applied to all *acceptable scores* that are submitted on a day of play and retrospectively for scores played on that day but submitted at a later date.

**5.6/2 – Circumstances That May Warrant More Than One Playing Conditions Calculation on a Single Day**

Rule 5.6 recommends that only one *playing conditions calculation (PCC)* is performed for the day.

However, there may be circumstances that warrant a separate *PCC* to be performed for part of the day or for a certain competition. For example, when:

- There is extreme variation in weather on the day.
- The make-up of the field in a competition being played on the day is significantly different from the make-up of the players participating in *general play* rounds on the same day.

**5.6/3 – How to Perform a Separate Playing Conditions Calculation for a Certain Competition and What Adjustment to Apply to General Play Rounds Played on the Same Day**

In circumstances when a separate *playing conditions calculation (PCC)* is performed for a certain competition:

- Only scores from those players who have participated in the competition are considered in the separate *PCC*.
- Any calculated adjustment from the separate *PCC* will be applied only to the calculation of the *Score Differentials* of players who have participated in the competition.

## Rule 5

- For all other players who have played at the same *golf course* on the day, the *PCC* for the day is applied, which uses all eligible scores for the day (including the scores of the players who have participated in the competition).

### **5.6/4 – Player Plays Multiple Rounds on the Same Course on the Same Day and a Separate Playing Conditions Calculation is Performed**

When playing two or more rounds on the same *golf course* on the same day and a separate *PCC* is performed for one or more of the rounds, a different *PCC* adjustment may be applied to each of a player's calculated *Score Differentials*.

### **5.6/5 – Round Played Away and Score Returned to Home Club**

When a player returns a score back to their *home club* after playing a round at an *away golf course*, the *playing conditions calculation (PCC)* for that *golf course* on the day the round was played should be retrieved and used to calculate the player's *Score Differential* before their *Handicap Index* is revised.

### **5.6/6 – Performing the Playing Conditions Calculation at a Golf Club With 27 Holes**

A *golf club* has three 9-hole *golf courses* known as the South, East and West courses. The design and layout of the three courses allows golfers to play (a) only 9 holes on any *golf course*, or (b) 18 holes in any combination of 9 holes (South/South, South/East, South/West, East/East, East/West and West/West).

The *playing conditions calculation (PCC)* is performed for any 18-hole *golf course* that has been issued a *Course Rating* and *Slope Rating*.

Provided all of the criteria set out in Rule 5.6 are satisfied, a *PCC* is performed every day, for each 18-hole combination.

### **5.6/7 – Application of Playing Conditions Calculation When Playing only 9 Holes at a Golf Club with 27 Holes**

A *golf club* has three 9-hole *golf courses* known as the South, East and West courses. The design and layout of the three courses allows golfers to play (a) only 9 holes on any *golf course*, or (b) 18 holes in any combination of 9 holes (South/South, South/East, South/West, East/East, East/West and West/West).

For a player who plays only 9 holes on the South *golf course*:

- Their score will be entered into the *playing conditions calculation (PCC)* for each of the South/South, South/East and South/West 18-hole combinations.
- Their score will be doubled, using the same 9-hole *Course Rating* and *Slope Rating* as the 9 holes played.
- Provided all of the criteria set out in Rule 5.6 are satisfied, a *PCC* will be performed for each 18-hole combination.
- 50% of the *PCC* adjustment for the South/South *golf course* is applied to the calculation of the player's *Score Differential*.
- If no *PCC* is performed for the South/South *golf course*, no *PCC* adjustment will be applied to the calculation of the player's *Score Differential*. This is even if a *PCC* adjustment is performed for other 18-hole combinations involving the South *golf course*.

## 5.7 Low Handicap Index

The *Low Handicap Index* represents the demonstrated ability of a player over the 365-day period preceding the day on which the most recent score in their *scoring record* was played and provides a reference point against which the current *Handicap Index* can be compared.

- A *Low Handicap Index* is established once a player has at least 20 *acceptable scores* in their *scoring record*.
- Once a player has established a *Low Handicap Index*, it is re-evaluated every time a new *acceptable score* is submitted and must be displayed in the player's *scoring record*.
- A newly-determined *Low Handicap Index* is considered in the processing of the player's next *acceptable score* whenever the next round is submitted. A player's *Low Handicap Index* may become more than 365 days old in the period between two rounds being played.
- Where a *Handicap Committee*-applied adjustment reduces a player's *Handicap Index*, the adjusted *Handicap Index* resets the *Low Handicap Index* to the adjusted *Handicap Index*, unless a lower *Handicap Index* is still eligible (See Rule 7.1a).
- Where a *Handicap Committee* applied adjustment increases a player's *Handicap Index*, the Committee should consider resetting the player's *Low Handicap Index* to the same value as the adjusted *Handicap Index*.

### Rule 5.7 Interpretations:

#### 5.7/1 – Circumstances When a Player's Low Handicap Index Becomes More Than 365 Days Old

Rule 5.7 states that a player's *Low Handicap Index* may become more than 365 days old in the period between two rounds being played. As a result, a *Low Handicap Index* that is more than 365 days old may still be considered in the calculation of a player's *Handicap Index*.

For example:

After submitting a score on 1 January 2021, a player's *Handicap Index* calculates at 12.3. Their *Low Handicap Index* at the time is 10.6, established on 1 March 2020.

When the player submits their next score on 1 April 2021, the *Low Handicap Index* of 10.6 will still be considered in the calculation of their updated *Handicap Index* even though it is more than 365 days old. This is because the 365-day timeframe precedes the date on which the most recent score on the player's *scoring record* was played, which in this case is the period between 1 January 2021 and 1 January 2020. Once their updated *Handicap Index* is calculated, the new *Low Handicap Index* will be found within the 365-day period between 1 April 2021 and 1 April 2020.

#### 5.7/2 – Circumstance When the Low Handicap Index is the Current Handicap Index

After submitting a score on 1 April 2021, a player takes a break from golf and does not submit another score until 1 July 2022. In calculating the player's updated *Handicap Index*, the player's *Low Handicap Index* in the 365 days preceding 1 April 2021 is used as a reference point.

The player then plays another round on 1 August 2022, and the 365-day period preceding 1 July 2022 is used to locate the player's *Low Handicap Index*, but no other scores have been submitted during that timeframe. Therefore, in this situation, the player's current *Handicap Index* becomes their *Low Handicap Index*.

## 5.8 Limit on Upward Movement of a Handicap Index

There are two trigger points within the *cap* procedure:

- (i) The soft cap. The *soft cap* is triggered when the difference between a player's newly calculated *Handicap Index* and their *Low Handicap Index* is greater than 3.0 strokes.

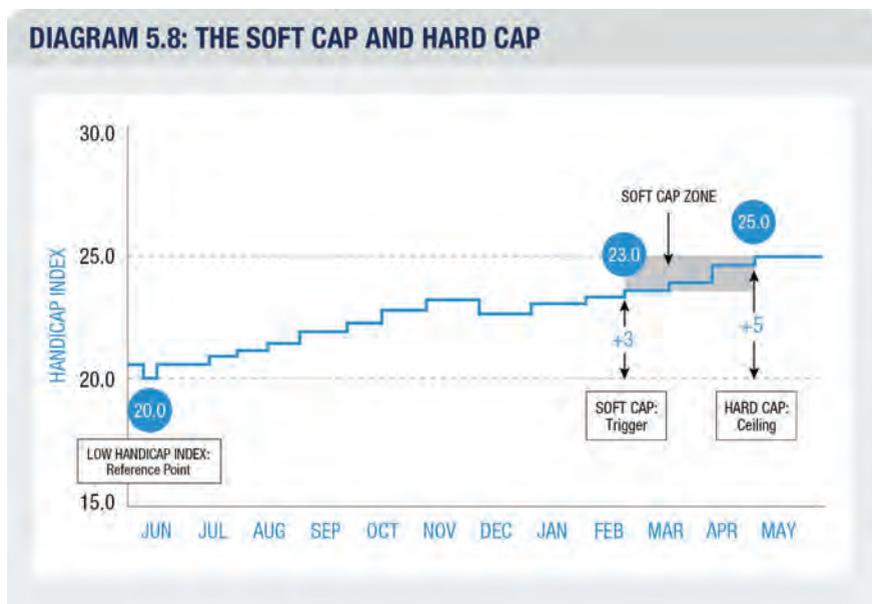
When a calculated *Handicap Index* increase is greater than 3.0 strokes, the value above 3.0 strokes is restricted to 50% of the increase.

- (ii) The hard cap. The *hard cap* triggers to restrict the amount by which a player's *Handicap Index* can increase, after application of the *soft cap*, to no more than 5.0 strokes above their *Low Handicap Index*.

There is no limit on the amount by which a player's *Handicap Index* can decrease.

The *soft cap* and *hard cap* procedures start to take effect only after the *Low Handicap Index* has been established.

(See Diagram 5.8.)



## 5.9 Submission of an Exceptional Score

When an *exceptional score* is posted to a player's *scoring record*, the *Handicap Index* will be reduced in accordance with the following adjustment table:

Number of strokes the <i>Score Differential</i> is lower than a player's <i>Handicap Index</i> in effect when the round was played	<i>Exceptional score</i> reduction
7.0 – 9.9	-1.0
10.0 or more	-2.0

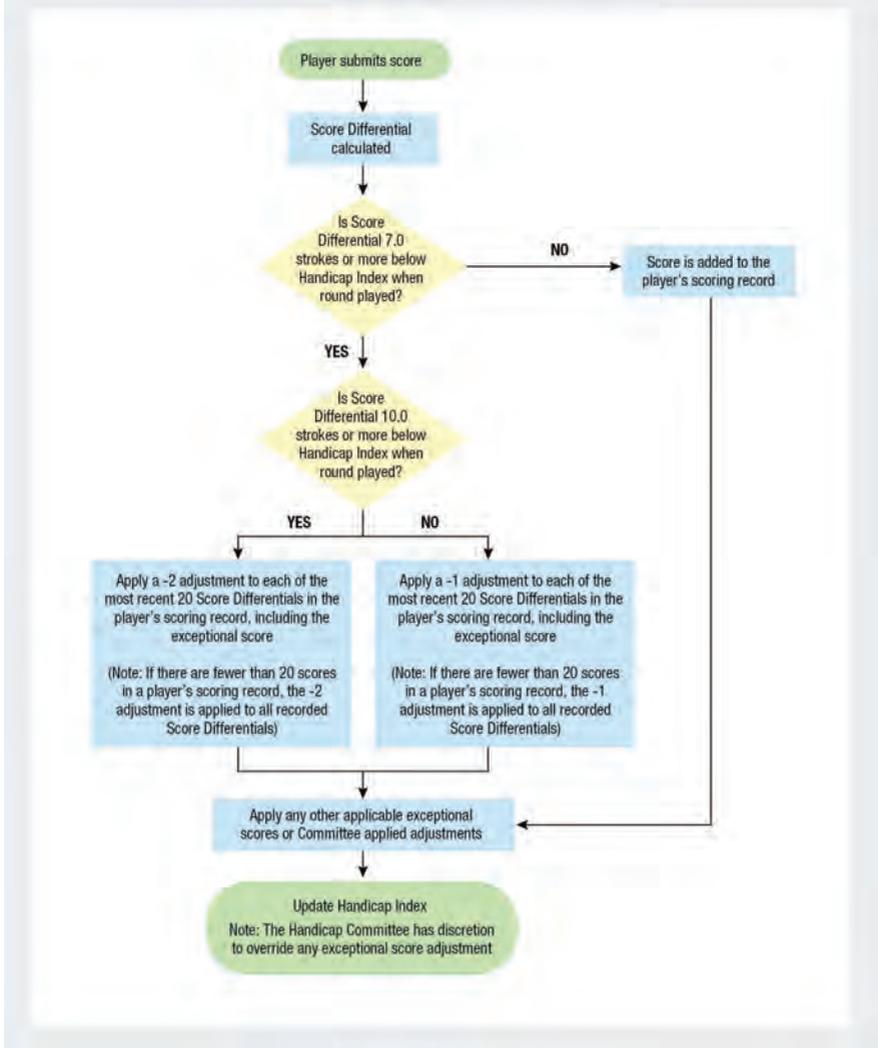
- A reduction can be applied based on a single *exceptional score*.
- Reductions for multiple *exceptional scores* are applied cumulatively.
- A reduction is automatically applied within the calculation of a player's updated *Handicap Index* following the submission of an *exceptional score*.
- A reduction for an *exceptional score* is applied by adjusting each of the most recent 20 *Score Differentials* recorded in the player's *scoring record*, which includes the *exceptional score*. As a result, the impact of the reduction will remain after the next score is submitted but will dilute over time as new scores are submitted.

Where there are fewer than 20 *Score Differentials* in a player's *scoring record* at the time an *exceptional score* is submitted, the reduction is applied by adjusting all of the *Score Differentials* recorded in the player's *scoring record*, which includes the *exceptional score*.

- Additional *handicap review* notifications will be generated for the *Handicap Committee's* consideration, when:
  - Multiple *exceptional score* reductions are applied to a player's *Handicap Index*.
  - A *Score Differential* is 10.0 strokes or more below a player's *Handicap Index* in effect when that round was played and an *exceptional score* reduction of -2.0 is triggered.
- The *Handicap Committee* is permitted to override any adjustment for an *exceptional score* if it considers that the adjustment would result in a player's *Handicap Index* not being a fair reflection of their demonstrated ability (see Rule 7.1a).

(See Diagram 5.9.)

**DIAGRAM 5.9: APPLICATION OF AN ADJUSTMENT FOR AN EXCEPTIONAL SCORE**



# RULE 6

## Course Handicap and Playing Handicap Calculation

### Principle of the Rule:

The Course Handicap calculation converts a Handicap Index to the number of strokes a player requires to play any golf course with a Course Rating and Slope Rating. This allows portability of a player's Handicap Index wherever they play. The Playing Handicap calculation enables equity amongst players of all handicap levels within different formats of the game. A Playing Handicap is calculated by applying the appropriate handicap allowance to a player's Course Handicap. For formats of play where a handicap allowance of 100% is adopted, the Playing Handicap will be the same as the Course Handicap.

Course Handicap – For handicap purposes, a Course Handicap is used to determine the number of strokes that a player receives (or gives) on any golf course and for the correct application of net par and net double bogey adjustments.

Playing Handicap – For equity purposes, the Playing Handicap calculation determines the number of strokes each player gives or receives, to ensure that all players can enjoy a fair and equal game when playing with or competing against one another.

### 6.1 Course Handicap Calculation

#### 6.1a For an 18-hole Round

An 18-hole *Course Handicap* is calculated as follows:

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

Note: An 18-hole *Course Handicap* based on the same 9 holes is calculated as follows:

$$\text{Course Handicap} = \text{Handicap Index} \times \left( \frac{\text{9-hole Slope Rating}}{113} \right) + (2 \times \text{9-hole Course Rating} - 2 \times \text{9-hole par})$$

#### 6.1b For a 9-hole Round

A 9-hole *Course Handicap* is calculated as follows:

$$\text{Course Handicap} = \left( \frac{\text{Handicap Index}}{2} \right) \times \left( \frac{\text{9-hole Slope Rating}}{113} \right) + (\text{9-hole Course Rating} - \text{9-hole par})$$

(See Appendix E for guidance on *stroke index* allocation for 9-hole rounds.)

## Rule 6

### Rule 6.1b Interpretations:

#### 6.1b/1 – Use of 9-Hole Course and Slope Ratings in the Calculation of a 9-hole Course Handicap

When an *Authorized Association* issues *Course Ratings* and *Slope Ratings* to *Golf Clubs*, the 18-hole ratings should also be presented with front nine and back nine *Course Ratings* and *Slope Ratings*. For example:

	White Tees (Men)		White Tees (Women)	
	<i>Course Rating</i>	<i>Slope Rating</i>	<i>Course Rating</i>	<i>Slope Rating</i>
<b>18-Holes</b>	73.1	132	75.5	138
<b>Holes 1-9</b>	36.1	132	37.3	135
<b>Holes 10-18</b>	37.0	131	38.2	141

The calculation of a 9-hole *Course Handicap* must use the correct *Slope Rating* for the 9-hole *golf course* being played.

Note: The calculated 18-hole and 9-hole *Course Handicap* is rounded to the nearest whole number, with .5 rounded upwards, for the purpose of:

- Applying adjustments for maximum hole score (see Rule 3.1) and when a hole is not played (see Rule 3.2).
- Where applicable, calculating a *Score Differential*.

Otherwise, the full calculated value is retained and rounding occurs only after the *Playing Handicap* calculation.

## 6.2 Playing Handicap Calculation

### 6.2a Standard Calculation

A *Playing Handicap* is calculated as follows:

$$\text{Playing Handicap} = \text{Course Handicap} \times \text{handicap allowance}$$

The calculated *Playing Handicap* is rounded to the nearest whole number, with .5 rounded upwards.

For recommended *handicap allowances*, see Appendix C.

## 6.2b Calculation When Multiple Tees with Different Pars Are Used in a Competition

For the purposes of this Rule:

- Stroke play refers to gross score, net score or Maximum Score formats of play.
- Stableford and Par/Bogey formats of play are considered separately.

When a competition is played from two or more sets of tees (such as mixed gender or mixed ability events), depending on the format of play and any difference in *par* between tees, additional strokes may need to be added to the standard calculation of the *Playing Handicap* for equity purposes and to determine finishing positions, results and prizes.

- (i) Stroke Play and Match Play formats (where results are recorded as gross or net scores). A player competing from a set of tees with a higher *par* must receive additional strokes for the round, equal to the difference between the *par* of the tees they are playing and the tees with the lowest *par*.

These additional strokes are added to the player's *Playing Handicap* as follows:

$$\text{Playing Handicap} = (\text{Course Handicap} \times \text{handicap allowance}) + \text{difference in pars}$$

Note: As an alternative, when the majority of the field are playing from the tees with the highest *par*, players competing from a set of tees with a lower *par* may be allocated less strokes for the round, equal to the difference between the *pars*.

- (ii) Stroke Play and Match Play formats (where results are recorded relative to par). As a player's net (or gross) status versus *par* for the round is compared directly against that of every other player, no additional strokes are added to the standard calculation of the *Playing Handicap* when the *par* is different between tees.
- (iii) Stableford formats. As a player's total number of Stableford points for the round is compared directly against that of every other player, no additional strokes are applied to the standard calculation of the *Playing Handicap* when the *par* is different between tees.
- (iv) Par/Bogey formats. As a player's Par/Bogey result for the round is compared directly against that of every other player, no additional strokes are applied to the standard calculation of the *Playing Handicap* when the *par* is different between tees.

IV

# Administration of a Handicap Index

**RULE 7**



**Advance Preview**

# RULE 7

## Committee Actions

### Principle of the Rule:

The Handicap Committee plays a vital role in the successful administration of a player's Handicap Index and is equipped with tools to intervene when the calculated Handicap Index is no longer reflective of the player's demonstrated ability.

Used appropriately, these tools are designed to ensure that players are treated fairly and consistently from golf club to golf club.

The Committee in charge of the competition also plays an important role in setting appropriate Terms of the Competition for all participating players.

### 7.1 Handicap Committee

#### 7.1a Conducting a Handicap Review and Adjusting a Handicap Index

- (i) Conducting a Handicap Review. The *Handicap Committee* should conduct a review of a player's *Handicap Index* using the procedures set out in Appendix D.
- It is strongly recommended that the *Handicap Committee* conduct a *handicap review* annually.
  - A *handicap review* may be conducted at the request of the player or another player at any time.
  - Before making any adjustment to a player's *Handicap Index*, the *Handicap Committee* should carefully consider all available evidence, including:
    - Whether the player's scoring potential has been affected by a temporary or permanent injury or illness which is significant enough to impact the player's ability to play with or against all other players on a fair and equal basis.
    - Any handicap(s) previously held by the player.
    - Whether the player's ability is rapidly improving or declining.
    - Whether the player is performing significantly differently in one format of play compared to another, for example between organized competitions and *general play*; *unauthorized* and *authorized format of play*.
    - Where it has been determined that a player's actions are for the purpose of gaining an unfair advantage.
- (ii) Adjusting a Handicap Index. In considering all of the available evidence, the *Handicap Committee* must decide the most appropriate course of action for any adjustment to a player's *Handicap Index*, which can be either:
- Resetting the *Handicap Index* by applying an adjustment to each of the most recent 20 *Score Differentials* in the *scoring record*, to achieve the chosen *Handicap Index* that is determined to better reflect the player's demonstrated ability.

## Rule 7

- This will allow for the *Handicap Index* to be updated as new scores are posted.
- If fewer than 20 scores are recorded on a player's *scoring record* the adjustment is applied to all recorded *Score Differentials*.
- The *Handicap Committee* can remove the adjustment at any time if the adjustment is determined to no longer be warranted.

Or

- Freezing the *Handicap Index* at a level selected by the *Handicap Committee* for a defined period of time.
  - During this period, a player's *Handicap Index* will not be updated as new scores are posted unless the *Handicap Committee* has determined to freeze only against upward movement.
  - The *Handicap Committee* can remove the freeze upon the *Handicap Index* at any time and the scores in the player's *scoring record* will be used to calculate the player's *Handicap Index*.

Any adjustment to a player's *Handicap Index* resulting from a *handicap review* must:

- Be applied only after the player has been informed and has had an opportunity to respond to the *Handicap Committee* or, where appropriate, the *Authorized Association*.
- Be a minimum of 1 stroke, upward or downward.
- Only increase a player's *Handicap Index* by up to 5.0 strokes above the player's *Low Handicap Index*, unless there are exceptional circumstances. Such circumstances could include a player who has a long-term illness or injury preventing them from playing golf at the level previously attained.

### Rule 7.1a Interpretations:

#### 7.1a/1 – Resetting a Player's Handicap Index by Adjusting the Most Recent 20 Score Differentials

Applying an adjustment to each of the most recent 20 *Score Differentials* in the player's *scoring record* will ensure that the impact of the adjustment remains after the next score is submitted, gradually diluting as more scores are submitted.

As an example, a player has a *Handicap Index* of 10.3 and the *Handicap Committee* decides to adjust this to 9.3 because recent scores suggest that the player is rapidly improving.

Using this example, the *Handicap Committee* would apply a -1 adjustment to each of the most recent 20 *Score Differentials* and the impact of this adjustment on the final calculation is illustrated in the tables below:

Score	Course Rating	Slope Rating	Score Diff.	Handicap Review Adj.
83	70.0	131	11.2	-1
86	71.8	127	12.6	-1
82	69.0	125	11.8	-1
79	69.8	128	8.1	-1
87	70.1	134	14.3	-1
90	70.0	128	17.7	-1
89	71.8	131	14.8	-1
88	71.5	129	14.5	-1
81	69.4	127	10.3	-1
92	71.7	130	17.6	-1
86	71.8	127	12.6	-1
87	70.1	134	14.3	-1
79	69.8	128	8.1	-1
83	70.7	125	11.1	-1
88	71.5	129	14.5	-1
92	71.7	130	17.6	-1
80	69.1	120	10.3	-1
86	71.8	127	12.6	-1
82	69.4	127	11.2	-1
90	70.0	128	17.7	-1
<b>Best 8</b>				
<p>The <i>Handicap Index</i> calculation averages the best 8 of the most recent 20 <i>Score Differentials</i> in the player's <i>scoring record</i>, as follows:</p> $(11.2 + 11.8 + 8.1 + 10.3 + 8.1 + 11.1 + 10.3 + 11.2) \div 8 = \text{Handicap Index } 10.3$				

Score	Course Rating	Slope Rating	Score Diff.	Handicap Review Adj.
83	70.0	131	11.2	-1
86	71.8	127	12.6	-1
82	69.0	125	11.8	-1
79	69.8	128	8.1	-1
87	70.1	134	14.3	-1
90	70.0	128	17.7	-1
89	71.8	131	14.8	-1
88	71.5	129	14.5	-1
81	69.4	127	10.3	-1
92	71.7	130	17.6	-1
86	71.8	127	12.6	-1
87	70.1	134	14.3	-1
79	69.8	128	8.1	-1
83	70.7	125	11.1	-1
88	71.5	129	14.5	-1
92	71.7	130	17.6	-1
80	69.1	120	10.3	-1
86	71.8	127	12.6	-1
82	69.4	127	11.2	-1
90	70.0	128	17.7	-1
<b>Best 8</b>				
<p>The <i>Handicap Index</i> calculation now averages the best 8 of the most recent 20 <i>Score Differentials</i> in the player's <i>scoring record</i> incorporating the Committee applied handicap adjustment of -1 for each <i>Score Differential</i>, as follows:</p> $(10.2 + 10.8 + 7.1 + 9.3 + 7.1 + 10.1 + 9.3 + 10.2) \div 8 = \text{Handicap Index } 9.3$				

### 7.1a/2 – Handicap Committee Applied Adjustment For Injured Player Must Be Based On Scores Made After Injury

The *Handicap Committee* should only consider adjusting a player's *Handicap Index* for injury after one or more *acceptable scores* have been submitted after the injury occurred. In determining the level of any adjustment, the *Handicap Committee* should take into consideration the scores submitted after the injury and the nature and severity of the injury.

## Rule 7

After a number of scores have been submitted and it becomes evident that the injury has caused a permanent change to the player's ability, it may be appropriate to disregard the player's *scoring record* and allocate a *Handicap Index* using only the scores submitted since the injury (see Rule 5.2a).

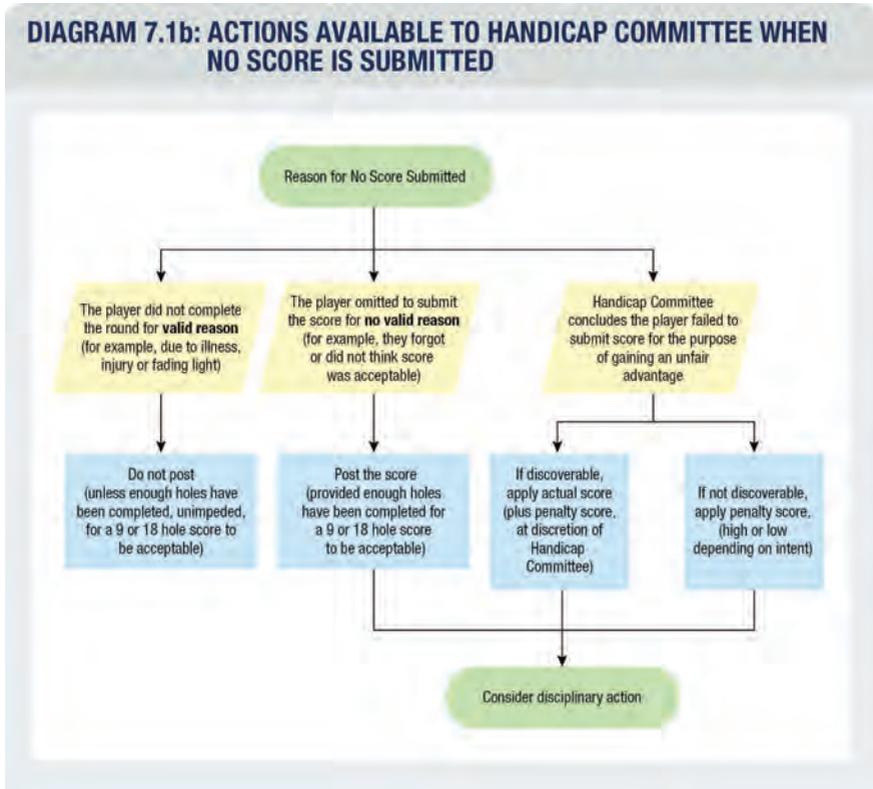
### 7.1b Applying a Penalty Score

In a situation where a player fails to submit a score from an *authorized format of play* in a timely manner, the *Handicap Committee* should investigate the reason and take appropriate action.

- (i) If There is a Valid Reason For a Score Not Having Been Submitted. The *Handicap Committee* of the player's *home club* has the authority to determine whether a player's reason for not submitting a score is a valid reason.
- Valid reasons for not submitting a score can include:
    - Sudden injury or illness,
    - Emergency,
    - Dangerous weather conditions, or
    - Any other reason for stopping play that is considered valid by the *Handicap Committee*.
  - When the *home club* or the Committee considers that a player has a valid reason for not completing a round, there are two options:
    - **Option 1 – The score must be posted.** If the player does not complete their round but has completed the minimum number of holes determined by the *Authorized Association* for an acceptable 9-hole or 18-hole score, the score must be posted for handicap purposes.
    - **Option 2 – The score must not be posted.** If the player does not complete their round and has not completed the minimum number of holes determined by the *Authorized Association* for an acceptable 9-hole or 18-hole score, the score must not be posted for handicap purposes.
- (ii) If There is No Valid Reason For a Score Not Having Been Submitted. The Committee has the authority to determine whether a player's reason for not submitting a score is a valid reason.
- Invalid reasons for not submitting a score can include:
    - Preventing a low score from causing a *Handicap Index* to decrease.
    - Preventing a high score from causing a *Handicap Index* to increase.
  - If the player's score is identifiable and they stopped their round after having completed at least the minimum number of holes determined by the *Authorized Association* for an acceptable 9-hole or 18-hole score, the score should be posted for handicap purposes.
  - Where a *Handicap Committee* subsequently becomes aware of the score the player actually had after it has already posted a *penalty score*, the actual score should also be posted to the player's *scoring record*. The *Handicap Committee* has discretion to leave the *penalty score* on the player's *scoring record* or to remove it.
  - If the *Handicap Committee* concludes that a player failed to submit a score for the purpose of gaining an unfair advantage, it should consider withdrawing the player's *Handicap Index*, and/or applying an appropriate *penalty score* (high or low depending on intent).

- The *Handicap Committee* or the *Authorized Association* should consider disciplinary procedures for players who repeatedly fail to submit their scores or who fail to complete rounds.

(See Diagram 7.1b.)



### 7.1c Withdrawing a Handicap Index

The *Handicap Committee*, or *Authorized Association*, should withdraw the *Handicap Index* of a player who deliberately or repeatedly fails to comply with the player's responsibilities under the *Rules of Handicapping* (see Appendix A).

- The withdrawal of a player's *Handicap Index* should be applied only after the player has been informed and has had an opportunity to respond to the *Handicap Committee*, *Authorized Association*, or other disciplinary panel.

## Rule 7

- A player must be notified of the length of time their *Handicap Index* will be withdrawn and any additional conditions.

### 7.1d Reinstating a Handicap Index

Reinstatement of a player's *Handicap Index* will be required after a player's *Handicap Index* has been withdrawn for a period of time.

To determine the level of *Handicap Index* at which the player is to be reinstated, the *Handicap Committee* may wish to consider:

- Reinstating the *Handicap Index* at a level that the *Handicap Committee* feels is currently reflective of the player's demonstrated ability,
- Allocating a *Handicap Index* as if the player were new to the sport, or
- Reinstating the last recorded *Handicap Index*.

It is strongly recommended that, after a player's *Handicap Index* has been reinstated, the *Handicap Committee* should monitor the player's *Handicap Index* closely over subsequent rounds and, where required, make appropriate adjustments.

## 7.2 Committee in Charge of a Competition

### 7.2a Terms of the Competition

The Committee in charge of a competition may set a maximum limit for play within the Terms of the Competition. For example, the Committee can set:

- A maximum *Handicap Index* for entry or use in the competition.
- A maximum *Playing Handicap*.

For the purpose of updating a player's *Handicap Index* after a competition where the Committee has set maximum limits, the player's full, unrestricted *Course Handicap* should be used for the calculation of their *adjusted gross score*.

For ease of competition administration purposes, the Committee in charge of a multi-round competition played during the same or consecutive days must determine within the Terms of the Competition whether a player's *Handicap Index* will remain unchanged for the duration of the competition. It is strongly recommended that the *Handicap Index* remains unchanged between such rounds.

### 7.2b Other Actions

The Committee in charge of a competition may reserve the right to:

- Adjust the *Playing Handicap* of an entrant within the Terms of the Competition where there is evidence that the player's *Handicap Index* does not reflect their demonstrated ability.
- Determine that when course conditions are exceptionally poor, the submission of scores for handicap purposes should be suspended. The Committee should obtain approval from the appropriate *Authorized Association* when implementing such a suspension.



V

# Appendices

APPENDICES A-G



Advance Preview



2. **Golf Club/Handicap Committee, Regional Associations, National Associations and Multi-National Association Responsibilities.** In order to comply with the requirements of the *Rules of Handicapping, Handicap Committees and Authorized Associations* are expected to:

		Authorized Associations:			
		Golf Club/ Handicap Committee	Regional Association	National Association	Multi- National Association
(i)	Establish a Handicap Committee and support structure to ensure the World Handicap System is properly administered and the system's integrity is protected.	✓	✓	✓	✓
(ii)	Ensure delegated stakeholders are fulfilling their responsibilities.	✓	✓	✓	✓
(iii)	Establish procedures to follow when a delegated stakeholder is not fulfilling its responsibilities.	✓	✓	✓	✓
(iv)	Provide education to delegated stakeholders on the World Handicap System and the responsibilities of that stakeholder.	✓	✓	✓	✓
(v)	Establish procedures to follow for withdrawing a player's Handicap Index.	✓	✓	✓	✓
(vi)	Maintain comprehensive, up-to-date player scoring records containing enough history, ideally at least two years, to enable the accurate calculation of a player's Handicap Index.	✓	✓	✓	✓
(vii)	Communicate procedures to follow for handicap purposes when playing in an authorized format of play.	✓	✓	✓	✓
(viii)	Authorize use of the World Handicap System calculations or procedures, including any agreements with third-party vendor providers or computation services.		✓	✓	✓
(ix)	Review a player's Handicap Index at least once a year to ensure it continues to reflect the player's demonstrated ability.	✓	✓	✓	
(x)	Adjust or withdraw the Handicap Index of a player: <ul style="list-style-type: none"> <li>• Whose Handicap Index no longer reflects their demonstrated ability.</li> <li>• Who fails to meet their responsibilities under the Rules of Handicapping.</li> <li>• Whose actions are determined to be for the purpose of gaining an unfair advantage.</li> </ul> The player must be informed of any adjustments to, or withdrawal of, their Handicap Index and how long such adjustments or withdrawal will apply.	✓	✓	✓	

		Authorized Associations:			
		Golf Club/ Handicap Committee	Regional Association	National Association	Multi- National Association
(xi)	Settle any dispute or doubtful point referring to the <i>Rules of Handicapping</i> and establish appeal procedures.	✓	✓	✓	
(xii)	Ensure all relevant scoring and handicapping information is available to other stakeholders, where required or appropriate.	✓	✓	✓	
(xiii)	Apply and/or communicate the recommended, or stipulated, procedures for establishing <i>par</i> in accordance with the <i>Rules of Handicapping</i> . This will enable consistent application of maximum hole score and scores for holes not played, for handicap purposes.	✓	✓	✓	✓
(xiv)	Notify the <i>Authorized Association</i> and/or handicapping software or system supplier of any inaccuracies when updating player <i>scoring records</i> .	✓	✓		
(xv)	Apply any applicable <i>penalty score</i> to a player's <i>scoring record</i> and advise the player of any applied adjustment.	✓			
(xvi)	Where specified by an <i>Authorized Association</i> , seek approval for the allotment, reinstatement or adjustment of an elite level player's <i>Handicap Index</i> .	✓			
(xvii)	Communicate whether a low <i>Handicap Index</i> to be allotted or adjusted requires the approval of an <i>Authorized Association</i> and, if so, the point below which such approval would be required.			✓	✓
(xviii)	Establish recommended <i>handicap allowances</i> .	✓	✓	✓	✓
(xix)	Determine <i>stroke index</i> allocations.	✓	✓	✓	
(xx)	Calculate/publish and aggregate <i>playing conditions calculation (PCC)</i> as issued each day. This will allow the <i>PCC</i> to be used by players from outside the <i>jurisdiction</i> .			✓	✓

Notes:

1. Where a National Association administers and manages a player's *Handicap Index* directly, the National Association assumes the responsibilities of a *golf club*.
2. Where appropriate, the delegation of responsibilities is determined by either the Multi-National Association or the National Association.

**World Handicap System Responsibilities Relating to the Golf Course**

<b>An Authorized Association is expected to:</b>	<b>A Golf Club/Handicap Committee is expected to:</b>
<ol style="list-style-type: none"> <li>1. Ensure that all facilities approved by the <i>Authorized Association</i> for handicap purposes have a <i>Course Rating</i> and <i>Slope Rating</i> for all applicable sets of tees, determined in accordance with the Course Rating System.  Ratings must also include all temporary or permanent course modifications advised by affiliated <i>golf clubs</i>/course owners.</li> <li>2. Use the <i>Course Rating</i> software application to calculate and issue all <i>Course Ratings</i> and <i>Slope Ratings</i>.</li> <li>3. Maintain records of all <i>Course Ratings</i> undertaken within its <i>jurisdiction</i>.</li> <li>4. Establish a <i>Course Rating</i> Review Committee.</li> <li>5. Establish access to fully trained course raters (including team leaders) to conduct all required <i>Course Ratings</i> and re-ratings.</li> <li>6. Determine the eligible period when preferred lies may be in operation for <i>acceptable scores</i> to be posted.</li> <li>7. Establish the start and end dates of any <i>inactive season</i> within relevant areas of its <i>jurisdiction</i>.</li> </ol>	<ol style="list-style-type: none"> <li>1. Have a verifiable course measurement for each set of tees with a <i>Course Rating</i> over which <i>authorized formats</i> are to be played.</li> <li>2. Inform the <i>Authorized Association</i> of any significant course alterations, particularly length changes and introduction of penalty areas, that could affect issued <i>Course Ratings</i> and <i>Slope Ratings</i>.</li> <li>3. Ensure that all <i>acceptable scores</i> are played from tees that have a <i>Course Rating</i> and <i>Slope Rating</i>, as defined within the Course Rating System.</li> <li>4. Maintain their <i>golf course(s)</i> in a manner consistent with the conditions presented when the <i>Course Rating(s)</i> were conducted.</li> <li>5. Display a <i>Course Handicap</i> and <i>Playing Handicap</i> adjustment table for each set of tees, for players' reference.</li> <li>6. Ensure that the posting of all <i>acceptable scores</i> is suspended in the event that course conditions are exceptionally poor.  Prior to implementing, the <i>golf club</i> must first obtain approval from the appropriate <i>Authorized Association</i>.</li> <li>7. Ensure the <i>golf course</i> is marked in accordance with <i>the Rules of Golf</i>.</li> </ol>

# Appendix B: Player's Scoring Record

Three sample *scoring records* are presented to demonstrate the information that should be contained within different versions.

- (i) **General Version.** Accessible by the *Handicap Committee* and all players within a *golf club* in countries where *peer review* is required for the *certification of scores*. This record will display basic details of the 20 most recent scores, as well as the 5 scores most recently replaced within the 20-score set.

Player's Name: Player's Identification No.: Home Club:		Low Handicap Index: xx.x	Current Handicap Index: Effective Date: dd/mm/yy				
	Date Played (dd/mm/yy)	Course Name	Course Rating	Slope Rating	Adjusted Gross Score	Score Differential	Adjustment
01							
02							
03							
04							
05							
06							
07							
08							
09							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							
23							
24							
25							

- (ii) Condensed Version. Accessible by the *Handicap Committee* and players in countries where *peer review* is required for the *certification of scores*. This record is the same as the General Version but, given its wider availability, it omits reference to the day the round was played and the *golf course* played for data privacy reasons.

Player's Name: Player's Identification No.: Home Club:	Low Handicap Index: xx.x	Current Handicap Index: Effective Date: dd/mm/yy
--	--------------------------	---

	Date Played (mm/yy)	Course Rating	Slope Rating	Adjusted Gross Score	Score Differential	Adjustment
01						
02						
03						
04						
05						
06						
07						
08						
09						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						

## Appendix B

- (iii) **Full Version.** For reference by the player to whom the record belongs, the *Handicap Committee* and those involved in dispute resolution, and which can be used to support all aspects of the World Handicap System. The *scoring record* will contain full details of the most recent 20 scores, as well as the 5 scores most recently replaced within the 20-score set. It will also provide an option to link to the player's full, backdated *scoring record* history.

**KEY:**

- Information about the score that must be entered by the player/official
- Automated entries from data extracted from the handicap computation system/software
- Optional information that may be required by the National Association, to be entered by the player/official

Player Name/Identification No.:						Home Club: Auto			
Must Enter	Auto	Search function	Optional	Auto	Must Enter	Optional	Auto	Auto	Must Enter
Date Played (mm/yy)* or (dd/mm/yy)**	Date Round played	Select Course Name	Competition Name	State/Country	Tees Played/Par	Approx. Starting Time	Course Rating	Slope Rating	9/18 holes
01									
02									
03									
04									
05									
06									
07									
08									
09									
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									
21									
22									
23									
24									
25									



Notes:

Many data fields may be automated by the handicap computation service.

1. The *home club* (recognized for handicap management purposes) can be automatically populated from the player's identification number or name.
2. The current *Handicap Index* can be automatically populated from the last calculated *Handicap Index*.
3. Date Submitted – can default to the current day the score is being submitted and posted into the *scoring record*, with a choice to change where appropriate.
4. The course database (held either locally or centrally) may provide automatic entries for: *State/Country*; *Course Rating*; *Slope Rating*; *par* and *Course Rating* minus *par* calculations.
5. \*\*If required, score type designation(s) should be determined by the *Authorized Association* and can be used to help identify the format of play, where a round was played and other details about the round. This is primarily to assist with the *Handicap Committee* review process but can also ensure that the *Rules of Handicapping* are applied correctly.

Examples of how scores might be designated include:

Type of Play: **Competition**; *General play*; 9-hole round (**N**)

Format of Play: **Stroke play**; **Match play**

Where round was played: **Home**; **Away**

Other details: **Incomplete round**; *Exceptional score*; *Penalty score*

6. \*\*\*Where hole-by-hole score entry is in use, applicable adjustments to the gross score can be automatically applied. If hole-by-hole scoring is not in use, the gross score adjusted for when a hole is started but a player does not hole out or when a hole is not played will need to be calculated and recorded manually.
7. The *Course Handicap* can be automatically calculated using the player's *Handicap Index*, the *Course Rating*, the *Slope Rating* and the *par* of the tees played.
8. *Adjusted gross score(s)* can be calculated automatically.
9. \*\*\*\*Stableford Points and Par/Bogey results can be calculated automatically where hole-by-hole score entry is in use; otherwise they will need to be manually entered as total points /result.
10. Any selected end-of-process adjustments, such as, *exceptional scores* and/or adjustments applied by the *Handicap Committee*, can be automatically applied to calculate the final adjusted *Handicap Index*.

Where fields cannot be populated automatically, they need to be populated manually when entering scores into the system.

## Appendix C: Handicap Allowances

*Handicap allowances* are designed to provide equity for players of all levels of ability in each format of play, over both 9 holes and 18 holes.

*Handicap allowances* are applied to the *Course Handicap* as the final step in calculating a player's *Playing Handicap* (see Rule 6.1 and Rule 6.2).

The National Association is responsible for establishing *handicap allowances* or it can delegate this responsibility to a Regional Golf Association or *golf club*.

The following table sets out the recommended *handicap allowances* based on medium-sized field net events. The allowances may be adjusted based on field size and the desired equity (see Interpretation C/1):

Format of Play	Type of Round	Recommended <i>Handicap Allowance</i>
Stroke play	Individual	95%
	Individual Stableford	95%
	Individual Par/Bogey	95%
	Individual Maximum Score	95%
	Four-Ball	85%
	Four-Ball Stableford	85%
	Four-Ball Par/Bogey	90%
Match Play	Individual	100%
	Four-Ball	90%
Other	Foursomes	50% of combined team handicap
	Greensomes	60% low handicap + 40% high handicap
	Pinehurst/Chapman	60% low handicap + 40% high handicap
	Best 1 of 4 stroke play	75%
	Best 2 of 4 stroke play	85%
	Best 3 of 4 stroke play	100%
	All 4 of 4 stroke play	100%
	Scramble (4 players)	25%/20%/15%/10% from lowest to highest handicap
	Scramble (2 players)	35% low/15% high
	Total score of 2 match play	100%
	Best 1 of 4 Par/Bogey	75%
	Best 2 of 4 Par/Bogey	80%
	Best 3 of 4 Par/Bogey	90%
4 of 4 Par/Bogey	100%	

### Handicap Competitions:

For organized competitions, the Committee should specify the *handicap allowance* within the Terms of the Competition.

In general, after *handicap allowances* have been applied in stroke play formats, a player receives their full *Playing Handicap*.

In general, after *handicap allowances* have been applied in match play formats, the player with the lowest *Playing Handicap* plays off zero strokes relative to the other player(s). The other player(s) receive(s) the difference between their own *Playing Handicap* and that of the player with the lowest *Playing Handicap*.

### Plus Playing Handicaps:

Unless otherwise specified by the Committee, players with a 'plus' *Playing Handicap* give strokes back to the course, beginning at the hole with stroke index 18. For example, a player with a *Playing Handicap* of +2 would give strokes back to the course at the holes with *stroke index* 18 and 17.

When *handicap allowances* are applied, a player with a plus *Playing Handicap* moves up towards zero including rounding. This is to maintain the same relative difference between *Playing Handicaps*.

### Extra Holes:

*Handicap allowances* are designed to create equity over 9 or 18 holes. The Terms of the Competition should specify where handicap strokes should be applied if extra holes are required to determine the winner or other finishing positions (see Official Guide to the *Rules of Golf*; Committee Procedures, Section 7A).

**APPENDIX C Interpretations:**

**C/1 – Impact of Field Size on Recommended Handicap Allowance**

Field sizes have an impact on equity and should be considered when determining *handicap allowances* for a specific event and format of play.

The recommended *handicap allowance* for all individual stroke play formats of play is set at 95% for medium-sized field net events, of at least 30 players. For a field size of fewer than 30 players, the recommendation would be to increase the *handicap allowance* to 100%.

**C/2 – Examples of How to Allocate Strokes in Handicap Competitions When Handicap Allowances Apply**

Player	Singles Match Play Playing Handicap 100% Handicap Allowance	Four-Ball Match Play Playing Handicap 90% Handicap Allowance
A	10	9
B	18	16
C	27	24
D	39	35

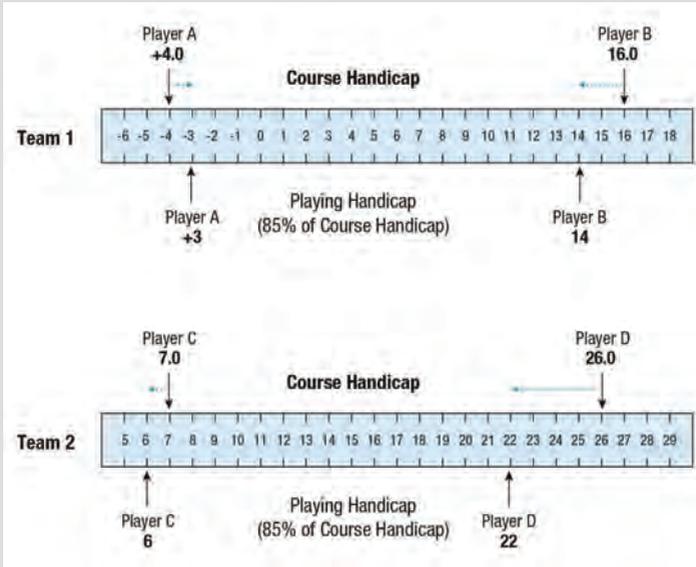
Example 1: In singles match play between player A and player B, player A plays off zero (0) strokes and player B receives 8 strokes in the match.

Example 2: In four-ball match play, Player A would play off zero (0) strokes, player B would receive 7 strokes, player C would receive 15 strokes and player D would receive 26 strokes.

Note: The strokes received in Four-Ball match play remain the same even if the lowest handicap player is unable to play.

**C/3 – Examples of How to Allocate Strokes in Handicap Competitions Involving Plus Handicap Players and When Handicap Allowances Apply**

The following illustration indicates how an 85% *handicap allowance* is applied to two teams playing in a Four-Ball stroke play competition with *Course Handicaps* of +4 (player A), 16 (player B), 7 (player C) and 26 (player D):



The 85% *handicap allowance* results in a 17-stroke difference between partners for Team 1 and a 16-stroke difference between partners for Team 2. This is approximately 85% of the difference between the *Course Handicaps*, and maintains relative equity.

When applying a *handicap allowance*, any reduction will always result in a *Playing Handicap* closer to zero, including for players with a plus *Handicap Index*.

Examples:

Player	Course Handicap	Four-Ball Stroke Play Playing Handicap 85% Handicap Allowance	Four-Ball Match Play Playing Handicap 90% Handicap Allowance
A	+4	+3	+4
B	16	14	14
C	7	6	6
D	26	22	23

Example 1: In Four-Ball stroke play, player A gives 3 strokes back to the course, player B receives 14 strokes, player C receives 6 strokes and player D receives 22 strokes.

Example 2: In Four-Ball match play, player A plays off zero (0) strokes, player B receives 18 strokes, player C receives 10 strokes and player D receives 27 strokes.

## Appendix D: Handicap Review

The *handicap review* process gives a *Handicap Committee* the ability to ensure the *Handicap Index* of a player reflects their demonstrated ability. It is strongly recommended that a *Handicap Committee* conduct a *handicap review* at least annually for all *members* who have designated that *golf club* as their *home club*.

- The World Handicap System software specifications will recommend reports and notifications to assist *Handicap Committees* to identify those players who require a *handicap review*. A review can be conducted annually or as otherwise necessary.
- A player must be made aware of, and be given the opportunity to contribute towards, the *handicap review* process to the extent practicable and must have recourse to an appeals procedure, if requested.

The *handicap review* can be initiated by:

- The *Authorized Association's* requirement for affiliated *golf clubs* within their *jurisdiction* to conduct an annual *handicap review* for all players who hold a *Handicap Index*.
- The *Handicap Committee* wishing to review the handicap of a player who is consistently returning scores that do not reflect their demonstrated ability.
- The player requesting a *handicap review* following a period where they feel their scoring returns do not align with their current *Handicap Index*.

When conducting a *handicap review*, the *Handicap Committee* might consider:

- The player's *scoring record* history.
- The trend of the player's *Handicap Index*, such as differences in a player's *Handicap Index* over the past 12–24 months.
- Deviations from the expected scoring performance for the player.
- Frequency of score submissions in the past 12 months versus previous 12-month cycles.
- Comparison of average *Score Differentials* between competitive and casual rounds.
- Comparison of average *Score Differentials* in match play versus stroke play formats of play.
- Comparison of average *Score Differentials* in individual versus team formats of play.
- Any scores from, or performances known, in non-*authorized formats of play*.
- Any other knowledge that the *Handicap Committee* has relative to the player's golfing ability. For example, improving play following golf lessons, declining scoring potential due to frequency of playing, ageing, incapacitating injuries or illness, etc.
- Percentage of *acceptable scores* submitted at a player's *home club*.
- Percentage of *acceptable scores* submitted from casual round formats.
- Percentage of *acceptable scores* from 9-hole rounds.
- Identifying relevant handicapping trends for *Handicap Committee* consideration.
- Length of time since a player last played to their *Handicap Index*.
- Number of scores since a player last played to their *Handicap Index*.
- Information supplied by any other *golf club* where the player is a *member*.

## Appendix E: Stroke Index Allocation

The *Rules of Golf* state: “The Committee is responsible for publishing on the scorecard or somewhere else that is visible (for example, near the first tee) the order of holes at which handicap strokes are to be given or received.” (See *Rules of Golf*, Committee Procedures, Rule 51 (4)).

It is recommended that a *stroke index* allocation be applied over 18–holes, split into six triads with each hole ranked on its playing difficulty relative to *par*. The difficulty of each hole can be determined objectively using hole–by–hole data provided from the *Course Rating* procedure as follows:

Scratch Value

+

Bogey Value

–

(2 x *par*)

For example, on a *par* 4 hole where the Scratch Value is 4.2 and the Bogey Value is 5.3:

4.2

+

5.3

–

(2 x 4)

=

1.5 over *par*

The recommended methodology and procedures for determining a *stroke index* allocation within the six triad structure, designed to accommodate both stroke play and match play formats, is as follows:

- Apply odd *stroke index* allocations over the front nine and even *stroke index* allocations over the back nine. If, however, the back nine is significantly more difficult than the front nine, as determined by the *Course Rating*, the even *stroke index* allocations can be switched to the front nine and the odd *stroke index* allocations to the back nine.
- Spread *stroke index* allocations evenly over the 18 holes so that players receiving strokes will have the opportunity to use a high proportion of these strokes before a match result has been decided.
- Apply the lowest *stroke index* hole (1 or 2) on each nine in the middle triad. If no hole within the middle triad is ranked within the lowest 6 holes relative to *par*, then it can be moved into an adjacent hole at the end of the first triad or the beginning of the third triad on each nine.
- Apply the second lowest *stroke index* hole (3 or 4) on each nine in either the first or third triad, unless the lowest *stroke index* hole has been allocated in that same triad.
- If possible, avoid low *stroke indexes* (6 or less) on consecutive holes.
- When a player receives more than 18 strokes, the same allocation order is used with *stroke index* 1 repeating as *stroke index* 19, 37 and 55, with all additional strokes going up sequentially.

These recommended procedures support the guidance contained in the *Rules of Golf*, Committee Procedures, Rule 51 (4).

### Stroke Index Allocation for 9-Hole Play

The strokes received in a 9–hole format of play on an 18–hole *golf course* should be taken in ascending order from the published *stroke index* allocation for 18 holes. Alternatively, the *Handicap Committee* may consider amending the *stroke index* allocation from 1 to 9, relative to the ascending order of the published *stroke index* allocation for 18 holes.

For plus handicap players, where they are required to give strokes back to the course, this commences on the hole with the highest published *stroke index* allocated for the 9 holes or, if the *Handicap Committee* has amended the *stroke index* allocation from 1 to 9, at the hole with *stroke index* 9.

Sample *Stroke Index* Allocations

<b>Example 18-hole <i>stroke index</i> allocation</b>																		
Hole	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
<i>Stroke Index</i>	7	15	5	11	1	13	3	17	9	8	16	6	12	2	14	4	18	10

When a Committee decides to amend an 18-hole *stroke index* allocation to create a 9-hole equivalent:

<b>Example of an amended front nine 9-hole <i>stroke index</i> allocation</b>									
Hole	1	2	3	4	5	6	7	8	9
<i>Stroke Index</i>	4	8	3	6	1	7	2	9	5

## Appendix F: Establishing Par

The *Rules of Handicapping* feature *par* as a factor in the calculation of:

- *Net par* (for hole(s) not played)
- *Net double bogey* (maximum hole score for handicap purposes)
- *Course Handicap* which includes a *Course Rating – par* adjustment

It is important that an accurate *par* be established for each hole on a *golf course* for both men and women, and these values should be printed alongside each hole on the scorecard.

It is recommended that *par* be established for each hole in accordance with the following hole lengths:

<b>Par</b>	<b>Men</b>	<b>Women</b>
3	Up to 260 yards (240 metres)	Up to 220 yards (200 metres)
4	240 to 490 yards (220 to 450 metres)	200 to 420 yards (180 to 380 metres)
5	450 to 710 yards (410 to 650 metres)	370 to 600 yards (340 to 550 metres)
6	670 yards and up (610 metres and up)	570 yards and up (520 metres and up)

Note: These guidelines assume an altitude less than 2,000 feet/610 metres above sea level.

- *Par* reflects the score a *scratch player* is expected to score on a given hole and may be allocated depending on the playing difficulty of the hole, including any effective length correction factors, for example, elevation changes, forced lay-ups, and prevalent wind.
- Where a hole length falls within two *par* ranges, for example 470 yards (men) or 400 yards (women), the *par* may be allocated as 4 or 5 depending on the difficulty of the hole.
- Where a hole length falls within two *par* ranges, it may be appropriate to designate *par* relative to the way the hole was designed to be played. For example, if the hole lengths from all sets of tees on a specific hole lie within the recommended *par* 4 range for men, with the exception of the forward tee at 250 yards, this hole can still be designated as a *par* 4 hole due to the way the hole is designed to be played.

# Appendix G: The Golf Course, Course Rating and Slope Rating

## Course Measurement, Course Rating and Slope Rating, and Modification of Courses

### a. General

An *Authorized Association* is responsible for determining and issuing *Course Ratings* and *Slope Ratings* for all of the *golf courses* within its *jurisdiction* (see definition of *golf course*).

*Course Ratings* must be reviewed periodically and revised and reissued as necessary. New *golf courses* can change frequently during the first years after construction and must be re-rated within five years of the initial rating date. Thereafter, *golf courses* must be re-rated at least once every 10 years.

### b. Course Measurement

Each hole must be measured to the nearest yard/metre, for each set of tees from a permanent distance marker, in accordance with the procedures outlined in the Course Rating System.

### c. Tee Markers

The tee markers used to designate each set of tees on a *golf course* should be consistent in name, colour and/or design and distinguishable from the tee markers used for other sets of tees. It is strongly recommended that the *Authorized Association* issues guidance to *golf clubs* as to how these avoid any association with gender or age.

### d. Display of Ratings and Par

The *Course Rating*, *Slope Rating* and *par* for each set of tees must be readily available so that it is easy for a player to convert their *Handicap Index* to a *Course Handicap* and *Playing Handicap* to submit an *acceptable score*.

### e. Course Rating and Slope Rating

The *Course Rating* and *Slope Rating* is the evaluation of the playing difficulty of the course for the *scratch player* and the *bogey player* under normal playing conditions. The effective playing length is determined from the measurement of each hole, adjusted for the impact of roll, wind, elevation changes, altitude, dog-legs and forced lay ups. In addition to the effective playing length, there are 10 obstacle factors evaluated on each hole for both the *scratch player* and the *bogey player*. These are: topography; fairway; green target; recoverability and rough; bunkers; crossing obstacles; lateral obstacles; trees; green surface and psychology. The Course Rating System uses table values, adjustments and formulas to calculate ratings.

The *Course Rating* is calculated from the effective playing length and obstacle factors for 9 or 18 designated holes. The *Course Rating* is expressed in strokes to one decimal point and represents the expected score for a *scratch player*. The *Bogey Rating* represents the expected score for a *bogey player*. The difference between the *Course Rating* and the *Bogey Rating* is used in the determination of the *Slope Rating*. A *golf course* of standard relative difficulty has a *Slope Rating* of 113.

The front of a teeing area, as defined in the *Rules of Golf*, should not be placed more than 10 yards (10 metres) in front of, or behind, the relevant permanent distance marker on each hole. Overall, the *golf course* should not be shortened (or lengthened) by more than 100 yards (100 metres) from its measured length, to ensure accurate application of the *Course Rating* and *Slope Rating* in the calculation of players' *Score Differentials*.

### f. Modification of Courses

#### (i) Temporary Changes

The *Handicap Committee* must notify the *Authorized Association* when temporary changes are being made to the *golf course* that may affect the *Course Rating*. The *Authorized Association* will determine whether scores made under such conditions are acceptable for handicap purposes, and whether the *Course Rating* and *Slope Rating* should be modified temporarily.

Where a temporary *Course Rating* and *Slope Rating* has been issued, this information must be made available to players prior to the commencement of their round.

For an 18-hole golf course:

If approved by the *Authorized Association*, the issuance of a temporary *Course Rating* and *Slope Rating* is determined by the *Handicap Committee* and/or the *Authorized Association* following the procedure set out below:

- Locate the nearest set of rated tees for the appropriate gender.
- Determine the measured difference between the set of tees being played and the rated set of tees.
- For differences under 100 yards (100 metres), no adjustment is necessary and scores can be submitted as usual; otherwise
- For differences between 100 and 300 yards (100 and 274 metres), the below table can be used to determine the adjustments required and issue a temporary *Course Rating* and *Slope Rating*.

Using these guidelines and the table below, find the range that includes the yardage difference:

Men's Rating Adjustment			Women's Rating Adjustment		
Yards [Metres]	Change to Course Rating	Change to Slope Rating	Yards [Metres]	Change to Course Rating	Change to Slope Rating
100 to 120 [100 to 110]	0.5	1	100 to 116 [100 to 110]	0.6	1
121 to 142 [111 to 130]	0.6	1	117 to 134 [111 to 122]	0.7	1
143 to 164 [131 to 150]	0.7	2	135 to 152 [123 to 139]	0.8	2
165 to 186 [151 to 170]	0.8	2	153 to 170 [140 to 155]	0.9	2
187 to 208 [171 to 190]	0.9	2	171 to 188 [156 to 172]	1.0	2
209 to 230 [191 to 210]	1.0	2	189 to 206 [173 to 188]	1.1	2
231 to 252 [211 to 230]	1.1	3	207 to 224 [189 to 205]	1.2	2
253 to 274 [231 to 250]	1.2	3	225 to 242 [206 to 221]	1.3	3
275 to 300 [251 to 274]	1.3	3	243 to 260 [222 to 238]	1.4	3
*Please contact your <i>Authorized Association</i> for any adjustment greater than 300 yards (274 metres)			261 to 278 [239 to 254]	1.5	3
			279 to 300 [255 to 274]	1.6	3
			*Please contact your <i>Authorized Association</i> for any adjustment greater than 300 yards (274 metres)		

Note: These guidelines assume an altitude less than 2,000 feet/610 metres above sea level.

- If the unrated tees are longer than the rated tees, add the resulting table values to the ratings of the nearest set of tees rated for the appropriate gender.
- If the unrated tees are shorter than the rated tees, subtract the resulting values from the ratings of the nearest set of tees rated for the appropriate gender.
- For differences above 300 yards (274 metres), play for the day would be ineligible for handicap purposes, unless otherwise determined by the *Authorized Association* in advance of the round or competition.

For a 9-hole golf course:

If approved by the *Authorized Association*, the issuance of a temporary *Course Rating* and *Slope Rating* is determined by the *Handicap Committee* and/or *Authorized Association* following the procedure set out below:

- Locate the nearest set of rated tees for the appropriate gender.
- Determine the measured difference between the set of tees being played and the rated set of tees.
- For differences under 50 yards (50 metres), no adjustment is necessary and scores can be returned or posted as usual; otherwise
- For differences between 50 and 150 yards (50 and 137 metres), the table below can be used to determine the adjustment and issue a temporary *Course Rating* and *Slope Rating*.

Using these guidelines and the table below, find the range that includes the yardage difference:

Men's Rating Adjustment			Women's Rating Adjustment		
Yards [Metres]	Change to Course Rating	Change to Slope Rating	Yards [Metres]	Change to Course Rating	Change to Slope Rating
50 to 76 [50 to 69]	0.3	1	50 to 62 [50 to 57]	0.3	1
77 to 98 [70 to 90]	0.4	2	63 to 80 [58 to 73]	0.4	2
99 to 120 [91 to 110]	0.5	2	81 to 98 [74 to 90]	0.5	2
121 to 142 [111 to 130]	0.6	3	99 to 116 [91 to 106]	0.6	2
143 to 150 [131 to 137]	0.7	3	117 to 134 [107 to 122]	0.7	3
*Please contact your <i>Authorized Association</i> for any adjustment greater than 150 yards (137 metres)			135 to 150 [123 to 137]	0.8	3
			*Please contact your <i>Authorized Association</i> for any adjustment greater than 150 yards (137 metres)		

Note:

If playing a combination of different sets of tees a current *Course Rating* and *Slope Rating* must be available to submit an *acceptable score*. If the Committee in charge of a competition has used a combination of tees for a competition course, this temporary rating procedure may be used, but this procedure is not a substitute for a formal or permanent *Course Rating* and *Slope Rating*.

(ii) **Permanent Changes**

A *golf club* must notify the *Authorized Association* when permanent changes are made to a *golf course*. Permanent changes to the *golf course* require the *Authorized Association* to review the current *Course Rating* and *Slope Rating* and to determine whether a re-rating is necessary.

# Index

	Rule	Page
<b>Acceptable Score</b>		
- Active Season	2.1	22
- Authorized Format of Play	2.1a	23
- Certification of Scores	4.4	38
- Minimum Number of Holes	2.2a/2.2b	28
- Played by The Rules of Golf	2.1b	26
- Temporary Greens or Tees	2.1/3	23
<b>Active Season</b>	2.1	22
<b>Adjusted Gross Score</b>		
- After a Handicap Index Has Been Established	3.1b	29
- Before a Handicap Index Has Been Established	3.1a	29
- Maximum Hole Score	3.1	29
- Net Double Bogey	3.1b	29
- When a Hole is Not Played	3.2	31
- When a Hole Started But Player Does Not Hole Out	3.3	33
<b>Authorized Association</b>		
- Adjudicating Par	Appendix A	65
- Jurisdiction	1.3(iv/v)	17
- Multi-National Association	1.3(v)	18
- National Association	1.3(iv)	17
- Regional Association	1.3(iii)	17
- Responsibilities	Appendix A	64
<b>Authorized Format of Play</b>		
- 9-holes	2.2b	28
- 18-holes	2.2a	28
- Four-Ball Match Play	2.1a	24
- Four-Ball Stroke Play	2.1a	23
- General Play	2.1a	23
- Handicap Allowances	Appendix C	72
- Individual Match Play	2.1a	23
- Individual Stroke Play	2.1a	23
- Maximum Score	2.1a	23
- Organized Competition	2.1a	23
- Outside Player's Jurisdiction	2.1a(ii)	24
- Par/Bogey	2.1a	23
- Stableford	2.1a	23
- Within Player's Jurisdiction	2.1a (i)	24
<b>Bogey Player</b>	Appendix G	80
<b>Cap</b>		
- Hard Cap	5.8(ii)	49

	Rule	Page
- Low Handicap Index	5.7	48
- Soft Cap	5.8(i)	49
<b>Certification of Score</b>		
- Peer Review	4.4	38
<b>Course Handicap</b>		
- 9-hole Course Handicap	6.1b	52
- 18-hole Course Handicap	6.1a	52
- 18-hole Course Handicap Based on 9-holes Played	6.1a	52
- Course Rating	Appendix G	80
- Course Rating and Par	6.1	52
- Handicap Allowance	Appendix C	72
- Playing Handicap	6.2	53
- Plus Handicap Players	Appendix C	73
- Slope Rating	Appendix G	80
- Strokes Given Back (Plus Handicap Players)	Appendix C	73
- Strokes Received	Appendix E	77
<b>Course Rating</b>		
- Bogey Player	Appendix G	80
- Bogey Rating	Appendix G	80
- Course Handicap	6.1	52
- Effective Playing Length	Appendix G	80
- Issuing a Course Rating and Slope Rating	Appendix G	80
- Measured Length of The Golf Course	Appendix G	80
- Obstacles	Appendix G	80
- Scratch Player	Appendix G	80
- Slope Rating	Appendix G	80
<b>Exceptional Score</b>		
- Handicap Committee	7.1	56
- Handicap Index Adjustment	7.1a(ii)	56
- Handicap Review	7.1a	56
- Reduction	5.9	50
- Score Differential	5.9	50
- Scoring Record	Appendix B	70
- To Ensure Impact of Adjustment Remains	5.9	50
<b>Golf Club</b>		
- Adjudicating Par	Appendix A	65
- Handicap Committee	1.3(ii)	17
- Home Club	1.4b	19
- Member of a Golf Club	1.4a	18
- Responsibility to Post Scores	5.4/2	44
<b>Golf Course</b>		
- Course Measurement	Appendix G	80
- Course Rating	Appendix G	80

## Index

	Rule	Page
- Display of Course Rating and Par	Appendix G	80
- Modification	Appendix G	81
- Slope Rating	Appendix G	80
- Tee Markers	Appendix G	80
- Temporary Changes	Appendix G	81
<b>Handicap Allowance</b>		
- Course Handicap	6.1	52
- Extra Holes	Appendix C	73
- Format of Play	Appendix C	72
- Handicap Competitions	Appendix C	72
- Playing Handicap	6.2	53
- Plus Playing Handicaps	Appendix C	73
- Strokes Received / Given for Plus Handicap Players	Appendix C/3	74
<b>Handicap Committee</b>		
- Adjudicating Par	Appendix A	65
- Adjusting a Player's Handicap Index	7.1a(ii)	56
- Committee Actions	7	56
- Handicap Review	7.1a	56
- Penalty Score	7.1b	59
- Reinstatement of a Player's Handicap Index	7.1d	61
- Score Submission	7.2b	61
- Terms of the Competition	7.2a	61
- Withdrawing a Player's Handicap Index	7.1c	60
<b>Handicap Index</b>		
- Ageing of Scores	5.5	44
- Adjustment	5.2a	41
- Calculation of Score Differentials	5.1	40
- Demonstrated Ability	5	40
- Fewer Than 20 Scores	5.2a	41
- For 20 Scores	5.2b	43
- Handicap Committee Actions	7	56
- Handicap Index Calculation	5.2	41
- Hard Cap	5.8(ii)	49
- Initial Handicap Index	4.5	38
- Lapsing of a Handicap	5.5	44
- Low Handicap Index	5.7	48
- Maximum Handicap Index	5.3	43
- Plus Handicap Index	5.2c	43
- Responsibilities of Stakeholders	Appendix A	63
- Soft Cap	5.8(i)	49
<b>Handicap Review</b>		
- Adjusting a Handicap Index	7.1a(ii)	56
- At the Request of the Player	7.1a(i)	56

	Rule	Page
- Freezing the Handicap Index	7.1a(ii)	57
- Handicap Committee	7.1	56
- Injured Player	7.1a/2	58
- Other Clubs to Request an Adjustment	Appendix D	76
- Resetting the Handicap Index	7.1a(ii)	56
<b>Hard Cap</b>	5.8(ii)	49
<b>Home Club</b>		
- Designating a Home Club	1.4b	19
- Handicap Committee	7.1	56
- Handicap Index	Appendix A	63
- Jurisdiction	1.4b/3	19
- Single Scoring Record	Appendix A	63
<b>Inactive Season</b>	Appendix A	66
<b>Jurisdiction</b>		
- Authorization to Use Rules of Handicapping	1.2	16
- Authorized Association	1.3	17
- Outside Player's Jurisdiction	2.1a(ii)	24
- Registered Marks of the WHS	1.2	16
- Within Player's Jurisdiction	2.1a(i)	24
<b>Low Handicap Index</b>		
- 20 Acceptable Scores	5.7	48
- Scoring Record	5.7	48
- Time Frame	5.7/1	48
<b>Maximum Hole Score</b>		
- After a Handicap Index Has Been Established	3.1b	29
- Before a Handicap Index Has Been Established	3.1a	29
- Net Double Bogey	3.1b	29
<b>Member</b>		
- Joining a Golf Club	1.4a	18
- Member of More Than One Club	1.4b/3	19
<b>Net Double Bogey</b>		
- Maximum Hole Score	3.1b	29
<b>Net Par</b>		
- When a Hole is Not Played	3.2	31
<b>Par</b>		
- Establishing Par	Appendix F	79
- Hole Lengths	Appendix F	79
- Stroke Index Allocation	Appendix E	77
<b>Peer Review</b>		
- Certification of a Score	4.4	38
- Scoring Record	Appendix B	67
<b>Penalty Score</b>		

	Rule	Page
- Applying a Penalty Score	7.1b	59
- Gaining an Unfair Advantage	7.1b(ii)	59
- No Valid Reason for a Score Not Having Been Submitted	7.1b(ii)	59
- Score is Identifiable	7.1b(ii)	59
- Valid Reason for a Score Not Having Been Submitted	7.1b(i)	59
<b>Playing Conditions Calculation (PCC)</b>		
- 9-hole Scores	5.1b	40
- Away Score Returned to Home Club	5.6/5	47
- Calculation of a Score Differential	5.1	40
- Daily Playing Conditions Calculation	5.6	45
- Eligible Players	5.6/1	46
- Golf Club with 27 Holes	5.6/6	47
- Handicap Index Calculation	5.6	45
- Minimum 8 Acceptable Scores	5.6	45
- More Than One PCC on a Single Day	5.6/2	46
- Range of PCC Adjustments	5.6	45
- Separate PCC Calculations for the Same Day	5.6/3	46
- Time Frame for Submitting a Score	4.3	37
<b>Playing Handicap</b>		
- Course Handicap	6.1	52
- Playing Handicap Calculation	6.2	53
<b>Rules of Golf</b>		
- Acceptable Scores	2.1	22
- Certification of a Score	4.4	38
- Stroke Index Allocation	Appendix E	77
<b>Rules of Handicapping</b>		
- Authorization to Use the WHS	1.2	16
<b>Score Differential</b>		
- 9-hole Scores	5.1b	40
- 18-hole Scores	5.1a	40
- Calculation of a Score Differential	5.1	40
- Exceptional Score	5.9	50
<b>Scoring Record</b>		
- Handicap Committee	Appendix B	67
- Home Club	Appendix B	67
- Information Required for Scoring Record	Appendix B	69
<b>Submitting a Score</b>		
- Eligibility to Submit a Score	4.2	37
- Hole not Played	3.2	31
- Hole Started But The Player Does Not Hole Out	3.3	33
- Incomplete Rounds	3.2	31
- Not Submitting a Score	7.1b	59

	<b>Rule</b>	<b>Page</b>
- Submitting Hole-by-Hole Score	4.1a (ii)	36
- Time Frame for Submitting a Score	4.3	37
- Timely Submission	4	36
<b>Score Type</b>	Appendix B	71
<b>Scratch Player</b>		
- Course Rating	Appendix G	80
- Handicap Index	5.2	41
- Slope Rating	Appendix G	80
<b>Slope Rating</b>		
- Bogey Rating	Appendix G	80
- Course Handicap	6.1	52
- Course Rating	Appendix G	80
- Display of Ratings	Appendix G	80
- Strokes Received	6	52
- The Golf Course	Appendix G	80
<b>Soft Cap</b>	5.8 (i)	49
<b>Stroke Index</b>		
- Applying More Than 18 Strokes Received	Appendix E	77
- Committee Procedures	Appendix E	77
- Course Rating System	Appendix G	80
- Handicap Strokes	6	52
- Stroke Index Allocation	Appendix E	77
- Stroke Index Allocation for 9-Hole Play	Appendix E	77