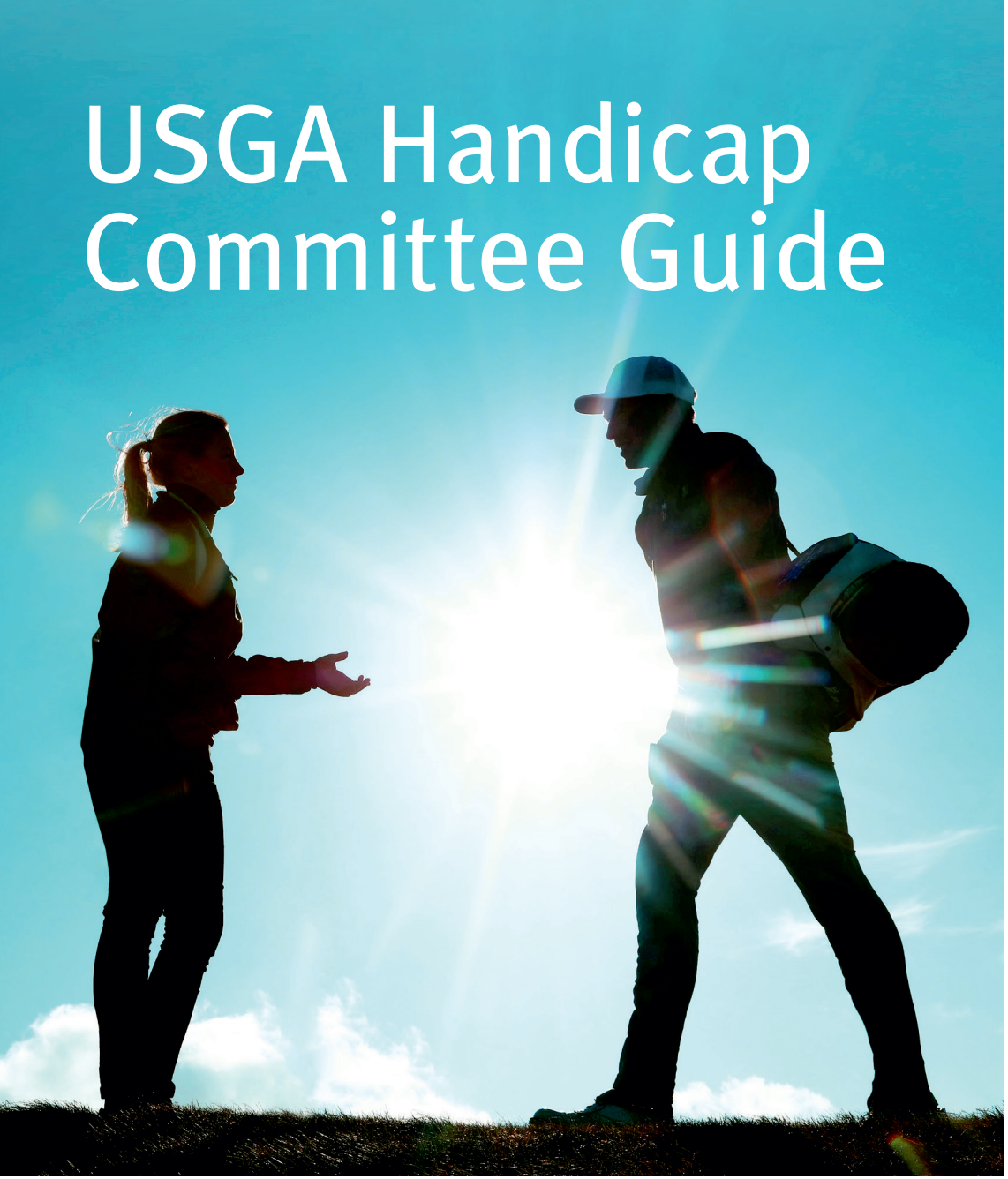
USGA Handicap Committee Guide



WORLD HANDICAP SYSTEM

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USGA Handicap Committee Guide

The USGA Handicap Committee Guide is designed as a complement to the *Rules of Handicapping* book. The guide is meant to assist the *Handicap Committee* in the practical application of the *Rules of Handicapping*, and provide guidance on how to carry out its responsibilities to ensure all players have an opportunity to play or compete on an equal and fair basis with fellow players.

A player must be affiliated with an authorized *Golf Club* in order to establish and maintain a *Handicap Index*. A *Golf Club* is an organization of individual *members* that operates under bylaws with Committees (required *Handicap Committee*) to supervise golf activities and maintain the integrity of the *Rules of Handicapping*. The club must be affiliated with an Allied Golf Association (AGA).

The AGA is the body under which your *Golf Club* sits and should be consulted as needed for guidance.

Please Note: This Committee Guide is expected to be revised frequently during the initial launch of the World Handicap System in the United States. Please routinely check for updates to ensure you are using the most recent version of the guide. This version was published in January 2021, with the next revision scheduled for Q2 of 2021.

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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 players 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.

Handicap Committee and Club Responsibilities Checklist

For a club to be authorized, it must comply with the following items to help ensure they are properly following the *Rules of Handicapping*. Clubs that have not completed the authorization requirements will not be permitted to use the *Rules of Handicapping* and the *Handicap Index* of its *members* will be set to NH (No Handicap).

If a club is called into question regarding any policies not in compliance with the *Rules of Handicapping,* the AGA with oversight responsibilities will contact the club directly. The USGA will aid the AGA as needed during the discovery phase. If the AGA is not able to persuade the club to change its policies in order to obtain compliance or meet other conditions, the AGA will advise the club in writing that, without authorization, the club may not use any part of the World Handicap System (including Course Rating System) and its marks, including the handicap calculation formula or use of the Course Rating and/or Slope Rating in an alternative handicap for club *members*.

If in doubt, the club should contact the AGA for guidance to bring the club into compliance.

The *members* of a *Golf Club* depend on the *Handicap Committee* to:

1. Establish a *Handicap Committee*.
2. Ensure the club meets the definition of a *Golf Club*.
3. Know the *Rules of Handicapping*.
4. Educate and communicate the *Rules of Handicapping* to *members*.
5. Ensure course details are accurate (Type 1 Club).
6. Make the process of converting a *Handicap Index* to a *Course Handicap™* as easy as possible.

7. Facilitate the timely submission of scores.
8. Maintain accurate player *scoring records*.
9. Apply applicable penalty scores and adjust the *Handicap Index* of any *member* whose *Handicap Index* does not reflect their demonstrated ability.
10. Perform annual *handicap reviews*.

1. Establish a Handicap Committee

In addition to the definition of the Handicap Committee within the *Rules of Handicapping*, it is recommended the *Handicap Committee* be comprised of at least three *members* with an odd number of *members* to aid when voting occurs. The *Handicap Committee* should be chaired by a *member* of the *Golf Club*. An employee is encouraged to serve on the *Handicap Committee* or participate in an advisory role; however, it is preferable not to have the employee serve as chair.

The *Handicap Committee* should develop a policies and procedures document for *members* of the club wishing to establish and maintain a *Handicap Index*. (See sample document within this guide.)

2. Ensure the Club Meets the Definition of a Golf Club

As determined by the USGA, a *Golf Club* is an organization of at least ten active individual *members* that operates under bylaws with Committees (a *Handicap Committee* is required) to supervise golf activities, provide *peer review*, and maintain the integrity of the *Rules of Handicapping*.

Members of a *Golf Club* must have a reasonable and regular opportunity to play golf with each other. The *members'* scores are to be posted on the day of play and be available for inspection by others, including, but not limited to, fellow *members* and the club's *Handicap Committee*.

A *Golf Club* is one of three (3) Types:

Type 1. The *members* of a Type 1 club are located at a specific *golf course* with a valid *Course Rating™* and *Slope Rating™* where a majority of the club's events are played and where the club's *scoring records* are accessible and demonstrate a frequency of play; or

Type 2. The *members* of a Type 2 club are affiliated, or known to one another, via a business, community, or social organization. The majority of the club *members* had an affiliation prior to organizing the club and have no affiliation to any one *golf course* or demonstrate frequency of play at a specific *golf course*. *Members* generally must be within an approximate 100-mile radius of the principal location of the *Golf Club*. The principal location of a *Golf Club* must be the physical address in the city or town which the club first identified in its application for authorization; or

Type 3. The *members* of a Type 3 club had no prior affiliation, and a majority of the recruiting and sign up of the membership is done by solicitation to the public (e.g., social media, newspaper, Internet). *Members* do not demonstrate a frequency of play at any specific *golf course*. *Members* generally must be within an approximate a 100-mile radius of the principal location of the *Golf Club*. The principal location of a *Golf Club* must be the physical address in the city or town which the club first identified in its application for authorization.

Note: Where clarification of a *Golf Club* type is needed, the AGA or the USGA will make the final determination as to the club type.

3. Know the Rules of Handicapping

As a part of the education and assessment requirements for authorization, the club is required to participate in an educational session including passing a test to demonstrate knowledge of the *Rules of Handicapping*. A score of at least 80% is required to satisfy the education requirement.

An annual club assessment will be conducted by the AGA to ensure reliability, consistency and fairness to clubs and golfers.

The AGA has resources available to support the *Handicap Committee* to learn the *Rules of Handicapping* and perform its responsibilities. The AGA may also carry out education seminars for *Golf Clubs*, either via in-person or online seminars.

4. Educate and Communicate the Rules of Handicapping to Members

How well players comply with the *Rules of Handicapping* depends, to a large extent, on how well their responsibilities are communicated to them and their understanding of the potential consequences of not fulfilling those responsibilities. An effective *Handicap Committee* will continually provide the education and information the players need.

The *Handicap Committee* should concentrate its education efforts on the key features of the *Rules of Handicapping* that are most relevant to players, so that they understand:

- which scores are acceptable.
- the timeframe for submitting scores for handicap purposes.
- how to calculate a maximum hole score for handicap purposes.
- how to convert the *Handicap Index* into a *Course Handicap*.
- the concept of *handicap allowances* for different formats of play.
- where to find the *scoring record*.
- how their *Handicap Index* is calculated.
- the *Handicap Committee's* ability to post *penalty scores*.
- the process of a *handicap review*.
- the consequences of a player not adhering to their responsibilities.

This can be achieved through the *Golf Club's* website, newsletters or policies and procedures document. The *Handicap Committee* might also consider holding a *member's* information meeting, as part of the overall communication and awareness process. AGAs should be able to supply clubs with a range of materials to support this effort, including PowerPoint slides, videos, posters and/or pamphlets.

The *Handicap Committee* should be accessible to answer *members*' questions and should contact their AGA if they are unsure about how to proceed or answer a question.

5. Ensure Course Details are Accurate (Type 1 Club)

The *Handicap Committee* should periodically review the published *Course Rating*, *Slope Rating*, *par* and *stroke index* values within the handicap software to confirm they match what is listed on the scorecard. Published ratings can be found on the course rating database located on the USGA website.

COURSE RATING AND SLOPE RATING

For a score to be acceptable for handicap purposes, it must be played on a set of tees on a *golf course* with a valid *Course Rating* and *Slope Rating*. If one or more sets of tees on a course have not been rated, the *Handicap Committee* should contact its AGA for assistance.

Newly constructed courses change rapidly in the first few years and must be re-rated within five years. An established course must be re-rated at least every 10 years, even if it has not been changed in any way. A course must no longer use its *Course Rating* and *Slope Rating* if the ratings are more than 10 years old and scores recorded on that course may not be posted to a player's *scoring record*.

The rating information from every set of tees, for both genders, should be:

- made readily available via online applications,
- displayed in a prominent place at the club, or
- printed on the scorecard.

INACTIVE SEASON

The *Handicap Committee* must confirm the club is observing the *inactive season* as determined by the AGA having *jurisdiction* in its region. Scores made at any *golf course* observing an inactive season are not acceptable for handicap purposes. The season dates are designed to signify when the course is being regularly maintained and scores are acceptable for handicap purposes.

MODIFICATIONS TO THE COURSE

The *Handicap Committee* must notify the AGA when temporary tees and/or greens are used. The AGA will decide whether scores made under those conditions are to be accepted for handicap purposes, and whether the *Course Rating* and *Slope Rating* should be modified temporarily.

If a temporary rating will not be issued, the *Handicap Committee* has a responsibility to notify its *members* and guests that when a hole is not played or temporary tees/greens are in use, the score for that hole must be *net par*. A minimum of 7 holes for a 9-hole score or 14 holes for an 18-hole score must be played in order for the score to be acceptable for handicap purposes.

If the number of holes not played or temporary tees/greens in use is greater than the minimum requirement and a temporary rating has not been issued by the AGA, the score must not be used for handicap purposes for *members* and guests alike.

The *Handicap Committee* must notify the AGA when permanent changes are made to the course or course set-up has changed significantly. The AGA should then review the current *Course Rating* and *Slope Rating* and determine whether a re-rating is necessary. Examples of such occurrences might be:

- a storm causes a landslide where the green was located, and the course must permanently shorten a hole from a *par* 5 to a *par* 3; or
- in a cost savings effort, maintenance practices changed from cutting the rough daily to twice a week resulting in an increase in average rough height of 1-2 inches; or
- a portion of the property is sold, and holes are reconfigured to create a new layout.

PAR

The determination of hole *par* is a part of the course rating process done by the AGA. To benefit the player experience, the standardization of total *par* for all tees on a given course where practical is the recommended practice by the USGA and the default position for deciding the *par* value. See the USGA Position Paper on Par for more information. It is important to note that the primary factor for determining whether a standardized *par* should be used is the design of the hole as it was intended to be played. Secondary factors include the most commonly played set of tees per gender and the most common *par* value on a hole. The AGA after consultation with the *Golf Club* and/or golf course staff will make the final determination.

The *Golf Club* must make certain the *par* assigned for each hole (and gender, if different) is correctly listed on any tee signs as well as printed on the club's scorecard, posted in a prominent place at the club, or available via online applications.

PLAYING FROM AN UNRATED SET OF TEES

When a set of tees do not have a *Course Rating* and *Slope Rating* for the appropriate gender, the *Handicap Committee* must contact the AGA for approval to utilize the yardage adjustment table in Appendix G to determine a temporary rating that can be used by the player(s) to post *acceptable score(s)* for handicap purposes. If scores are posted frequently using the adjusted ratings, the *Handicap Committee* must contact the *authorized association* so that a permanent rating can be established.

STROKE INDEX ALLOCATION

Stroke index allocation is used to determine the maximum hole score to be posted for handicap purposes as well as knowing where the player is to give or receive handicap strokes.

Recommended *stroke index* allocations can be provided to the club by the AGA using course rating data. The raw hole rankings are based on the combination of *Course Rating* and Bogey Rating™ relative to *par*, with the final recommendation adjusted to accommodate stroke play and match play. However, clubs can continue to determine stroke allocation with alternative methods.

The USGA recommends that each course has one allocation for men and one for women, based on the most commonly played tees for each gender.

6. Make the Process of Converting a Handicap Index to a Course Handicap as Easy as Possible

The *Course Rating*, *Slope Rating* and *par* for a set of tees will allow a *Handicap Index* to be converted into a *Course Handicap* based on the difficulty of the *golf course*.

The calculation of the *Course Handicap* is critical to determine the appropriate score to submit for handicap purposes, including any adjustments for *net double bogey* or application of *net par*.

It is important that this conversion process is made as easy as possible for all players and options may include use of:

- a mobile app or other electronic tool,
- a *Course Handicap* table, or
- the *Course Handicap* Calculator located on the USGA website.

If *Course Handicap* tables are used, they should be posted in a place which is accessible for use by all players; for example, close to the first tee, scoring kiosk or in the clubhouse locker rooms.

Note: To determine a 9-hole *Course Handicap*, halve the 18-hole *Handicap Index* and round to the nearest tenth.

7. Facilitate the Timely Submission of Scores

The *Rules of Handicapping* rely on the accurate and timely submission of all *acceptable scores*. Scores should be submitted immediately following play to ensure that:

- they are included in the *playing conditions calculation*.
- they are available for *peer review*.
- the *Handicap Index* can be updated for the next day.

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The calculation of a *Handicap Index* under the World Handicap System is designed to reflect a player's demonstrated ability, and this is only possible if there are sufficient scores upon which to base that calculation. The *Handicap Committee* should ensure the submission of scores under the *Rules of Handicapping*, for all authorized formats of play which includes both competition and recreational scores.

The process of submitting a score should be made as easy as possible for the player – especially when they are playing away from their *home club*. This may include use of:

- a mobile app,
- a terminal or kiosk at the *Golf Club*, or
- an online handicapping software service.

As above, it is important that the *Course Rating* and *Slope Rating* information is easily accessible for all players to allow them to properly record their scores.

It is the responsibility of the player to post their score unless otherwise directed by a Committee in charge of a competition.

8. Maintain Accurate Player Scoring Records

The *Handicap Index* will be updated by the USGA the day after a score was submitted. This will generally be an automated procedure, within the handicap computation service. However, where appropriate, the *Handicap Committee* may perform a special update to the *scoring record* which will recalculate the *Handicap Index* immediately.

Members should be made aware of where they can access their *Handicap Index* and *scoring record* information. This may be via:

- a mobile app,
- handicap software installed on a terminal or kiosk in the *Golf Club* or accessible online, or
- reports displayed in the clubhouse or provided by the club upon request.

Any errors or omissions in a player's *scoring record* reported to the *Handicap Committee* must be handled appropriately, according to the situation.

A *Handicap Index* lapses if a player is no longer an active *member* of at least one *Golf Club*. The player's *scoring record* will be retained wherever possible in the USGA centralized computation service. This will provide the *Handicap Committee* with valuable information should the player seek to re-establish the *Handicap Index* in the future.

The full version of a *scoring record* is accessible to the *Handicap Committee* and fellow *members* of the player's *Golf Club*. The scoring record will contain full details of the most recent 20 scores. The

condensed version of a scoring record is available to all player's and club administrators utilizing the USGA centralized computation service. For privacy reasons, the condensed scoring record will omit reference to the day the round was played, and the golf course played. Report availability will depend on the technology services used by the club.

9. Apply Applicable Penalty Scores and Adjust the Handicap Index of any Member Whose Handicap Index Does Not Reflect their Demonstrated Ability

The *Rules of Handicapping* include safeguards to ensure a player's *Handicap Index* accurately reflects their demonstrated ability. However, in rare instances where the handicap calculation and safeguards do not accurately reflect their demonstrated ability, it will be necessary for the *Handicap Committee* to consider taking action.

When considering any adjustment to, or withdrawal of, a player's *Handicap Index*, the *Handicap Committee* must ensure that the player is:

- involved in the process,
- fully informed of the level of any adjustment or withdrawal, and
- made aware of how long it applies.

Rule 7 of the *Rules of Handicapping* provides details on the process for each of these steps. These procedures are designed to both assist the *Handicap Committee* and ensure that each player is treated fairly and consistently from *Golf Club* to *Golf Club*.

If it is determined an adjustment to the *Handicap Index* or *Low Handicap Index* is appropriate, as a courtesy, the *Golf Club* performing the adjustment is strongly encouraged to notify ALL other *Golf Clubs* where the player is an active member.

PENALTY SCORE

It is strongly encouraged for a player to post the score on the same day of play. The *Handicap Committee* is authorized to post a *penalty score* to a player's record when a player fails to post an *acceptable score* from an authorized format of play in a timely manner. No prior notification is required, however, as a part of the club's policies and procedures it is recommended to notify players of the consequences for failing to post *acceptable scores*.

The *penalty score* will be identified with the letter "P" for the *score type* and can be applied by the *Handicap Committee* through the handicap software. The *Handicap Committee* should decide the appropriate *penalty score* based on the intent of the player and can select a high or low *penalty score*. This will duplicate the highest or lowest *Score Differential™* respectively found in the player's most recent 20 scores.

Alternatively, if the *Handicap Committee* is aware of the score information it may post the actual score with the *score type* of "P" in addition to the *penalty score*.

ADJUSTING A HANDICAP INDEX

If a player's *Handicap Index* does not reflect their demonstrated ability the *Handicap Committee* should conduct a *handicap review*.

Using all available evidence, including handicap software and reporting for analysis, the *Handicap Committee* may adjust or freeze the *Handicap Index* of the player. The *Handicap Committee* should continue to monitor the player's *scoring record* and further adjust the *Handicap Index* if needed.

An adjustment to a player's *Handicap Index* must be, at minimum, a one stroke difference from their current *Handicap Index*. This adjustment must not last for longer than a one-year period.

The *Handicap Index* will be identified with the letter "M" (e.g., 16.3M).

ADJUSTING A LOW HANDICAP INDEX™

When the *Handicap Index* has been adjusted or frozen by the *Handicap Committee*, it may impact the *Low Handicap Index* value of the player, thus potentially triggering a *soft cap* or *hard cap*. The *Handicap Committee* should review and consider resetting the *Low Handicap Index* to a new value unless a lower *Handicap Index* value becomes eligible.

An adjustment to a player's *Low Handicap Index* must be, at minimum, a one stroke difference from their current *Low Handicap Index*. This adjustment must not last for longer than a one-year period.

The *Handicap Committee* should continue to monitor the player's *scoring record* and further adjust the *Low Handicap Index* value if needed.

An adjusted *Low Handicap Index* will be identified with the letter "M" (e.g., 15.0M).

WITHDRAWING A HANDICAP INDEX

In the rare instance where a player repeatedly fails to adhere to their responsibilities under the *Rules of Handicapping*, the *Handicap Committee* may withdraw the *Handicap Index* from the player. The player will be identified with a "WD" as the value for the *Handicap Index* within the handicap software and on reports.

The *Handicap Committee* should determine the expiration date of the withdrawn status and reinstate the *Handicap Index* for the player upon such date. Once reinstated, the *Handicap Committee* should continue to monitor the player's *scoring record*.

PLAYER APPEAL PROCESS
Prior to making an adjustment or withdrawal of a player's *Handicap Index*, the player must be given the opportunity to respond either in writing or in person to the *Handicap Committee*.

The player should be provided the information available as to why the *Handicap Index* is being adjusted or withdrawn as well as the duration.

The *Handicap Committee* should ensure that it has procedures in place to settle any disputes in relation to a *handicap review* or the application of the *Rules of Handicapping* in general. The player may escalate their grievance of the *Handicap Index* adjustment to the AGA *Handicap Committee* for review if they believe the club's *Handicap Committee* is not operating within the *Rules of Handicapping*.

10. Perform Annual Handicap Reviews

It is strongly recommended that the *Handicap Committee* perform a *handicap review* annually of all *members* of its club. *Handicap reviews* can also be conducted for individual players at any time during the year. The *Handicap Committee* should pay particular attention to any scores on a player's *scoring record* that have been brought to the *Handicap Committee's* attention by other *members* or players. This can be aided through reporting tools available in the handicap software.

The purpose of the review is for the *Handicap Committee* to make certain the *Handicap Index* of the player is representative of their demonstrated ability. The *Handicap Committee* should look for anomalies within the *scoring record*. See Appendix D of the *Rules of Handicapping* for guidance.

Additional information the *Handicap Committee* may want to consider during a *handicap review* includes, but is not limited to:

- How did the player perform in competitions?
- Did the player have an illness or injury during the year?
- Are scores being posted in a timely manner?
- Have there been significant changes to the home course which may have impacted the fluctuation in the player's *scoring record*?
- Is the player applying the *Rules of Handicapping* procedures such as *net par* and *net double bogey* appropriately?
- Did the player's home *Score Differentials* vary drastically from their away *Score Differentials*?
- Did the player have any of the WHS safeguards applied during the year (e.g. ESR or *cap*)?

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Important Considerations

Although not a part of the checklist above, the following considerations are identified to assist the *Handicap Committee* to ensure the club's compliance under the *Rules of Handicapping*.

9-HOLE COURSE HANDICAP
In order to calculate a 9-hole *Course Handicap*, the first step is to divide the player's *Handicap Index* by 2, and round this value to the nearest tenth. The formula for calculating the *Course Handicap* would then be used, using the 9-hole *Course Rating*, *Slope Rating*, and *par* for the tees being played.

Example:

Handicap Index - 8.7; *Course Rating* - 35.3; *Slope Rating* - 121; Par - 36

8.7 ÷ 2 = 4.35; rounded to 4.4

9-Hole CH = 4.4 x (121 ÷ 113) + (35.3 – 36)

9-Hole CH = 4.01150442

9-Hole CH = 4

ALLIED GOLF ASSOCIATION (AGA)
The AGA works with the USGA and other AGAs to provide a number of services and support for players, *Golf Clubs*, and the USGA in their territories. This includes:

- handicap administration in support of the WHS™,
- providing course rating services,
- administering the *Rules of Golf* and the *Rules of Amateur Status*,
- recruiting and training volunteers,
- conducting AGA championships and national championship qualifiers,
- developing community initiatives and promoting those community initiatives developed by the USGA and other national bodies, all designed to support and grow the game of golf.

The AGA is the body under which your *Golf Club* sits and should be consulted as needed for guidance.

CAP PROCEDURE EXAMPLES
The *soft cap* and *hard cap* ensure that a temporary loss of form does not cause a player's *Handicap Index* to move too far from a level consistent with their demonstrated ability. The *caps* also serve as anti-abuse safeguards and aid in minimizing the potential for handicap manipulation.

The upward movement of a *Handicap Index* is unrestricted up until 3.0 strokes at which time a *soft cap* evaluation occurs. If a *soft cap* is applied, the *Handicap Index* will then be evaluated for a *hard cap*.

Note: The player must have a *Low Handicap Index* (at least 20 scores in their *scoring record*) established before a *cap* can be considered.

Soft Cap Example

The *soft cap* suppresses upward movement of the *Handicap Index* by 50% after a 3.0 stroke increase over the *Low Handicap Index* has been reached.

Avg. Low 8 *Score Differentials* – 11.6 *Low Handicap Index* – 6.5

Step 1: Subtract the *Low Handicap Index* from the Avg. Low 8 *Score Differentials*

11.6 – 6.5 = 5.1

Step 2: Determine how much greater this value is than 3.0 by subtracting 3.0 from the resulting value from Step 1::

5.1 – 3.0 = 2.1

Step 3: Subtract 50% of the resulting value from Step 2 from the Avg. Low 8 *Score Differentials*:

Avg. Low 8 *Score Differentials* = 11.6

50% of 2.1 = 1.05

11.6 – 1.05 = 10.55, rounded to 10.6

Handicap Index with *soft cap* applied = 10.6

Hard Cap Example

The *hard cap* restricts upward movement of the *Handicap Index* to 5.0 strokes over the *Low Handicap Index*.

Avg. Low 8 *Score Differentials* - 18.2 *Low Handicap Index* - 10.2

Step 1: Subtract the *Low Handicap Index* from the Avg. Low 8 *Score Differentials*

18.2 - 10.2 = 8.0

Step 2: Determine how much greater this value is than 3.0 by subtracting 3.0 from the resulting value from Step 1:

8.0 - 3.0 = 5.0

Step 3: Subtract 50% of Step 2 resulting value from the Avg. Low 8 *Score Differentials*:

Avg. Low 8 *Score Differentials* = 18.2 50% of 5.0 = 2.5

18.2 – 2.5 = 15.7

Since 15.7 is greater than the maximum upward movement of no more than 5.0 strokes (15.2), the player's *Handicap Index* with the *hard cap* applied is 15.2.

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CLUB AUTHORIZATION

Authorization to use the WHS by a club is overseen by the local AGA. It consists of an annual assessment by the AGA to ensure proper handicap administration and oversight exists at the local level, including exhibiting practical knowledge of the *Rules of Handicapping*.

Failure to meet the club authorization will result in the *Handicap Index* of the *members* of the *Golf Club* to be displayed as NH (no handicap).

Note: When a new *Rules of Handicapping* becomes effective, the *Golf Club* will need to meet the education requirement for continued authorization to use the WHS.

HANDICAP ID

The Handicap ID refers to the unique identification number assigned to each individual player in the USGA centralized computation service. The Handicap ID should be used by the player when entering a competition for *Handicap Index* verification. The club official can use this number to search the USGA centralized computation service to manage the player's membership or verify the *Handicap Index*. It should be the primary identifier to the player with the descriptor referenced with secondary emphasis. example: Handicap ID (MGA#) or MGA # (Handicap ID).

HANDICAP INDEX BASED ON HAND DOMINANCE

A player must establish a *Handicap Index* playing from either their dominant or non-dominant hand side. If the *Handicap Index* is established playing left-handed, the player must continue to play left-handed and post all *acceptable scores*.

If a player discontinues play from the hand dominant side in which the *Handicap Index* was established and begins play from the opposite side, the original *Handicap Index* must be invalidated; and a new *scoring record* must be established. The *Handicap Committee* should work with the AGA to remove the invalidated *Handicap Index* and *scoring record* from display.

A player may not have a left-handed *Handicap Index* and a right-handed *Handicap Index* concurrently.

HANDICAP INDEX FOR THE GOLF PROFESSIONAL

The golf professional plays an important role at the *Golf Club*. As mentioned previously, they are encouraged to be part of the *Handicap Committee* or participate in an advisory role. By encouraging the golf professional to have a *Handicap Index*, it provides them first-hand experience to the daily changes of a *scoring record*. The *Rules of Handicapping* indicate this is permissible as long as they meet all of the player responsibilities within the *Rules of Handicapping*.

HOME CLUB DESIGNATION

Each player within the USGA centralized computation service must have a *home club* designation.

The purpose of the designation is to have a benchmark for when the *Handicap Index* will be updated as well as define which club and AGA have oversight responsibilities on the player's *scoring record*.

The *Handicap Index* of a player will be updated at 12:00 midnight local time based on the location of the AGA that the *home club* is affiliated.

If a player is a multi-member (member of more than one club, regardless of AGA affiliation) each club's *Handicap Committee* has access to the *scoring record* to correct any errors or omissions. However, the *Handicap Committee* at the player's *home club* should be responsible for any adjustments to the *Handicap Index* of the player.

The player can work with their club and/or AGA to designate the *home club*. The player must be an active *member* of the club for it to be designated as the *home club*.

A player must not designate a *home club* for the purpose of obtaining a *Handicap Index* based on whether the club may give them an unfair advantage.

MOST IMPROVED PLAYER

The recommended method for determining a *Golf Club's* most improved player at the end of a season, year or custom time period is as follows:

Add 12 to the player's *Handicap Index* at the start date. This value is A.

Add 12 to the player's *Handicap Index* at the end date. This value is B.

Divide value A by value B, calculating to three decimal places. This is the improvement factor. The player with the highest improvement factor should receive the most improved player award.

Example:

Starting *Handicap Index*:	24.3
Ending *Handicap Index*:	16.2
Value A:	24.3 + 12 = 36.3
Value B:	16.2 + 12 = 28.2
A / B:	36.3 / 28.2 = 1.287
Improvement factor:	1.287

The player with the highest improvement factor is the most improved player.

Important Notes:

- The World Handicap System was introduced on January 1, 2020. All players within the USGA centralized computation service had their *Handicap Index* re-calculated under the WHS formula. Only a *Handicap Index* calculated under the WHS formula should be considered for the most improved player.
- Players that had a *Handicap Index* adjustment (withdrawn, freeze, adjustment) during the selected time period should not be eligible for the most improved player.

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PEER REVIEW

The player and the *Handicap Committee* have joint responsibility for adhering to the two basic premises: each player will try to make the best score at every hole in every round, regardless of where the round is played, and that the player will post every *acceptable score* for *peer review*.

As a part of *peer review*, the *Handicap Committee* must make the *scoring record* of *members* accessible to all other *members* for the *certification of scores*. This may be accomplished through handicap software provided by the club (i.e., mobile app or online application).

PLAYING CONDITIONS CALCULATION (PCC)

Per the discretion provided in the *Rules of Handicapping*, *PCC* for a given course will be run once a day only, at 12:00 midnight local time based on the location of the AGA office that the course is affiliated. This means a score posted on a course in a time zone different from the player's *home club* will have the PCC adjustment made to the *Score Differential* and the *Handicap Index* recalculated (if midnight at the AGA location has occurred).

It is important to note that the *PCC* calculation is data driven and based on expected scoring results compared to the scores posted for the day. If the *Handicap Committee* has concerns about the frequency of *PCC* adjustments on their course, they should reach out to the AGA for consultation.

PCC adjustments are conservative in nature and will be applied as whole numbers only of -1, 0, +1, +2, +3. Any *PCC* adjustment will be applied to the *score differential* for each player posting a score to that date of play.

-1 = Course played easier than expected

0 = Course played as expected

+1, +2 or +3 = Course played more difficult than expected

Example calculation of a *score differential* with a *PCC* adjustment applied.

Score: 84 *Course Rating*: 72.8 *Slope Rating*: 134 *PCC*: -1

(84 – 72.8 – (-1)) x 113 ÷ 134 = 10.3

PLAYING HANDICAP ALLOWANCE

To avoid multiple rounding points when converting a *Handicap Index* into a *Playing Handicap*, any *handicap allowance* should be applied to the unrounded *Course Handicap*.

PLUS HANDICAP PLAYER

Historically, the concept of a plus handicap player is that they need to give strokes back to the field or course (hence the use of the "plus" term), even though their *score differentials* are generally negative values.

A plus *Handicap Index* player does not typically have all negative *score differentials*, but a mix of some positive and negative *score differentials*, even within their 8 best of 20. However, the math is the same whether a score is above or below the *Course Rating* as the system is linear in nature. Zero (scratch) is the intercept point and the standard for handicaps on both sides of it.

In general, a *score differential* is equal to the *Handicap Index* of a player who normally shoots that score when playing to their handicap. A *score differential* of -1.5 is roughly equal to what a +1.5 *Handicap Index* player would score when playing to their handicap. There is an assumption that the 113÷*Slope Rating* should be reversed for a score below the *Course Rating*, especially as *Slope Rating* goes up, but this would result in an inequity.

A common question is why a score of, for example, 2 under the *Course Rating* on a *Slope Rating* of 120 is a lower (more negative) *score differential* than the same 2 under the *Course Rating* on a *Slope Rating* of 140 when it was scored at a "harder" course? *Slope Rating* is not a measurement of absolute difficulty – it is a measure of relative difficulty. On an "easy" course, it is actually more difficult for a player to separate themselves from higher handicap players compared to a "difficult" course. This applies both above and below the *Course Rating*.

Even with the change to *Course Rating* minus *par*, the effect of *Slope Rating* is the same on both sides of scratch, which is Slope÷113 applied to the *Handicap Index*. For example, a 5.0 *Handicap Index* player on a 130 *Slope Rating* has a Slope-adjusted *Course Handicap* of 6, as they need 6 strokes to "keep up" with the *scratch player*. Looking at the +5.0 *Handicap Index* player, they are expected to be 6 strokes better than the *scratch player*. Since the *scratch player* does not move, the +5.0 player goes to +6 as the *scratch player* needs 6 strokes to "keep up" with the +5.0 *Handicap Index* player.

A *scratch player* is defined as a player with a *Handicap Index* of 0.0. Whether calculating the *Handicap Index*, *Score Differential, Course Handicap* or *Playing Handicap™*, rounding always takes place up towards zero at a breakpoint, which is exactly 0.5 on both sides of scratch. It is important to remember if the rounding is at the whole or tenths place.

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SCORE DIFFERENTIAL EXAMPLE

When a player returns a score of less than the *Course Rating* on a high-Slope course, the Slope adjustment moves the negative *Score Differential* closer to zero when there is no *PCC* adjustment.

Score – 71; *Course Rating* - 70.0; *Slope Rating* – 140; PCC - 0
SD = (113 ÷ 140) x (71 – 70.0 – 0) = 0.807143
SD = 0.8

Score – 71; *Course Rating* - 71.0; *Slope Rating* – 140; PCC - 0
SD = (113 ÷ 140) x (71 – 71.0 – 0) = 0.000000
SD = 0.0

Score – 71; *Course Rating* - 72.0; *Slope Rating* – 140; PCC - 0
SD = (113 ÷ 140) x (71 – 72.0 – 0) = -0.807143
SD = -0.8

COURSE HANDICAP CALCULATION EXAMPLE

Handicap Index - +0.5; *Course Rating* - 71.4; *Slope Rating* – 119; Par - 72
CH = -0.5 x (119 ÷ 113) + (71.4 – 72)
CH = -1.12654867
CH = +1

Handicap Index - +1.3; *Course Rating* - 71.4; *Slope Rating* – 129; Par - 72
CH = -1.3 x (129 ÷ 113) + (71.4 – 72)
CH = -2.08407080
CH = +2

Handicap Index - +2.4; *Course Rating* - 71.4; *Slope Rating* – 139; Par - 72
CH = -2.4 x (139 ÷ 113) + (71.4 – 72)
CH = -3.55221239
CH = +4

HANDICAP INDEX CALCULATION EXAMPLE

The lowest 8 out of the most recent 20 *Score Differentials* are: -2.7, -3.8, -3.8, -3.7, -4.3, -3.2, -3.9, -3.8.
Total *Score Differentials* = -29.2
Average = -3.650000
Handicap Index = +3.6

APPLYING HANDICAP ALLOWANCES

When applying allowances to the *Course Handicap*, the player with a plus *Course Handicap* moves closer to zero.

Four-Ball Stroke Play Example – recommended allowance is 85%
Course Rating - 71.3; *Slope Rating* – 132; Par - 72

PLAYER	HANDICAP INDEX	COURSE HANDICAP	PLAYING HANDICAP (ALLOWANCE 85%)
A	+2.3	+3.386726	+3
B	0.8	0.234513	0
C	9.6	10.514159	9
D	15.2	17.055752	14

In a competition where 85% of *Course Handicap* is utilized, the +2.3 becomes a +3 (+3.386726 x 0.85), the 0.8 becomes a 0 (0.234513 x 0.85), the 9.6 becomes a 9 (10.514159 x 0.85) and the 15.2 becomes a 14 (17.055752 x 0.85). The spread between their *Playing Handicap* is 17, which is 85% of the original spread of 20 using 100%.

Relative to the *scratch player* (0.0), all have been adjusted by the same percentage.

PREFERRED LIES

Adverse conditions such as heavy snows, spring thaws, prolonged rains or extreme heat can sometimes damage the course or prevent use of heavy mowing equipment.

When such conditions are widespread on the course, the Committee can choose to adopt a Local Rule for "preferred lies" (also known as "winter rules") to allow fair play or help protect the fairway. Such a Local Rule should be withdrawn as soon as conditions allow.

The use of this Local Rule outside the fairway in the general area is not recommended as it may result in a player receiving free relief from areas where a ball might otherwise be unplayable (such as in areas of bushes or trees).

In competition play, it is not authorized to implement this Local Rule once play has begun for a stroke-play round. Doing so would allow players who have more holes to play the advantage of using it for a longer period of time. The Local Rule could be implemented once a match has begun between the play of two holes as opponents have an equal benefit.

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For guidance on drafting the Local Rule, please refer to Model Local Rule E-3 in the *Rules of Golf*.

Scores made while the Local Rule for preferred lies is in effect must be posted unless the *Handicap Committee* (in consultation with their AGA) determines that course conditions are so poor that score-posting should be temporarily suspended.

REVIEW OF EXCEPTIONAL SCORE REDUCTIONS (ESR)

The *Handicap Committee* should perform a review of a player who has multiple ESR adjustments or if a single score produces a -2.0 ESR. A single ESR of -2.0 may suggest the player posted an incorrect score.

RULES OF GOLF MUST BE FOLLOWED FOR SCORE POSTING

The *Handicap Committee* must ensure the *members* play by the *Rules of Golf*. If a Type 1 club, the Committee should confirm the *golf course* is marked in accordance with the *Rules of Golf*.

The AGA can provide guidance on properly marking the *golf course*.

A *most likely score* may be used when a player begins play of a hole and does not hole out in *general play* or competition play.

The score recorded for handicap purposes will be equal to:

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

A *most likely score* is a reasonable assessment made by the player based on the score they are most likely to make from that spot more than half the time. The full *most likely score* guidelines can be accessed in Rule 3.3 of the *Rules of Handicapping*.

In *general play* (e.g., due to darkness or construction) or competition play where the player does not record a score (e.g., a match ends on the 15th hole), if the hole is not played, the score recorded for handicap purposes is *net par*, equal to *par* plus any handicap strokes the player is entitled to receive based on their *Course Handicap*. Note, the player must complete the minimum number of holes as required by the *Rules of Handicapping*.

Example:

A player with a *Course Handicap* of 21 receives 1 handicap stroke on all 18 holes and 2 handicap strokes on holes with a *stroke index* of 1 through 3 on the scorecard.

On a *par*-3 hole with a *stroke index* of 17, the player's *net par* score is 4 (3 + 1).

In either case (*most likely score* or hole not played), failure to complete or play the hole must not be for the purpose of gaining an unfair scoring advantage.

SCORECARDS

The *certification of a score* requires the score be made available for *peer review* as soon as possible after completion of the round.

Scorecards may be requested periodically if the *Handicap Committee* wishes to sample the accuracy with which players are adjusting scores, however, the club must not take punitive action regarding the *scoring record* or the *Handicap Index* if an *acceptable score* is returned without a scorecard.

The club *Handicap Committee* may require the return of scorecards for a probational period from a player who has had a *Handicap Index* withdrawn or adjusted.

SCORE TYPES

Within the United States, scores will be identified with the letter designations below. These can be used to help identify the format of play, where a round was played and other details about the round.

H = Home (should be used for a score where a player is an active member)
A = Away
C = Competition
N = Combined 9-hole
P = Penalty
E = Exceptional (will be an attribute of *score type*)

Note:

- There is no restriction on 9-hole scores being posted as competition scores.
- For the purposes of *handicap review*, clubs are encouraged to post certain scores as competition scores. Although competition scores alone do not have a direct impact on the calculation of the *Handicap Index* of a player, they may be used as part of a *handicap review* to indicate the player's demonstrated ability in competition rounds versus *general play*.
- A competition score is a score made in a competition organized and conducted by a Committee in charge of the competition. The competition must identify a winner(s) based on a stipulated round(s) and must be played under the *Rules of Golf*. The competition can be match play or stroke play. Examples of scores made at the club level that should be designated as competition scores include club championships (stroke or match play) and member-guest competitions.

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SCORE POSTING

Where hole-by-hole score entry is in use through the handicap software, applicable adjustments to the gross score can be automatically applied. If hole-by-hole scoring is not in use, the gross score adjusted for *net par* or *net double bogey* will need to be determined and recorded manually. These adjustments may be for when a hole is not played, or a hole has been started but not finished by the player. Score posting fields that are not populated automatically by the handicap software will need to be populated manually when entering scores.

SHORT COURSES

A short course is one under 3,000 yards in length for 18 holes or 1,500 yards for nine holes. The Short Course Handicap™ is not the same as a *Handicap Index* and is not portable. It is not valid at any *golf course* other than where the Short Course Handicap was established. Only scores made on the short course may be posted locally for handicap purposes. Those scores cannot be posted into the USGA centralized computation service and must not be used to calculate the *Handicap Index*.

If a course is interested in providing a Short Course Handicap to its *members*, it should contact the AGA to have a USGA Short Course Rating conducted.

TARGET SCORE

The target score is the benchmark the player can use to know if they have played to their handicap. Generally, a player should expect to play to their handicap about 15-20% of the time and expect to shoot about 2-4 strokes higher.

Target Score = *Course Handicap* + *par*

USGA CENTRALIZED COMPUTATION SERVICE

The USGA issues the *Handicap Index* for all players within the United States and performs all calculations exclusively within its centralized computation service. All players with a *Handicap Index* within the United States are a part of the centralized service and can be accessed for *peer review* purposes by the *Handicap Committee*.

A player who belongs to more than one *Golf Club* within the USGA centralized computation service must register as a *multi-member* within the USGA centralized computation service with a single *scoring record*. If it is determined a player has multiple profiles within the centralized service, the *Handicap Committee* should contact its AGA to have the *scoring records* merged.

Working with the Competition Committee

It is critical for the *Handicap Committee* to provide guidance to club officials and other club Committees.

COMPETITION COMMITTEE
The Competition Committee typically organizes and runs competitions for the club. The *Handicap Committee* should consult with the Competition Committee to ensure the following items are decided upon in advance and clearly communicated:

- Establish the Terms of the Competition for all applicable events at the club.
- Establish a schedule of events that caters to players of all abilities, offering all *members* the opportunity to submit *acceptable scores* for handicap purposes.
- 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 for specific rounds being played.
- If needed, jointly obtain approval from the appropriate AGA requesting a suspension of score submission due to exceptionally poor course conditions.
- Refer to and use the recommended *handicap allowances* outlined in Appendix C of the *Rules of Handicapping* for various formats of play.
    - Using the Terms of the Competition, scorecards, pairings sheet or other methods, players should be alerted that any allowances will be applied to the unrounded *Course Handicap* to determine the *Playing Handicap* for the competition.
- The *Handicap Committee* should examine the results of competitions and take appropriate action if needed. (i.e., If a player repeatedly wins net competitions is their *Handicap Index* truly reflective of their demonstrated ability?)
- Determine the *Handicap Index* eligibility requirements for the event.
- Determine the *stroke index* allocation to be used for the competition.
    - In mixed competitions where players play their own ball and where allocations are different for men and women, the players are to receive strokes based on their respective stroke allocations.
    - In mixed foursome, including selected drive match play (each side plays one ball), strokes are to be received based on the men's allocation.
- In a team competition where players play the same ball (Chapman/Pinehurst, Scrambles) and a single *Playing Handicap* is used for the team, the *handicap allowances* are to be applied to each player's *Course Handicap*, then combined and rounded as the final step to determine the team *Playing Handicap*.

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Chapman/Pinehurst Example
Course Rating – 72.3; *Slope Rating* – 135; Par – 72

PLAYER	HANDICAP INDEX	COURSE HANDICAP	HANDICAP ALLOWANCE (60% LOW HANDICAP + 40% HIGH HANDICAP)	PLAYING HANDICAP	TEAM PLAYING HANDICAP (ROUNDED)
A	8.4	10.3353982301	6.2012389381	12.34362832	12
B	12.6	15.3530973451	6.141238938		

Scramble (4 players) Example
Course Rating – 72.3; *Slope Rating* – 135; Par – 72

- In a foursome match, the allowance for the higher-handicapped side is 50 percent of the difference between the combined *Course Handicap* of each side. (When selected drives are permitted, the allowance is 40 percent.) The lower handicapped side competes at scratch.

PLAYER	HANDICAP INDEX	COURSE HANDICAP	HANDICAP ALLOWANCE (25 % / 20% / 15% / 10% FROM LOWEST TO HIGHEST HANDICAP)	TEAM PLAYING HANDICAP	TEAM PLAYING HANDICAP (ROUNDED)
A	8.4	10.3353982301	2.5838495575	13.65070796	14
B	12.6	15.3530973451	3.0710619469		
C	23.4	28.2557522124	4.2383628319		
D	31.2	37.5743362832	3.7574336283		

Foursome Example
Course Rating – 72.3; *Slope Rating* – 135; Par – 72

PLAYER	HANDICAP INDEX	COURSE HANDICAP	COMBINED TEAM HANDICAP	DIFFERENCE IN TEAM HANDICAPS	HANDICAP ALLOWANCE (50%)	TEAM PLAYING HANDICAP (ROUNDED)
A	8.4	10.3353982301	25.6884955752			0
B	12.6	15.3530973451				
C	11.4	13.9194690265	32.3787610619	6.69026544867	3.34513274	3
D	15.2	18.4592920354				

- Determine the *Handicap Index* to be used for the competition.
  - It is recommended to use the *Handicap Index* in effect on a date as close to the start of the competition as possible with consideration for the preparation work that needs to take place (pairing, scorecards, etc.).
- Determine if there will be a maximum *Playing Handicap* or *Handicap Index* allowed for the competition
- For multi-round events, determine if the *Handicap Index* will be updated between rounds or if the *Handicap Index* at the start of the competition will be used for all rounds.
  - To ease administrative tasks, it is recommended the *Handicap Index* remain unchanged between rounds for the duration of the competition.
  - If a round is started and play is then suspended, the *Handicap Index* in effect at the beginning of the round should be used until the round is completed.
- The USGA strongly encourages the Committee in charge of the competition post all scores. The Committee (preferably the *Handicap Committee*, in consultation with the Committee in charge of the competition) must determine in advance if these conditions are met and announce in advance whether the score will be identified by the letter "C" when posted.
  - Even if the same *Handicap Index* is used throughout the event, it is important for the Committee to post scores at the end of each day.
  - The player's full, unrestricted *Course Handicap* should be used for the calculation of the *adjusted gross score* based on the *Handicap Index* on the day the competition was played.
  - The *Handicap Committee* has the discretion to accept a score for handicap purposes if a player has been disqualified from a competition.
  - For examples of when a score should be accepted for handicap purposes please see *Rules of Handicapping* 2.1b/1 – Examples of When Player Has Been Disqualified From a Competition, But Gained No Significant Scoring Advantage.
  - For examples of when a score should not be accepted for handicap purposes See *Rules of Handicapping* 2.1b/2 – Examples of When Player Has Been Disqualified From a Competition for an Action That Would Have Provided a Significant Scoring Advantage.

Formats of Play and Allowances

The following is a list of common formats of play and the recommended allowances.

Rule 3.3 of the *Rules of Handicapping* provides guidelines on formats of play when a player starts but does not hole out and what score to post for handicap purposes. 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.

In cases where a match is decided before the conclusion of 9 or 18 holes and the players play the remaining holes, they must post their actual scores (adjusted for *net double bogey*) for handicap purposes. If they do not play the remaining holes, *net par* must be recorded for the remaining holes as long as they've played the minimum number of holes required to post an *acceptable score* (7 for a 9-hole score or 14 for an 18-hole score).

Additional information regarding allowances under the World Handicap System can be found on the USGA website.

Note:

When players are competing from different tees or men and women competing from the same set of tees with the same *par*, no additional adjustment needs to be made to *Playing Handicap* of the players. However, if players are competing from tees with different pars depending on the format of play an adjustment may be necessary to create equity.

For stroke play or match play formats (including individual stroke play, four-ball stroke play, singles match play and four-ball match play), the player(s) competing from tees with a higher *par* must receive additional strokes equal to the difference in *par*.

For example, if *par* is 71 for some players and 72 for others, those playing from the tees with a *par* of 72 would receive 1 additional stroke for the round.

If the format of play is either a Stableford format (where a player's point total is compared directly against other players) or a *par*/bogey format (where the result for the round is compared directly against other players), no adjustment is needed to account for a difference in *par*. See Rule 6.2b.

STROKE PLAY

FORMAT OF PLAY	TYPE OF ROUND	RECOMMENDED HANDICAP ALLOWANCE
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%

The recommended *handicap allowance* of 95% for the individual stroke play formats listed above are stated for net events consisting of at least 30 players. When fewer than 30 players are in the field, the recommendation is to use 100%.

FORMAT DESCRIPTIONS

INDIVIDUAL STROKE PLAY

Each competitor receives full *Playing Handicap*. The net score is equal to the gross score minus the *Playing Handicap*. (A player with a plus *Playing Handicap* will add to the gross score to determine the net score).

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INDIVIDUAL STABLEFORD

The scoring in stableford competitions is made by points awarded in relation to a fixed score of *net par* at each hole as shown below:

HOLE PLAYED IN	POINTS
MORE THAN ONE OVER FIXED SCORE OR NO SCORE RETURNED	0
ONE OVER FIXED SCORE	1
FIXED SCORE	2
ONE UNDER FIXED SCORE	3
TWO UNDER FIXED SCORE	4
THREE UNDER FIXED SCORE	5
FOUR UNDER FIXED SCORE	6

The winner is the competitor who scores the highest number of points. Players use full *Playing Handicap*, and strokes are taken as they are allocated on the *stroke index* allocation table.

INDIVIDUAL PAR/BOGEY

A form of stroke play that uses scoring as in match play where: the competitor wins, loses or ties a hole by completing the hole in fewer strokes, more strokes or the same strokes as a fixed target score for that hole set by the Committee. The competition is won by the player with the highest total of holes won versus holes lost (that is, adding up the holes won and subtracting the holes lost).

INDIVIDUAL MAXIMUM SCORE

A player's score for each hole is capped at a maximum set by the Committee, which may be fixed (such as 6, 8, 10, etc.), related to *par* (such as two times par or triple bogey), or related to the player's handicap (such as *net double bogey*). A player who does not complete a hole (often referred to informally as "picking up") is not disqualified, but simply gets the maximum score for the hole.

FOUR-BALL STROKE PLAY

In four-ball stroke play, two competitors play as partners, each playing their own ball. The lower net score of the partners is the score for the hole and the total score for all holes played is the team score.

In mixed four-ball stroke play, strokes are taken as assigned on the player's respective *stroke index* allocation table, and players must play from the sets of tees designated by the Committee in charge of the competition.

FOUR-BALL STABLEFORD

In four-ball stableford, two competitors play as partners, each playing their own ball. The scoring in stableford competitions is made by points awarded in relation to a side's fixed score of *net par* at each hole as shown below. The higher point total of the partners is the score for the hole.

HOLE PLAYED IN	POINTS
MORE THAN ONE OVER FIXED SCORE OR NO SCORE RETURNED	0
ONE OVER FIXED SCORE	1
FIXED SCORE	2
ONE UNDER FIXED SCORE	3
TWO UNDER FIXED SCORE	4
THREE UNDER FIXED SCORE	5
FOUR UNDER FIXED SCORE	6

The winner is the side who scores the highest number of points. Players use full *Playing Handicap*, and strokes are taken as they are allocated on the *stroke index* allocation table.

FOUR-BALL PAR/BOGEY

A form of stroke play that uses scoring as in match play where: the side wins, loses or ties a hole by completing the hole in fewer strokes, more strokes or the same strokes as a fixed target score for that hole set by the Committee. The competition is won by the side with the highest total of holes won versus holes lost (that is, adding up the holes won and subtracting the holes lost).

MATCH PLAY

In match play, the game is played by holes. Except as otherwise provided in the *Rules of Golf*, a hole is won by the player or side that completes the hole in fewer strokes. In a handicap match, the lower net score wins the hole. A match is won by the player or side that is leading by a number of holes greater than the number of holes remaining to be played.

FORMAT OF PLAY	TYPE OF ROUND	RECOMMENDED HANDICAP ALLOWANCE
MATCH PLAY	INDIVIDUAL	100%
	FOUR-BALL	90%

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FORMAT DESCRIPTIONS

INDIVIDUAL MATCH PLAY

In individual match play, the match is won by the player who is leading by a number of holes greater than the number of holes remaining to be played. The higher-handicapped player receives the full difference in the *Playing Handicap* between the two players; the lower-handicapped player plays from scratch.

FOUR-BALL MATCH PLAY

In four-ball match play, two play their better ball against the better ball of two other players. After the *handicap allowance* of 90% is applied, the *Playing Handicap* of all four players is reduced by the *Playing Handicap* of the player with the lowest Playing Handicap, who then plays from scratch. Each of the three other players is allowed 100 percent of the difference.

OTHER FORMATS OF PLAY

TYPE OF ROUND	RECOMMENDED HANDICAP ALLOWANCE
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%
BEST 4 OF 4 STROKE PLAY	100%
SCRAMBLE (4 PLAYERS)	25%/20%/15%/10% from the 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%

FORMAT DESCRIPTIONS

FOURSOMES STROKE PLAY
In foursomes stroke play, two players form a side and the side plays one ball. The partners play alternately from the teeing grounds and alternately during the play of each hole. The allowance is 50% of the partners combined Team Handicap. The lower handicapped side competes at scratch. A plus combined *Playing Handicap* side must be added to the gross score to determine the net score.

FOURSOME MATCH PLAY
In a foursome match, two play against two and each side plays one ball. The partners play alternately from the teeing grounds and alternately during the play of each hole. The allowance for the higher-handicapped side is 50% of the difference between the combined Team Handicap of each side. The lower handicapped side competes at scratch.

GREENSOMES STROKE PLAY
In greensomes stroke play, two players form a side and the side plays one ball. The partners each play from the teeing ground. Partners select the ball with which they wish to score and play that ball alternately to complete the hole. Whoever's tee shot is chosen, the other team member will hit the second shot.

GREENSOMES MATCH PLAY
In a greensomes match, two play against two and each side plays one ball. The partners each play from the teeing ground. Partners select the ball with which they wish to score and play that ball alternately to complete the hole. Whoever's tee shot is chosen, the other team member will hit the second shot.

CHAPMAN OR PINEHURST STROKE PLAY
In Chapman or Pinehurst stroke play, two players play as partners. Each partner plays from the teeing ground and plays the partner's ball for the second shot. After the second shot, partners select the ball with which they wish to score and play that ball alternately to complete the hole.

CHAPMAN OR PINEHURST MATCH PLAY
In a Chapman or Pinehurst match, two play against two. Each partner plays from the teeing ground and plays the partner's ball for the second shot. After the second shot, partners select the ball with which they wish to score, and play that ball alternately to complete the hole.

BEST 1 OF 4 STROKE PLAY
In best 1 of 4 stroke play, four players play as a side, each playing their own ball. The lowest score of the side is the score for the hole.

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BEST 2 OF 4 STROKE PLAY
In 2 of 4 stroke play, four players each play their own ball and the two best balls on each hole is the score for the hole.

BEST 3 OF 4 STROKE PLAY
In 3 of 4 stroke play, four players each play their own ball and the three best balls on each hole is the score for the hole.

BEST 4 OF 4 STROKE PLAY
In 4 of 4 stroke play, four players each play their own ball and the total of each player's score on each hole is the score for the hole.

SCRAMBLE (4 PLAYERS)
A team consists of four players. Each player hits from the teeing ground, then the team choose the best of the four shots for the next shot. All team *members* then play the second shot from that location, and again choose the best shot. Play continues in this manner until the hole is completed. The team handicap is deducted from the total gross score.

SCRAMBLE (2 PLAYERS)
A team consists of two players. Each player hits from the teeing ground, then the best of the players is chosen for the next shot. Team *members* then play the second shot from that location, and again choose the best shot. Play continues in this manner until the hole is completed. The team handicap is deducted from the total gross score.

TOTAL SCORE OF 2 MATCH PLAY
In total score of 2 match play, two players form a side and play against another side. Each player plays their own ball. The combined total of the two player's scores for each hole is recorded for the side. The *Playing Handicap* of all four players is reduced by the *Playing Handicap* of the player with the lowest *Playing Handicap*, who then plays from scratch. Each of the three other players is allowed 100 percent of the difference.

BEST 1 OF 4 PAR/BOGEY STROKE PLAY
In 1 of 4 par/bogey stroke play, four players play as a side, each playing their own ball. The lowest score of the side is the score for the hole.

BEST 1 OF 4 PAR/BOGEY MATCH PLAY
In 1 of 4 par/bogey match play, four play their best ball against *par* or bogey at each hole. The winner is the team that is most successful in the aggregate of holes.

BEST 2 OF 4 PAR/BOGEY STROKE PLAY
In 2 of 4 par/bogey stroke play, four players play as a side, each playing their own ball. The two lowest scores of the side is the score for the hole.

BEST 2 OF 4 PAR/BOGEY MATCH PLAY
In 2 of 4 par/bogey match play, four play their two best balls against *par* or bogey at each hole. The winner is the team that is most successful in the aggregate of holes.

BEST 3 OF 4 PAR/BOGEY STROKE PLAY
In 3 of 4 par/bogey stroke play, four players play as a side, each playing their own ball. The three lowest scores of the side is the score for the hole.

BEST 3 OF 4 PAR/BOGEY MATCH PLAY
In 3 of 4 par/bogey match play, four play their three best balls against *par* or bogey at each hole. The winner is the team that is most successful in the aggregate of holes.

4 OF 4 PAR/BOGEY STROKE PLAY
In 4 of 4 par/bogey stroke play, four players play as a side, each playing their own ball. The total of all four scores of the side is the score for the hole.

4 OF 4 PAR/BOGEY MATCH PLAY
In 4 of 4 par/bogey match play, four each play their ball against *par* or bogey at each hole. The winner is the team that is most successful in the aggregate of holes.

How to Determine Flights

MATCH PLAY
For a match play competition, customarily the number of players or teams in a flight should be placed in the appropriate draw of 8, 16, 32, or 64 (see below). The players or teams in each flight may be determined on the basis of *Handicap Index* or *Playing Handicap*. In which case, if there are to be flights of 16, the 16 players with the lowest handicaps (or the 16 teams with the lowest combined handicaps) should comprise the Championship Flight, the next best 16 players or teams based on handicaps should comprise the First Flight, and so on.

Another commonly used method of determining the players or teams for each flight is a stroke-play qualifying round or rounds. If this method is used and there are to be flights of 16, the 16 players or teams with the lowest scores in the qualifying competition should comprise the

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Championship Flight. If there are to be flights other than the Championship Flight, the 16 players or teams with the next lowest scores should comprise the First Flight, and so on. It is recommended that a tie for last place in a Championship Flight be decided by a hole-by-hole playoff and that players should be advised in advance as to the time and place of the playoff. If a playoff is not feasible, ties should be decided by matching scorecards.

In the case of a handicap match-play competition in which flights are to be determined by a qualifying round, the qualifying round may be conducted at scratch or on a handicap basis. If it is desired not to have high and low-handicap players competing against one another in matches, qualifying at scratch is recommended. Although the draw for match play may be completely blind or certain players may be distributed (seeded) throughout different quarters or eighths, the General Numerical Draw is recommended if flights are determined by a qualifying round. When using the General Numerical Draw, each player is assigned a number based on the player's qualifying score. The lowest qualifier is no. 1, the second lowest qualifier is no. 2, and so on. Under the General Numerical Draw, players are paired by number for matches as follows:

For purposes of determining places in the draw, recommendations can be found in the "Official Guide to the *Rules of Golf*, Committee Procedures, 5F(1)."

UPPER HALF	LOWER HALF	UPPER HALF	LOWER HALF
64 Qualifiers		32 Qualifiers	
1 vs. 64	2 vs. 63	1 vs. 32	2 vs. 31
32 vs. 33	31 vs. 34	16 vs. 17	15 vs. 18
16 vs. 49	15 vs. 50	8 vs. 25	7 vs. 26
17 vs. 48	18 vs. 47	9 vs. 24	10 vs. 23
8 vs. 57	7 vs. 58	4 vs. 29	3 vs. 30
25 vs. 40	26 vs. 39	13 vs. 20	14 vs. 19
9 vs. 56	10 vs. 55	5 vs. 28	6 vs. 27
24 vs. 41	23 vs. 42	12 vs. 21	11 vs. 22
4 vs. 61	3 vs. 62	16 Qualifiers	
29 vs. 36	30 vs. 35	1 vs. 16	2 vs. 15
13 vs. 52	14 vs. 51	8 vs. 9	7 vs. 10
20 vs. 45	19 vs. 46	3 vs. 13	3 vs. 14
5 vs. 60	6 vs. 59	5 vs. 12	6 vs. 11
28 vs. 37	27 vs. 38	8 Qualifiers	
12 vs. 53	11 vs. 54	1 vs. 8	2 vs. 7
21 vs. 44	22 vs. 43	4 vs. 5	3 vs. 6

Note: If there are insufficient players to complete a flight, byes are used to complete it. If there is one bye, the player in the no. 1 position in the draw should receive it. If there are two byes, the players in the no. 1 and no. 2 positions in the draw should receive them, and so on. If the competition is made up of numerous flights, the Committee should fill in as many flights as possible before using the byes. The byes should be used in completing the last flight.

STROKE PLAY

If the field is to comprise high and low handicapped competitors, the Committee might wish to establish flights so that each competitor will be competing against other competitors with comparable ability. The handicap range for each flight is up to the Committee as well as if the flights are to be determined using *Handicap Index* or *Playing Handicap*.

For example, in an individual stroke play competition Flight A might be comprised of competitors with a *Playing Handicap* of 9 or less, Flight B might be for those with *Playing Handicaps* from 10 through 19, Flight C for those with *Playing Handicaps* of 20 through 29, and Flight D for those with *Playing Handicaps* of 30 and higher. Another option is to wait until entries are complete and then create flights with the players divided evenly by *Playing Handicap* or along natural breaks in the entries.

Note: In a flighted net competition where players are competing from different tees, it is recommended that the flights are created using the player's *Handicap Index*.

DETERMINING OVERALL FLIGHT WINNER

For member-guest style events with multiple flight winners, how the overall winner will be decided is up to the Committee.

- If a "shootout" will take place, the Committee can choose to use the player's full 9 or 18-hole *Course Handicaps* before applying the *handicap allowance* for the format of play chosen or use a percentage of *Playing Handicap* based on the number of holes played. If a percentage of *Playing Handicap* is used, it's recommended that the shootout will last at least three holes.

How Ties Will Be Resolved

In match play and stroke play, the Terms of the Competition can be used to determine the way in which ties are resolved.

MATCH PLAY

If a match is tied after the final hole, the match is extended one hole at a time until there is a winner, unless the Terms of the Competition state otherwise.

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The Terms of the Competition should specify if the match may end in a tie or if the play-off method will differ from that specified in Rule 3.2a(4). Options include the following:

- The match ends in a tie,
- The match will be extended starting at a specific hole other than the first hole.

In a handicap match, the *stroke index* allocation as set by the Committee should be used to determine where handicap strokes should be given or received in extra holes unless the Terms of the Competition state otherwise.

A tie in a match should not be decided by a stroke play play-off.

STROKE PLAY

The Terms of the Competition should specify whether a competition may end in a tie, or if there will be a play-off or matching of scorecards to determine the winner and other finishing positions.

A tie in stroke play should not be decided by a match.

PLAY-OFF IN STROKE PLAY

If there is to be a play-off in stroke play, the Terms of the Competition should set the following:

- When the play-off will be held, for example if it will start at a specific time, as soon as possible after the last group finishes or on a later date.
- Which holes will be used for the play-off.
- The number of holes over which the play-off will be played, for example, if it will be a hole-by-hole play-off or over a longer period such as 3, 6 or 18 holes, and what to do if it there is still a tie after that.
    - In the regular form of stroke play, if a play-off for a handicap competition is over fewer than 18 holes, the number of holes played should be used to determine the number of strokes to be deducted. It is recommended that any such play-off consist of at least three holes. For example, if a play-off is over three holes, one-sixth of the *Playing Handicap* should be deducted from the score for the play-off hole.
    - For play-offs for net competitions where the *stroke index* allocation is used, such as Four-Ball, Par/Bogey or Stableford competitions, handicap strokes should be applied during the play-off holes as they were assigned for the competition, using the *stroke index* allocation.
- Players are only required to return a scorecard for the play-off if the Committee issues them to the players.

MATCHING SCORECARDS (ALSO KNOWN AS A CARD COUNT-BACK)
If a play-off is not feasible or desired, the Terms of the Competition may specify that any ties will be decided by matching scorecards. Even when the winner of a competition is to be decided by a play-off, other positions in the competition may be decided by matching scorecards. The method of matching scorecards should also provide for what will happen if this procedure does not produce a winner.

One method of matching scorecards is to determine the winner based on the best score for the last round. If the tying players have the same score for the last round or if the competition consisted of a single round, determine the winner based on the score for the last nine holes, last six holes, last three holes and finally the 18th hole. If there is still a tie, then the last six holes, three holes and final hole of the first nine holes will be considered in turn. If the round is less than 18 holes, the number of holes used in matching scores may be adjusted.

If this process does not result in a winner, the Committee could consider the competition a tie, or alternatively could decide the winner by chance (such as tossing a coin).

Additional Considerations:

- If this method is used in a competition with a multiple tee start, it is recommended that the "last nine holes, last six holes, etc." are holes 10-18, 13-18, etc.
- For net competitions where the *stroke index* allocation as set by the Committee is not used, such as individual stroke play, if the last nine, last six, last three holes scenario is used, one-half, one-third, one-sixth, etc. of the *Playing Handicaps* should be deducted from the score for those holes.
- In net competitions where the *stroke index* allocation as set by the Committee is used, such as Four-Ball stroke play, Par/Bogey or Stableford competitions, handicap strokes should be applied consistently with how they were applied for the competition.

SHOOTOUT
For member-guest style competitions with multiple flight winners, how the overall winner is determined by the Committee in Charge of the competition.

- If a "shootout" will take place, the Committee can choose to use the player's full 9 or 18-hole *Course Handicap* before applying the *handicap allowance* for the format of play chosen or use a percentage of *Playing Handicap* based on the number of holes played.
- If a percentage of *Playing Handicap* is used, it's recommended that the shootout will last at least three holes.

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Working with the Green Committee

The *Handicap Committee* should seek the cooperation of the Green Committee in maintaining both length and normal playing difficulty at a constant and fair level. This can be accomplished by balancing the placement of tee markers so that the course's effective playing length is approximately the same on a daily basis. Similarly, there should be balanced selection of hole locations for the entire course with respect to left, right, center, front and back positions.

Due to maintenance practices or weather, the course may play fast and firm or soft and slow. While these abnormal conditions are present, it is recommended for the Committee to consider using the rear tee areas for a fast course or the forward tee areas for a slow course.

A *golf course* is rated on its effective playing length and its playing difficulty under normal conditions. Each hole may be evaluated in determining the course setup from a distance standpoint in order to provide a fair test and to require a player to use most or all clubs during a round.

The *Course Rating* and *Slope Rating* for each set of tee-markers is based on the course being properly marked. During play, a well-marked course allows a player to play by the *Rules of Golf* and helps to eliminate confusion for players.

In Rule 7.2 of the *Rules of Handicapping*, the *Handicap Committee* or Committee in charge of a competition may request that score posting be suspended due to exceptionally poor course conditions. Generally, normal maintenance procedures, such as aeration, would not fall under the category of exceptionally poor course conditions.

The club would need to determine if the course is not reflective of the ratings due to the aeration, which would constitute the reason to suspend score posting. The course would not be able to suspend score posting simply because the greens have been aerated. Sometimes, the process has no impact on the how the greens play, in which case, score posting should continue.

The *Handicap Committee* must consult with the AGA before suspending score posting. The AGA will decide whether scores are to be accepted for handicap purposes.

Sample Penalty Score Letter

Although not required, as a courtesy a club may want to send a score *penalty letter.*
[Written on Club Stationery]

[Date]

Dear [Player Name],

The *Handicap Committee* has determined that a *penalty score* should be assigned to you for [state reason – failure to post, failure to post for the purpose of gaining an unfair advantage, posting an incorrect score].

[After having issued you several warnings or based on our club's policies and procedures], the *Handicap Committee* will issue this penalty to your *scoring record* on [Date]. Your *Handicap Index* will be updated appropriately the following day. This penalty round will be identified in your *scoring record* with the letter "P" as the *score type*.

Sincerely,

Handicap Committee

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Sample Letter Adjustment to the Handicap Index

Sample Letter Applying Rule 7.1a - Adjustment to the Handicap Index
[Written on Club Stationery]

[Date]

Dear [Player Name],

After performing a review of your *scoring record*, the *Handicap Committee* has determined that your *Handicap Index* is not reflective of your demonstrated ability.

In accordance with Rule 7.1a of the *Rules of Handicapping*, we have determined an adjustment to your *Handicap Index* is warranted due to [state reason – incapacitating injury, lack of score submissions, improvement of play following lessons, etc.].

In the interest of fair play, your *Handicap Index* will be adjusted to a [e.g., 7.6M]. Before the adjustment becomes effective, you may appeal to the *Handicap Committee* either by letter or in person by [date]. If the *Handicap Committee* does not receive a response either in writing or verbally from you or determines that the reasons for adjustment are still valid, the adjusted *Handicap Index* will become effective on [date].

As new scores are posted, your *Handicap Index* will be updated accordingly thus allowing you to play out of the adjustment. The *Handicap Committee* will continue to review your *scoring record* to determine if your *Handicap Index* should revert to the normal handicap formula computation. In the meantime, continue to post all *acceptable scores* and observe all aspects of the *Rules of Handicapping*.

Sincerely,

Handicap Committee

Sample Letter Freeze the Handicap Index

Sample Letter Applying Rule 7.1a - Freeze the Handicap Index
[Written on Club Stationery]

[Date]

Dear [Player Name],

After performing a review of your *scoring record*, the *Handicap Committee* has determined that your *Handicap Index* is not reflective of your demonstrated ability.

In accordance with Rule 7.1a of the *Rules of Handicapping*, we have determined to adjust your *Handicap Index* due to [state reason – incapacitating injury, lack of score submissions, improvement of play following lessons, etc.].

In the interest of fair play, your *Handicap Index* will be frozen at [e.g., 7.6M] for a period of [state the duration of freeze]. Before the freeze is applied, you may appeal to the *Handicap Committee* either by letter or in person by [date]. If the *Handicap Committee* does not receive a response either in writing or verbally from you or determines that the reasons to freeze the *Handicap Index* are still valid, the new *Handicap Index* value will become effective on [date].

During this time period, continue to post your *acceptable scores* and observe all aspects of the *Rules of Handicapping*. The *Handicap Committee* will continue to review your *scoring record* to determine if your *Handicap Index* should revert to the normal handicap formula computation.

Sincerely,

Handicap Committee

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Sample Letter Withdrawing the Handicap Index

Sample Letter Applying Rule 7.1c - Withdrawing the Handicap Index
[Written on Club Stationery]

[Date]

Dear [Player Name],

After previously [adjusting or freezing] your *Handicap Index*, the *Handicap Committee* has found it necessary to withdraw your *Handicap Index* in accordance of Rule 7.1c for [deliberately or repeatedly] failing to comply with your responsibilities under the *Rules of Handicapping*.

In the interest of fair play, your *Handicap Index* will be withdrawn until [state the period of when the *Handicap Index* will be withdrawn]. Before withdrawing the *Handicap Index*, you may appeal to the *Handicap Committee* either by letter or in person by [date]. If the *Handicap Committee* does not receive a response either in writing or verbally from you or determines that the reasons to withdraw the *Handicap Index* are still valid, your *Handicap Index* will be withdrawn on [date].

During this time period, continue to post your *acceptable scores* and observe all aspects of the *Rules of Handicapping*. The *Handicap Committee* will continue to review your *scoring record* to determine if your *Handicap Index* should revert to the normal handicap formula computation.

Sincerely,

Handicap Committee

Sample Policies and Procedures for a Club

The following is a template for use by clubs wishing to outline its policies and procedures set forth by the *Handicap Committee*. It should be referenced in the club's bylaws, provided to new *members* or available to the membership through designated channels.
[Written on Club Stationery]

Handicapping Policies and Procedures of the [Insert Name of Golf Club]

The *Handicap Committee* of the *Golf Club* is responsible for ensuring compliance with the obligations under the World Handicap System in accordance with the *Rules of Handicapping* and the USGA. As a Committee, we will verify that *acceptable scores* are posted for handicap purposes and made available for *peer review*. The *Handicap Committee* will perform random score audits and review *members scoring records* at least annually.

In addition, the *Handicap Committee* provides guidance to club officials and other club Committees to ensure players consistently have the ability to use their *Handicap Index* to compete, or play a recreational round, with anyone else on a fair and equal basis. Key Committees include the [Golf Course or Green Committee*] and the Competition Committee.

The *Handicap Committee* consults with the Competition Committee to establish the Terms of the Competition for all applicable events at the club. [The *Handicap Committee* cooperates with the Golf Course/Green Committee in maintaining both length and normal playing difficulty of the course at a constant and fair level.] *Green Committee may not apply to all clubs.

The *Handicap Committee members* are [List names of the *Handicap Committee*]

The *Handicap Committee* has set forth the following policies and procedures for all *members* wishing to establish and maintain a *Handicap Index* with our club.

- Maintain an active membership on the handicap roster of the club.
- Post all *acceptable scores*, including 9-hole rounds.
- Scores are to be posted within the same day of the round being played.
- Where applicable, proper adjustments must be applied to all scores for posting purposes, including *net double bogey* and *most likely score.*
- Each player will try to make the best score at every hole in every round, regardless of where the round is played.

What is an *Acceptable Score*?

- If 14 or more holes are played in an 18-hole round

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- If 7 holes are played on a rated 9-holes
- Scores made in match play, stroke play and team competitions
- Scores made under Rule 3.2 when a hole is not played
- Scores made under Rule 3.3 when a player does not hole out
- Scores made if a player is disqualified from a competition but has an *acceptable score*
- Scores made when played by the *Rules of Golf*
- Scores made when played on a course during its *active season*
- Scores made in the company of at least one other person, who can also act as a marker

All *acceptable scores* are to be posted within the same day of play using one of the following methods:

The following statements are examples you might consider at your club's discretion.

- Score posting kiosk at the *golf course*
- Mobile app
- AGA website
- Returned to the golf shop/*Handicap Committee* for posting
- By the Competitions Committee using tournament software
- [List other methods your club and/or association provides]

Disciplinary Actions for failure to post or player manipulating their *Handicap Index*:

The following statements are examples you might consider at your club's discretion.

1. First failure to post or potential manipulation of your score will result in a verbal warning
2. Second failure will result in a written warning
3. Third failure will result in the appropriate *penalty score* issued for scores not posted
4. After your fourth failure to post your score or continued manipulation of the *scoring record*, further disciplinary action will be taken as the Handicap Chair and Committee deems fair and equitable

A player must earn a *Handicap Index*. No player has an inherent right to a *Handicap Index* without demonstrating ability to our *Golf Club's Handicap Committee*. The *Handicap Committee* has the authority and obligation to adjust a *Handicap Index* if it feels necessary to do so.

Please direct any questions or concerns to [Type Chair Name], handicap chair at [Type phone/email contact information].

Additional Popular Formats of Play

Additional forms of play below do not have an official recommendation from the USGA for allowances; however, analysis of scoring data shows the percentages below may provide equity amongst the players. Each *golf club* should determine if these percentages should be adjusted for their events.

SHAMBLE
In a shamble format, *members* of the team each hit a tee shot and select the best drive. From there each player plays their own ball and the lowest score is the team score for the hole. The Competition Committee may want to consider using 75 percent of each player's *Course Handicap* when using selected drive for a two-person team or 65 percent of each player's *Course Handicap* for a four-person team.

RINGER OR ECLECTIC
A ringer or eclectic event is typically played over 36 holes. From the player's two scorecards, the player selects the better score on each hole. The winner is the player with the lowest total score for the selected 18 holes. Since this format is similar to a four-ball stroke play format, 85 percent of the *Course Handicap* may be considered. For a 72-hole eclectic event or ringer board, the Competition Committee may want to use the format of a best 1 of 4 stroke play competition (75 percent). This event may be completed in a day or extended over a weekend.

For a ringer/eclectic event extending for more than 72 holes, such as a season long net ringer board there is not a singular allowance percentage that would provide equity for the competitors. The *golf club* may want to consider flighting the competitors based on *Handicap Index* and play a gross ringer within these flights to determine a winner.

NET SKINS
The USGA does not have an equitable way to handle "net" skins and has no recommendations for using handicaps and allocation of strokes in a net skins competition.

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Probability Chart and Average Handicap Index

A probability chart depicting odds of a player shooting a lower than expected score based on their *Handicap Index* will be provided once a sufficient number of scores have been posted under the World Handicap System.

The average *Handicap Index* of a player as well as the distribution of *Handicap Index* value amongst players in the United States can be found on the USGA website.

Average *Handicap Index* for men: 14.2

Average *Handicap Index* for women: 27.5

Useful Links

Rules of Handicapping

Resources for Club Administrators

Resources for Players

Handicap Education

Handicap Publications

How to Get Support

Reach out to your local Allied Golf Association

Contact the USGA Handicap Department
Phone: 908.234.2300 ext. 5
Email: hdcpquestions@usga.org