

WORLD HANDICAP SYSTEM™

Presentation for Clubs



INTRODUCTION





AGENDA

1. Introduction
2. *Rules of Handicapping* Presentation
3. Open Q&A
4. Certification Quiz Taken Together

An aerial photograph of a golf course, showing vibrant green fairways and tees on the left, transitioning into dark blue water hazards and sand traps on the right. The lighting is dramatic, with strong shadows and highlights, suggesting a low sun position.

Changes for 2024

2024 PRINCIPAL CHANGES

CHANGE FOR '24

Score used when
hole(s) not played

Treatment of 9-hole
scores

Guidance on use of
Allowances

Handicap Review
reporting tools

New minimum length
of golf course

SECTION 1

Quick Overview of the World Handicap System.



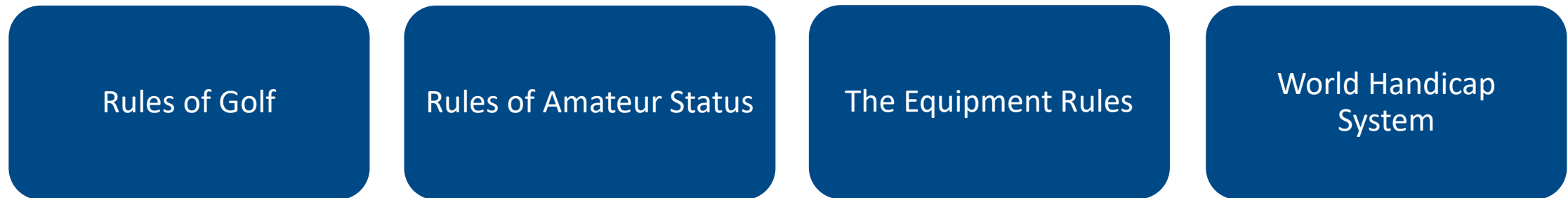


Purpose and Authorization; Obtaining a Handicap Index

GOVERNANCE STRUCTURE

A single World Handicap System™, governed jointly by the USGA and The R&A, to be consistent with the other sets of Rules.

The WHS™ is comprised of the *Rules of Handicapping* and the Course Rating System™.



PURPOSE

The purpose of the World Handicap System is to enhance the enjoyment of the game of golf and to give as many golfers as possible the opportunity 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 equitable basis.

Rule 1.1

PURPOSE OF THE WORLD HANDICAP SYSTEM

This is achieved by:

Establishing a Course Rating™ and Slope Rating® for each set of tees

Converting a Handicap Index into a Course Handicap™/Playing Handicap™ to create equity

Assessing the impact of playing conditions at each course on a given day

Limiting the maximum hole score for handicap purposes to a net double bogey

Ensuring that each player's Handicap Index is calculated consistently, at the end of each day

Conducting a Handicap Review on a regular basis

STAKEHOLDER RESPONSIBILITIES



HOW TO OBTAIN A HANDICAP INDEX

1.4a Joining a Golf Club

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

- A member of an authorized golf club that is affiliated with an Authorized Association **(AGA)**.

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

HOW TO OBTAIN A HANDICAP INDEX

1.4b Designating a Home Club

A player must designate one golf club as their home club, to be responsible for maintaining their Handicap Index. When a player is a member of more than one golf club, the player must ensure each golf club knows the details of:

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

Any modification of a Handicap Index should be through the player's home club.

SECTION 2



An aerial photograph of a golf course, showing vibrant green fairways and dark blue water hazards. The text is centered over the image.

Scores Acceptable for Handicap Purposes



PRINCIPLE OF THE RULE

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

Rule 2.1

ACCEPTABILITY OF SCORES

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



In an authorized format of play



In the company of at least one other person



By the Rules of Golf



On a golf course with a current Course Rating and Slope Rating



During an active season

Rule 2.1

UNACCEPTABLE SCORES



GUIDANCE FOR COMMITTEES

In a situation where a player is disqualified from a competition for a breach of the Rules of Golf, but no significant scoring advantage has been gained, the score should remain acceptable for handicap purposes. For example:

- The player did not sign their scorecard and no Model Local Rule was in place to modify penalty,
- The player proceeded under the alternative option to the stroke and distance relief procedure, even though the Model Local Rule was not in effect, or
- The player used a distance-measuring device while the Model Local Rule prohibiting their use was in effect.

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

Hole Not Played By The Rules of Golf in General Play

Where a player has breached the Rules of Golf in general play and knowingly failed to apply the correct penalty, the score should not generally be accepted for handicap purposes. However, depending on the circumstances, the Committee has the discretion to produce an acceptable score by:

- Recording the actual score for the hole, or
- Adjusting the hole score using net double bogey, or
- Applying a score of net par.

MINIMUM NUMBER OF HOLES PLAYED

For a **9-hole score** to be acceptable:

All 9 holes must be played over 9-holes with a current Course Rating and Slope Rating.

For an **18-hole score** to be acceptable:

At least 10 holes must be played.

- When 10 to 17 holes are played, the player must post their score using the hole-by-hole option.

An aerial photograph of a golf course, showing vibrant green fairways, several sand traps, and blue water hazards. The lighting is dramatic, with long shadows cast across the landscape, suggesting either early morning or late afternoon. The overall scene is a mix of natural and man-made elements, typical of a golf course design.

Adjustment of Hole Scores

PRINCIPLE OF THE RULE

A score for handicap purposes should not be overly influenced by one or two bad hole scores that are not reflective of a player's demonstrated ability. In addition, incomplete scores and/or scores where a player did not hole out on every hole can provide reasonable evidence of the player's ability and can be used for handicap purposes. Rule 3 covers the circumstances where scores may be acceptable and how these hole scores should be adjusted.

Rule 3.1

MAXIMUM HOLE SCORE FOR HANDICAP PURPOSES

3.1a Before a Handicap Index Has Been Established

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

Name: *John Smith* Handicap: *Not Established* Date: *01/07/24*

Hole	1	2	3	4	5	6	7	8	9	
Par	4	3	4	3	4	5	4	4	4	35
Score	6	7	6	5	7	12	6	7	7	63

← Gross score

← Adjusted gross score for handicap purposes

Maximum Hole Score = Par + 5

The diagram illustrates the adjustment of a scorecard for handicap purposes. It shows a scorecard for John Smith with a handicap of 'Not Established' and a date of 01/07/24. The scorecard has columns for Hole (1-9), Par, and Score. The scores for holes 1-9 are 6, 7, 6, 5, 7, 12, 6, 7, and 7 respectively. The total gross score is 63. The score for hole 6 (12) is circled in red, and an arrow points to it with the text 'Maximum Hole Score = Par + 5'. Below the 12, the number 10 is circled in blue, with an arrow pointing to it. The adjusted gross score for handicap purposes is 61, which is also circled in blue. An arrow points to the 61 with the text 'Adjusted gross score for handicap purposes'.

MAXIMUM HOLE SCORE FOR HANDICAP PURPOSES

3.1b After a Handicap Index Has Been Established

Net Double Bogey

A player's maximum hole score for handicap purposes. Equal to par of the hole + 2 strokes + any handicap stroke(s) that the player receives on that hole.



Why It exists:

- Even the best players have bad holes, and the occasional bad hole shouldn't define (reflect) a player's ability.
- As a result, the maximum hole score ensures that the bad holes don't impact a player's Handicap Index too severely.

EXAMPLE APPLICATION

John Smith has a **Course Handicap** of 16.

This means that he receives one handicap stroke on holes allocated 1 through 16 on the stroke index (or handicap row) of the scorecard.

On the 17th hole, where he receives a stroke, his gross score of 9 would be reduced to 7.

As a result, his gross score of 88 is reduced to an adjusted gross score of 86 for handicap purposes.

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



HELPFUL NET DOUBLE BOGEY TIPS

When applying net double bogey, just think...

Double Bogey +

And encourage players to post their scores using the hole-by-hole option – since net double bogey adjustments are made automatically.

Rule 3.2

WHEN A HOLE IS NOT PLAYED

CHANGE FOR '24

A score from an incomplete round or when one or more holes have not been played may only be used for handicap purposes if, among other things:

- The round has been played over at least the minimum number of holes required for either a 9-hole (**9 holes required**) or an 18-hole score (**10-17 holes**) to be acceptable, and
- The reason for not completing the round was valid.



WHEN A HOLE IS NOT PLAYED

CHANGE FOR '24

Valid reasons for not finishing a round or playing a hole include:

- Darkness or bad weather,
- Injury or illness,
- A hole (or holes) has been declared out of play by the Committee for maintenance purposes, or
- A match finishing before the final hole on the course.



WHEN A HOLE IS NOT PLAYED

CHANGE FOR '24

Invalid reasons might include:

- Weather that does not prevent the continuation of play.
- Not playing a particular hole to avoid a high hole score
- Not playing the final holes on a golf course in order to avoid submitting a high score (if playing badly) or a low score (if playing well).
- Any other situations considered unreasonable by the Committee.



Rule 3.2

WHEN A HOLE IS NOT PLAYED

Where the Handicap Committee determines that one or more holes has not been played for a valid reason, an **18-hole Score Differential** will be created using their **expected score** for the hole or holes not played.



CHANGE FOR '24

Rule 3.2

10-17-HOLE SCORES

When 10-17 holes have been played, a value is calculated from the holes played. Then, **expected score** is used for any holes not played. Lastly, these values are added to determine the 18-hole Score Differential.

Reminders:

- **The player will be required to post their score hole-by-hole when 10-17 holes are played** so the appropriate Score Differential can be calculated from the holes that were played to combine with the expected score for the holes not played.
- In limited circumstances, a score of net par can be used for a hole or holes not played.

Expected Score

The score a player is expected to achieve over a specified number of holes on a course of standard difficulty. It is calculated using the player's Handicap Index and attributes a numerical value against any hole or holes not played during a round.

The expected score is based on the average Score Differential of a player with a given Handicap Index and a normal distribution of scores – so it is not specific to each player.

Rule 3.2

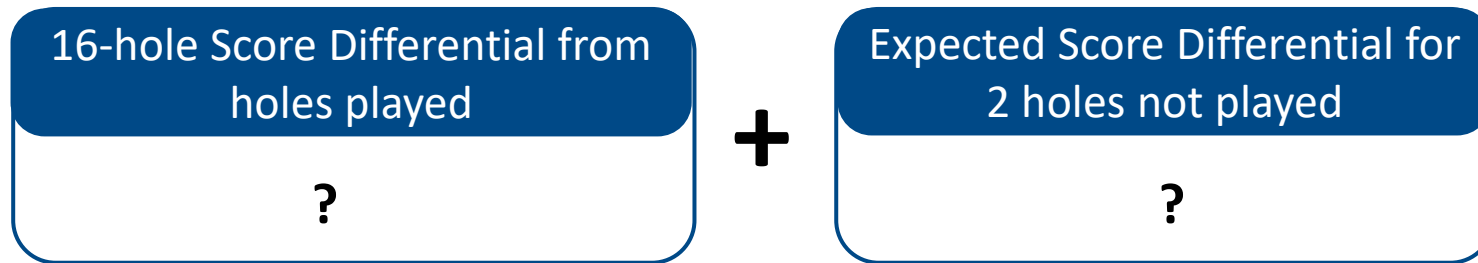
EXAMPLE (16 HOLES PLAYED)

Name of Player: Jane Smith | Handicap Index: 16.0 | Course Handicap: 18
 Golf Course: Sunnyside Golf Club | Course Rating (F9): 36.0 (B9): 36.4 | Slope Rating (F9): 125 (B9): 126

Hole	1	2	3	4	5	6	7	8	9	Out
Par	4	4	5	4	3	5	4	4	3	36
Yards	384	337	518	398	180	502	365	387	138	3209
S.I.	7	13	3	9	15	1	11	5	17	
Score	4	5	6	5	3	5	6	4	4	42

Hole	10	11	12	13	14	15	16	17	18	In	Total
Par	4	4	3	5	4	3	5	4	4	36	72
Yards	322	283	165	491	400	144	521	377	390	3093	6302
S.I.	8	12	18	4	10	16	2	6	14		
Score	5	5	4	6	5	4	7	-	-	36	78

To create an 18-hole Score Differential, we split the round into holes played and holes not played:



Rule 3.2

EXAMPLE (16 HOLES PLAYED)

We calculate a Course Rating for the 16 holes played, which includes the actual 9-hole rating + a rating value for the 7 holes played:

9-hole Course Rating		Rating value for 7 holes played on second 9		16-hole Course Rating
36.0	+	27.9	=	63.9

We also determine the Slope Rating of the 16 holes played:

		16-hole Slope Rating
	=	125

Rule 3.2

EXAMPLE (16 HOLES PLAYED)

We then use those values and the player's adjusted gross score from the 16 holes played (**78**) to calculate a 16-hole Score Differential:

$$\begin{array}{|c|} \hline (113 \div \text{Slope Rating for holes played}) \\ \hline (113 \div 125) \\ \hline \end{array} \times \begin{array}{|c|} \hline (\text{Adjusted gross score} - \text{Course Rating for holes played}) \\ \hline (78 - 63.9) \\ \hline \end{array} = \begin{array}{|c|} \hline \text{16-hole Score Differential} \\ \hline 12.7 \\ \hline \end{array}$$

Rule 3.2

EXAMPLE (16 HOLES PLAYED)

Jane Smith's Handicap Index of 16.0 is then used to determine her expected Score Differential over two holes (2.12) and that value is added to her 16-hole Score Differential to create an 18-hole Score Differential for the round.

16-hole Score Differential	+	Expected Score Differential for two holes	=	18-hole Score Differential
12.7		2.12		14.8

Remember: The expected score is based on the average Score Differential of a player with a given Handicap Index and a normal distribution of scores – so it is not specific to each player.

The Course Rating is based on the information known about the holes played:

of Holes Played

Length of Holes Played

Course Rating Information

Par

The Slope Rating for the holes played is calculated using a weighted average of the Slope Rating of the full 9 that was played, and the Slope Rating and number of holes played on the 9 that was not completed.

In the Jane Smith example, the front-9 Slope Rating was **125**, and the back-9 Slope Rating was **126**. This produced a Slope Rating of **125.4375**, which was rounded to **125** for display purposes.

Rule 3.2

SCORING RECORD

When between 10 and 17 hole are played, the scoring record will display the following:

- The actual adjusted gross score.
- The number of holes played, in parentheses, next to the adjusted gross score.
 - This is intended to help with potential confusion from seeing a score that is unlike most/all others in the scoring record.
- The 18-hole Course Rating and Slope Rating.
- The 18-hole Score Differential equivalent.

REVISION SCORES					HANDICAP INDEX: 15.3			
Used	Type	Date	Score	C.R./Slope	PCC	Diff	ESR	Adj.
★	A	4/10/24	89	72.2/135	—	14.1		—
★	H	4/07/24	87	71.7/130	—	13.3		—
	H	4/03/24	96	71.7/130	—	21.1		—
	A	4/01/24	100	71.3/133	—	24.4		—
★	A	3/25/24	91	71.5/133	—	16.6		—
	A	3/22/24	95	72.2/135	—	19.1		—
★	A	3/20/24	78 (16)	72.4/126	—	14.8		—
★	A	3/15/24	88	72.2/135	—	13.2		—
	H	3/13/24	98	71.7/130	—	22.9		—
★	H	3/11/24	93	71.7/130	—	18.5		—
	H	3/09/24	94	71.7/130	—	19.4		—
	H	3/05/24	96	71.7/130	—	21.1		—
	A	3/01/24	97	70.6/131	—	22.8		—
★	A	2/26/24	90	71.5/134	—	15.6		—
★	H	2/25/24	90	71.7/130	—	15.9		—
	A	2/20/24	101	72.2/135	—	24.1		—
	A	2/14/24	99	71.5/129	—	24.1		—
	A	2/12/24	94	70.0/128	—	21.2		—
	A	2/04/24	95	69.0/125	—	23.5		—
	A	1/30/24	104	71.4/129	—	28.6		—

CHANGE FOR '24

Rule 3.2

10-17-HOLE SCORES: BENEFITS



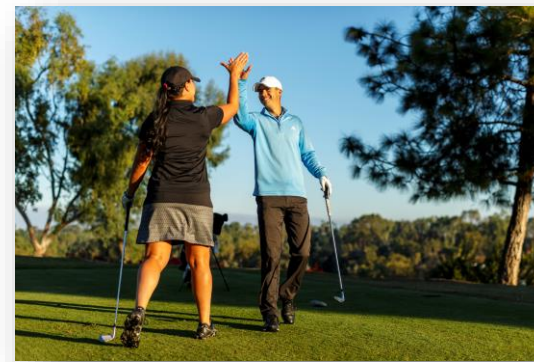
CONSISTENT

Players will see more consistency than if they were to apply net par for remaining unplayed holes. This is because the expected score is not course specific or reliant upon the course's stroke index allocation.



FLEXIBLE

For the first time, if between 10-13 holes are played, the player will have an 18-hole Score Differential in their scoring record.



MODERN

By leveraging score-posting technology to make this process simple and intuitive, the result will be a more modern experience for players.

Rule 3.3

HOLE NOT COMPLETED

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

- The result of the hole has been decided,
- A hole has been conceded in match play, or
- A player's partner has already posted a better score

Rule 3.3

HOLE NOT COMPLETED

When a hole is started but not completed, the score recorded for handicap purposes is their **most likely score**:

Most Likely Score

=

The number of strokes already taken

+

The number of strokes the player would most likely
require to complete the hole

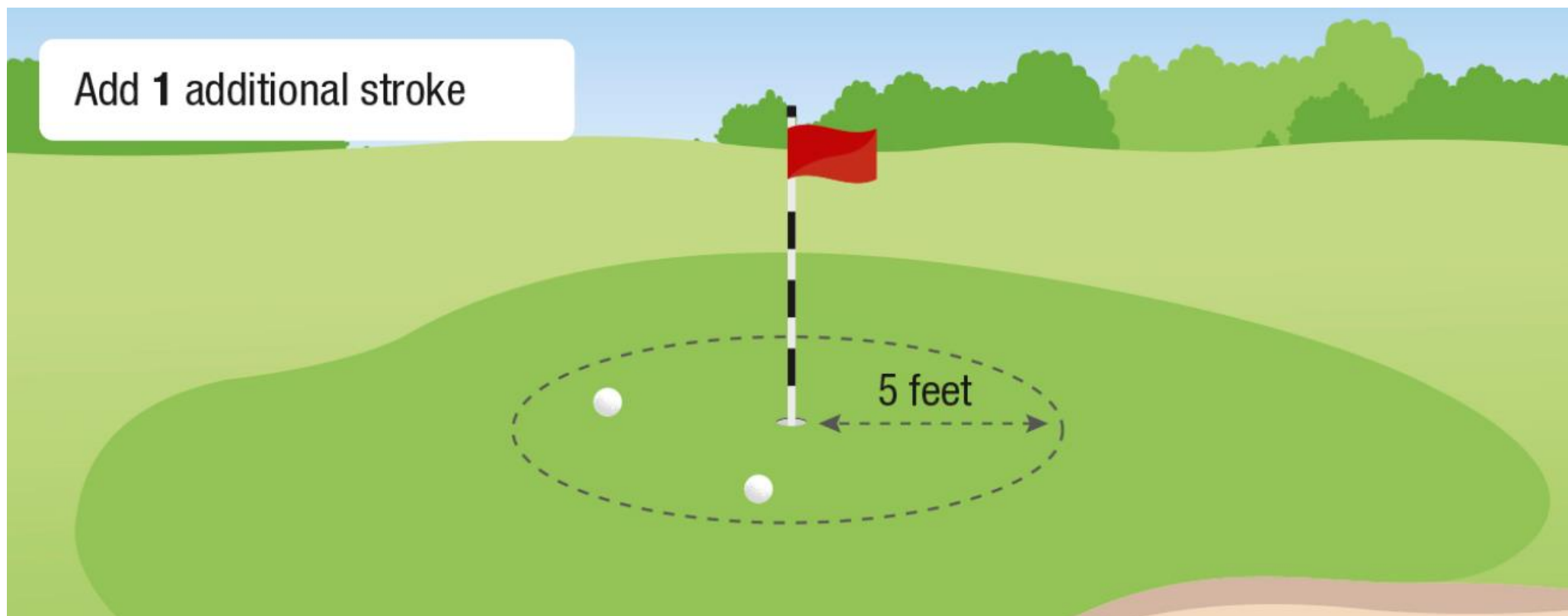
+

Any penalty strokes incurred

Rule 3.3

MOST LIKELY SCORE GUIDELINES

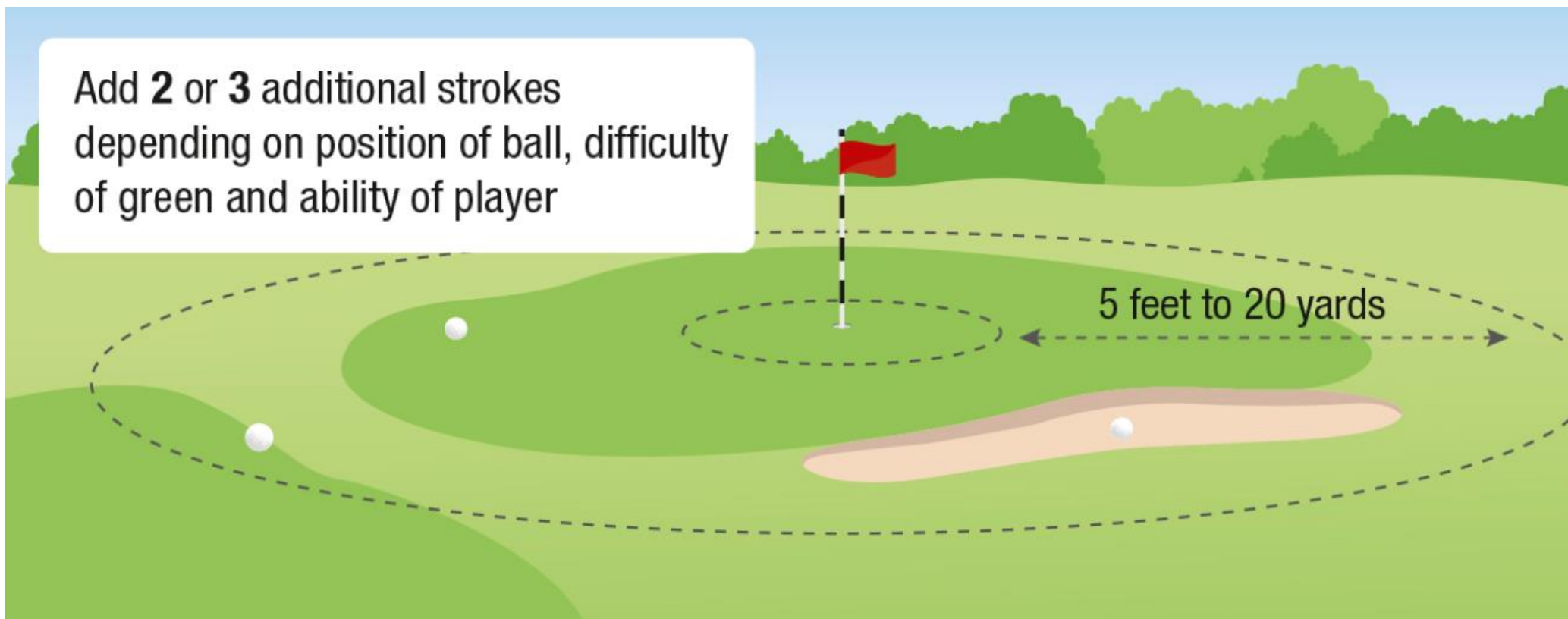
If the ball lies on the putting green, no more than 5 feet from the hole:



Rule 3.3

MOST LIKELY SCORE GUIDELINES

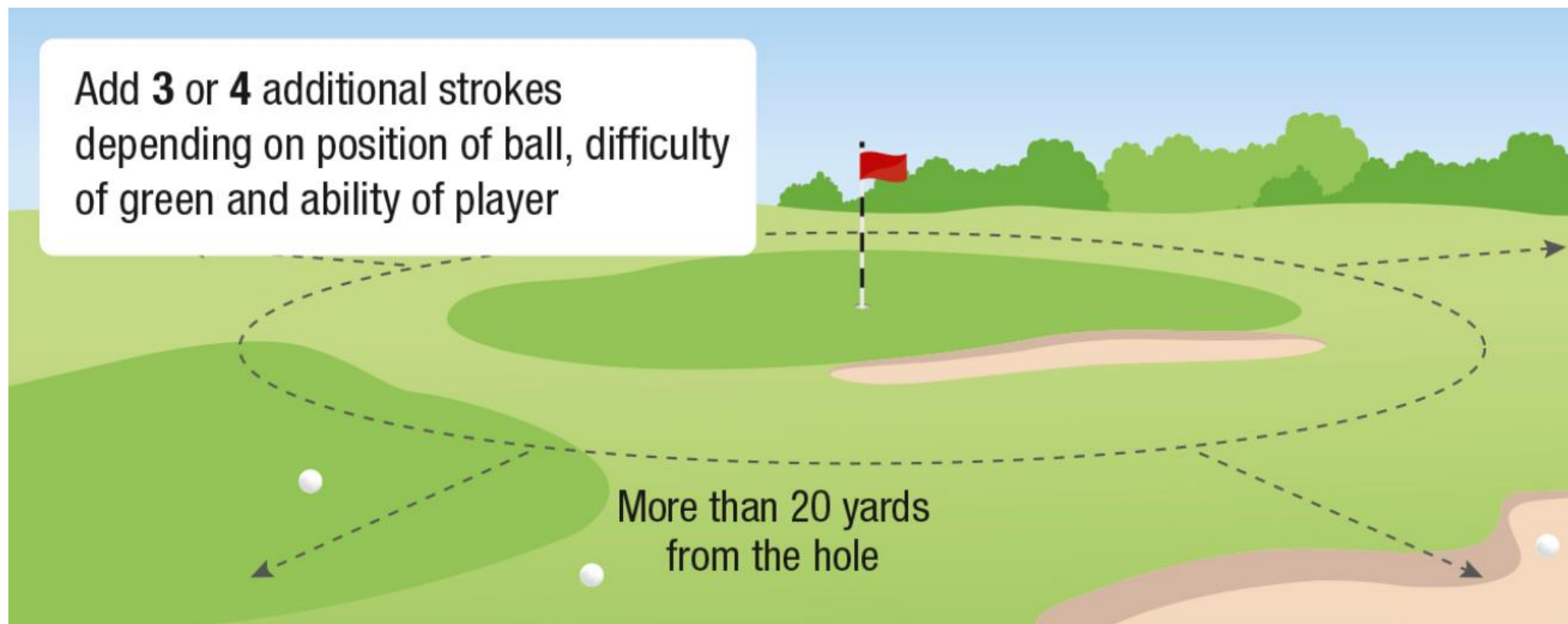
If the ball lies between 5 feet and 20 yards from the hole:



Rule 3.3

MOST LIKELY SCORE GUIDELINES

If the ball lies more than 20 yards from the hole:



QUESTIONS

An aerial photograph of a golf course, showing vibrant green fairways and tees, interspersed with dark blue water hazards and light-colored sand traps. The lighting creates a sense of depth and texture in the grass and water.

Submitting a Score

PRINCIPLE OF THE RULE

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

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

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

INFORMATION REQUIRED FOR SCORING RECORD

A score posted into the player's scoring record must be:

- An acceptable score (see Rule 2.1), and
- Recorded in the correct chronological order, even if the score is posted on a day later than the date the round was played.

Upon posting a score, a player must ensure the following information is provided for inclusion in their scoring record:

- Date of the round played, and
- Course Rating and Slope Rating for the set of tees played.

ELIGIBILITY TO SUBMIT A SCORE

A score posted into the player's scoring record must be posted by:

- The player,
- The Handicap Committee,
- The Committee in charge of the competition, or
- By anyone else authorized by the player.

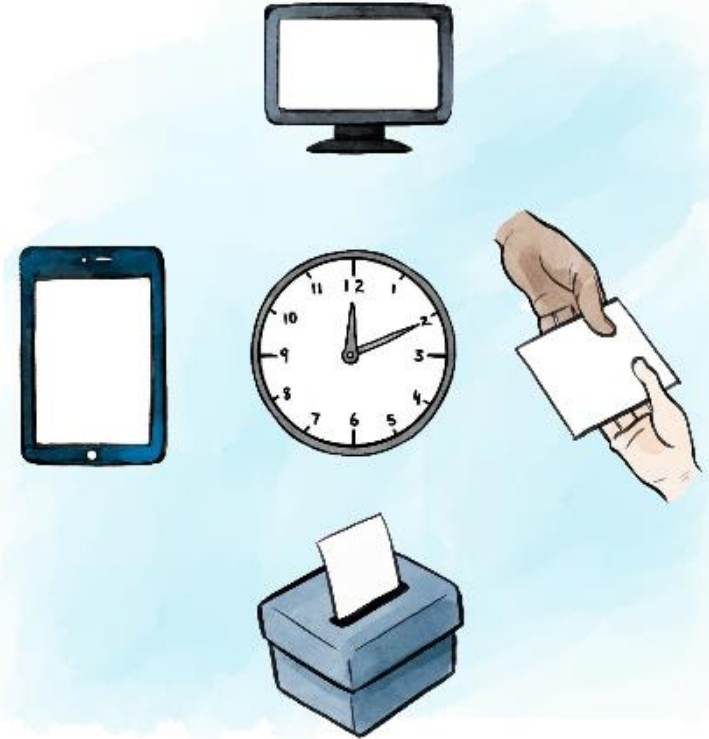
Rule 4.3

TIMEFRAME FOR POSTING A SCORE

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

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

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



CERTIFICATION OF A SCORE

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

- A player, or someone authorized by the player, must post their score as soon as possible after completion of the round and before midnight local time, and
- The Handicap Committee should ensure a submitted score is posted to the player's scoring record as soon as possible.

Peer review is normally conducted by someone:

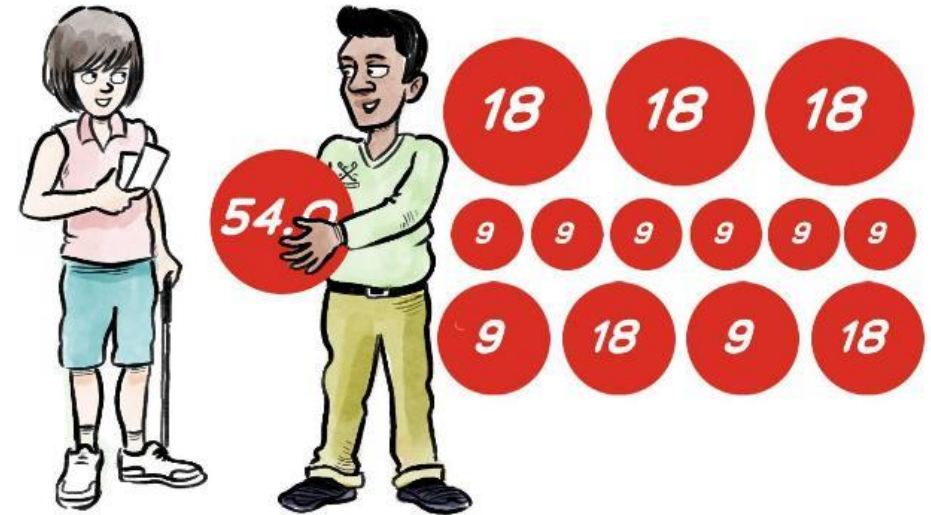
- Playing in the same group or who was present during the round, and/or
- Who is a member of the same golf club as the player.

Rule 4.5

OF SCORES FOR INITIAL HANDICAP INDEX

To obtain an initial Handicap Index, a player must submit acceptable scores from a minimum of **54 holes** made up of **any combination of 9-hole and 18-hole rounds**.

- There is no time limit on posting these scores as they may be backdated, and
- It is strongly recommended that initial scores are submitted hole-by-hole to better assess player's ability (see Rule 4.1b).



QUESTIONS

SECTION 3



An aerial photograph of a golf course, showing vibrant green fairways, several sand traps, and blue water hazards. The lighting is dramatic, with long shadows cast across the landscape.

Handicap Index Calculation

PRINCIPLE OF THE RULE

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

Rule 5 covers the process of calculating a Handicap Index and incorporates the safeguards needed to help ensure that a player's Handicap Index remains reflective of their ability and that equity is retained for all golfers.

Rule 5.1

CALCULATION OF A SCORE DIFFERENTIAL

5.1a For an 18-hole Score

After an 18-hole score is posted, it is converted into a Score Differential, which accounts for the difficulty of the course and tees played. The calculation is as follows:

**Score
Differential**

=

(113 / Slope Rating)

x

**(Adjusted Gross Score – Course Rating –
PCC adjustment)**

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

Rule 5.1

EXAMPLE SCORE DIFFERENTIAL CALCULATION

5.1a For an 18-hole Score

**Score
Differential**

=

(113 / Slope Rating)

x

**(Adjusted Gross Score – Course Rating –
PCC adjustment)**

(113 / 117)

x

(85 – 68.7 – 0)

Adjusted Gross Score	85
Course Rating	68.7
Slope Rating	117
PCC adjustment	0

=

Score Differential

**15.
7**

Rule 5.1

CALCULATION OF A SCORE DIFFERENTIAL

5.1b For a 9-hole Score

When a player posts a 9-hole score, a 9-hole Score Differential will be calculated for the 9 holes played, and that number will be combined with an **expected score differential** based on the player's Handicap Index to create an 18-hole Score Differential.

Note: Play of a Rated 9 is required for a score to be acceptable for handicap purposes.

Expected Score Differential

The score a player is expected to achieve over a specified number of holes on a course of standard difficulty. It is calculated using the player's Handicap Index and attributes a numerical value against any hole or holes not played during a round.

The expected score differential is based on the average Score Differential of a player with a given Handicap Index and a normal distribution of scores – so it is not specific to each player.

Rule 5.1b

9-HOLE SCORES: EXAMPLE 1

Sunnyside Golf Club

Name of Player: **John Smith**

Handicap Index: **10.0**

Bronze Tees, Front 9 Ratings: **36.0/125**

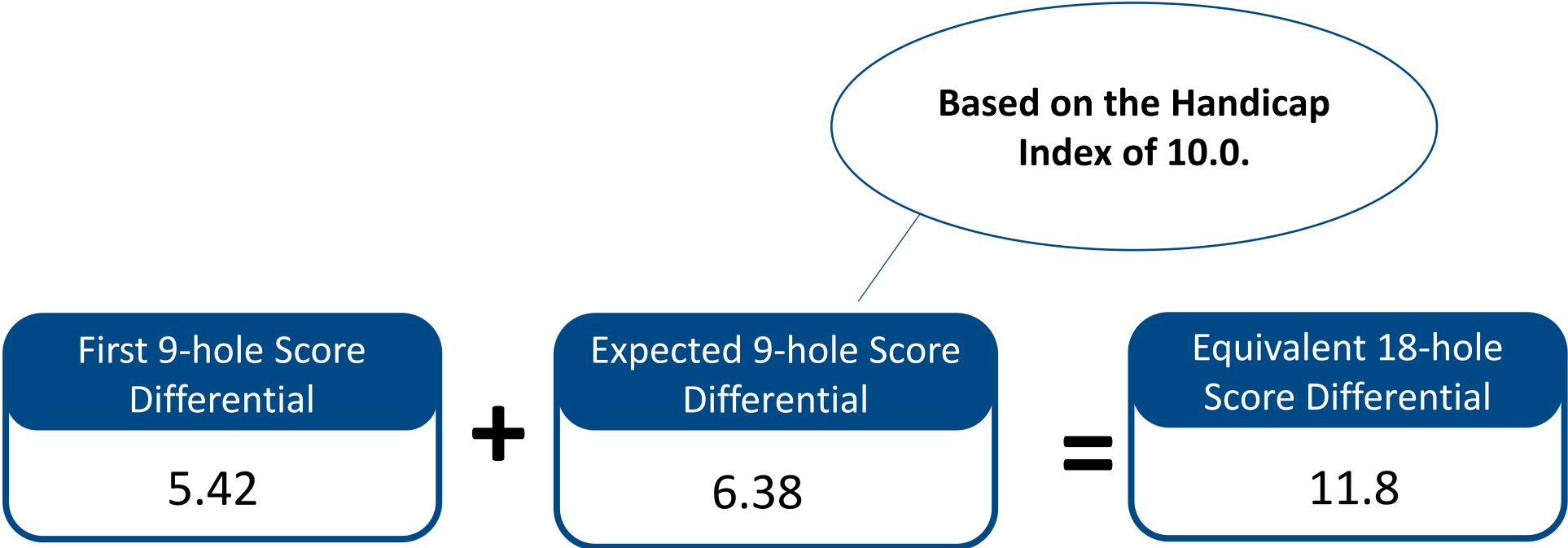
Hole	1	2	3	4	5	6	7	8	9	Out
Par	4	4	5	4	3	5	4	4	3	36
S.I.	7	13	3	9	15	1	11	5	17	
Score	4	5	6	5	3	5	6	4	4	42

$$\begin{aligned}
 &\text{9-hole Score Differential} = \frac{(113 / \text{9-hole Slope Rating})}{(113 / 125)} \times (\text{Adjusted Gross Score} - \text{9-hole Course Rating} - \frac{1}{2} \text{ PCC adjustment}) \\
 &\hspace{15em} \times (42 - 36.0 - 0) \\
 &= \text{Score Differential } \mathbf{5.42}
 \end{aligned}$$

**Rule
5.1b**

9-HOLE SCORES: EXAMPLE 1

The 18-hole Score Differential is calculated by combining the 9-hole Score Differential from the 9-holes played with the expected Score Differential for the hole or holes not played (calculated based on a given Handicap Index and a course of standard difficulty).



**Rule
5.1b**

EXAMPLE 2 (DIFFERENT H.I.)

CHANGE FOR '24

Front 9 / Silver Tees
Course Rating: **36.0**
Slope Rating: **125**

Adjusted gross score of **42**
produces a 9-hole Score Differential
value of **5.42**.

Player A
Handicap Index: 4.0
18-hole Score Differential: **8.7**
9-Hole Score
42

Player B
Handicap Index: 10.0
18-hole Score Differential: **11.8**
9-Hole Score
42

Player C
Handicap Index: 16.0
18-hole Score Differential: **14.9**
9-Hole Score
42

**Rule
5.1b**

EXAMPLE 3 (SAME H.I.)

Front 9 / Blue Tees
Course Rating: **35.1**
Slope Rating: **118**

9-Hole Score
47

9-Hole Diff.
11.4

Player A
Handicap Index: 17.1
18-hole Score Differential: **21.5**

9-Hole Score
47

9-Hole Diff.
11.4

Player B
Handicap Index: 17.1
18-hole Score Differential: **21.5**

9-Hole Score
49

9-Hole Diff.
13.3

Player C
Handicap Index: 17.1
18-hole Score Differential: **23.4**

**Rule
5.1b**

9-HOLE SCORES

When 9 holes are played, the scoring record will display the following:

- The 9-hole adjusted gross score.
- The 9-hole Course Rating and Slope Rating.
- The 18-hole Score Differential equivalent.
- A score type of (N).

Use of Expected Score can begin as soon as a player has established a Handicap Index.

REVISION SCORES					HANDICAP INDEX: 9.9			
Used	Type	Date	Score	C.R./Slope	PCC	Diff	ESR	Adj.
	A	4/10/24	88	72.2/135	—	13.2		—
*	N	4/07/24	41	35.8/130	—	9.8		—
*	H	4/03/24	82	71.7/130	—	9.0		—
	A	4/01/24	90	71.3/133	—	15.9		—
	A	3/25/24	88	71.5/133	—	14.0		—
	A	3/22/24	88	72.2/135	—	13.2		—
*	N	3/20/24	40	36.1/132	—	9.2		—
	A	3/15/24	90	72.2/135	—	14.9		—
*	H	3/13/24	82	71.7/130	—	9.0		—
*	H	3/11/24	82	71.7/130	—	9.0		—
	N	3/09/24	43	35.8/130	—	13.3		—
	H	3/05/24	90	71.7/130	—	15.9		—
	A	3/01/24	91	70.6/131	—	17.6		—
	A	2/26/24	91	71.5/134	—	16.4		—
*	H	2/25/24	83	71.7/130	—	9.8		—
	A	2/20/24	88	72.2/135	—	13.2		—
*	A	2/14/24	85	71.5/129	—	11.8		—
	N	2/12/24	45	35.5/128	—	17.7		—
	A	2/04/24	93	69.0/125	—	21.7		—
*	N	1/30/24	42	35.2/129	—	11.9		—

CHANGE FOR '24

**Rule
5.1b**

9-HOLE SCORES: BENEFITS

CHANGE FOR '24



CONSISTENT

It produces a consistent Score Differential based on the Handicap Index and avoids volatility seen with the previous treatment of 9-hole scores.



RESPONSIVE

It provides responsive Handicap Index revisions and allows players to reach a full scoring record of 20 scores more quickly.



EQUITABLE

The new method provides a better indication of what the player would have scored on the second 9 (using player equations rather than net par) and should result in a more equitable Handicap Index.



INCLUSIVE

It is welcoming to players who typically play 9 holes of golf on a given day. For example, this could be due to preference, time available, or participation in a league.

Rule 5.2

CALCULATION OF A HANDICAP INDEX

5.2a For Fewer Than 20 Scores

A Handicap Index is calculated from the lowest Score Differentials in the scoring record.

If a scoring record contains fewer than 20 Score Differentials, this table is used to determine the number of Score Differentials to be included in the calculation and any adjustment that may apply.

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

CALCULATION OF A HANDICAP INDEX

5.2b For 20 Scores

If a scoring record contains at least 20 Score Differentials, the procedure for calculating a Handicap Index is:

Step 1

Average the lowest 8 of the most recent 20 Score Differentials and round to the nearest tenth.

Step 2

Compute the difference between the average of the lowest 8 Score Differentials and the Low Handicap Index to determine if a cap is applied.



**Rule
5.2b**

EXAMPLE CALCULATION

$$(9.8 + 9.0 + 9.8 + 9.0 + 9.0 + 9.8 + 10.9 + 11.9) = 79.2$$

$$\div 8$$

=

Handicap Index

9.9

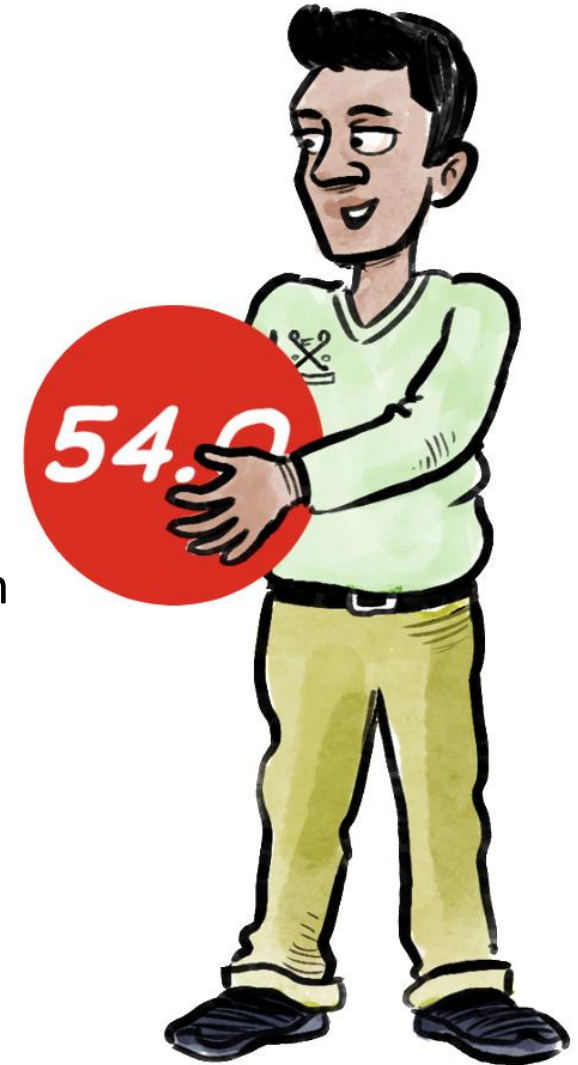
Used	Date	Score	CR/Slope	PCC	Score Diff.
	4/10/24	88	72.2/135	0	13.2
*	4/07/24	83	71.7/130	0	9.8
*	4/03/24	82	71.7/130	0	9.0
	4/01/24	90	71.3/133	0	15.9
	3/25/24	88	71.5/133	-1	14.9
	3/22/24	88	72.2/135	0	13.2
*	3/20/24	83	71.7/130	0	9.8
	3/15/24	90	72.2/135	0	14.9
*	3/13/24	82	71.7/130	0	9.0
*	3/11/24	82	71.7/130	0	9.0
	3/09/24	87	71.7/130	0	13.3
	3/05/24	90	71.7/130	0	15.9
	3/01/24	91	70.6/131	0	17.6
	2/26/24	91	71.5/134	0	16.4
*	2/25/24	83	71.7/130	0	9.8
	2/20/24	88	72.2/135	0	13.2
*	2/14/24	85	71.5/129	+1	10.9
	2/12/24	90	70.0/128	0	17.7
	2/04/24	93	69.0/125	0	21.7
*	1/30/24	85	71.4/129	0	11.9

MAXIMUM HANDICAP INDEX

The maximum Handicap Index is **54.0** for ALL players.

For competitions:

- The Committee in charge of a competition may set a maximum limit for entry (see Rule 7.2), and
- They may limit the Playing Handicap for the competition.



Rule 5.4

FREQUENCY OF REVISION OF A HANDICAP INDEX

Under the Rules of Handicapping, a Handicap Index updates the day after a score(s) is posted.

Players are expected to post their scores on the same day of play, which:

- Ensures that a player's Handicap Index is updated as soon as possible after the round was played,
- Allows for the playing conditions calculation to be carried out, and
- Ensures that scores are available for peer review



IMPACT OF DAILY REVISIONS

When conducting a multi-round competition over consecutive days:

- It is recommended that the Handicap Index used at the start of the competition is used for all rounds.
- **Scores should still be posted on the day of play** whether the responsibility is on the Committee in charge of the competition, which is strongly recommended, OR the player.
- The Committee may adjust the Playing Handicap before or between rounds of a competition, even if the Committee does not use the updated Handicap Index each day (see Clarification 5.4/1).

Rule 5.5

AGING OF SCORES/HANDICAP INDEX

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

RECENT SCORES				HANDICAP INDEX: 10.0						
	Used	Type	Date	Score	C.R./Slope	PCC	Diff	ESR	Adj.	
1		C	04/30/24	91	70.6/131	-	17.6	-	-	← New score
2		A	04/15/24	88	72.2/135	-	13.2	-	-	
3	*	H	04/06/24	83	35.8/130	-	9.8	-	-	
4	*	H	04/01/24	82	71.7/130	-	9.0	-	-	
5		A	03/28/24	90	71.3/133	-	15.9	-	-	
6		A	03/21/24	88	71.5/133	-	14.0	-	-	
7		A	03/17/24	88	72.2/135	-	13.2	-	-	
8	*	H	03/14/24	71 (15)	71.7/130	-	9.8	-	-	
9		A	03/11/24	90	72.2/135	-	14.9	-	-	
10	*	H	03/08/24	82	71.7/130	-	9.0	-	-	
11	*	H	03/07/24	82	71.7/130	-	9.0	-	-	
12		H	03/04/24	87	35.8/130	-	13.3	-	-	
13		H	03/03/24	90	71.7/130	-	15.9	-	-	
14		A	03/01/24	91	70.6/131	-	17.6	-	-	
15		A	02/27/24	91	71.5/134	-	16.4	-	-	
16	*	H	02/23/24	83	71.7/130	-	9.8	-	-	
17		A	02/19/24	88	72.2/135	-	13.2	-	-	
18	*	A	02/09/24	85	71.5/129	-	11.8	-	-	
19		A	02/06/24	90	35.5/128	-	17.7	-	-	
20		A	01/24/24	93	69.0/125	-	21.7	-	-	
21	*	A	01/16/24	85	35.2/129	-	11.9	-	-	← Expiring score

PLAYING CONDITIONS CALCULATION

The playing conditions calculation (PCC) is a statistical procedure that compares the scores posted by players **on the day** against expected scoring based on the number and composition of players submitting scores.

Each player has an expected score based on their Handicap Index, and:

- If significantly fewer players than anticipated attain their expected score, conditions are determined to be harder than normal.
- If significantly more players than anticipated attain their expected score, conditions are determined to be easier than normal.

The adjustment, which ranges from -1 to +3, is based on the amount needed to move enough players into the expected scoring range and applied to everyone who posted a score **for that day**.

Rule 5.6

SCORE DIFFERENTIAL CALCULATION WITH PCC

Score Differential

=

(113 / Slope Rating)

X

(Adjusted Gross Score – Course Rating –
PCC adjustment)

(113 / 132)

X

(94 – 69.4 – 2)

Adjusted Gross Score	94
Course Rating	69.4
Slope Rating	132
PCC adjustment	0

Adjusted Gross Score	94
Course Rating	69.4
Slope Rating	132
PCC adjustment	+2

=

Score Differential

**19.
3**

KEY CONSIDERATIONS FOR THE PCC

1

The PCC takes place once, at midnight local time each day.

2

Players with a Handicap Index of 36.0 or less are considered.

3

At least eight acceptable scores must be posted on a given day – and the more scores that are posted, the better the data is.

4

A PCC adjustment could apply if course is set-up harder or easier than normal – which means it's important to ensure consistent course setup.

5

A manually entered course and Ratings result in a score not being considered.

6

Scores must be posted on the day of play to be included in the PCC, but if posted late (for the correct date) will receive any applicable adjustment.

Rule 5.7

LOW HANDICAP INDEX

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

- **A Low Handicap Index is established once a player has at least 20 acceptable scores in their scoring record.**
- Once a player has established a Low Handicap Index, it is re-evaluated every time a new acceptable score is submitted and **must be displayed in the player's scoring record.**

Retains a
memory
of your
lowest
Handicap
Index



LOW HANDICAP INDEX

Important reminder for Handicap Committees:

- Where a Handicap Committee-applied adjustment reduces a player's Handicap Index, the adjusted Handicap Index resets the Low Handicap Index to the adjusted Handicap Index, unless a lower Handicap Index is still eligible.
- Where a Handicap Committee-applied adjustment increases a player's Handicap Index, the Committee should consider resetting the player's Low Handicap Index to the same value as the adjusted Handicap Index.

KEY MESSAGES FOR PLAYERS

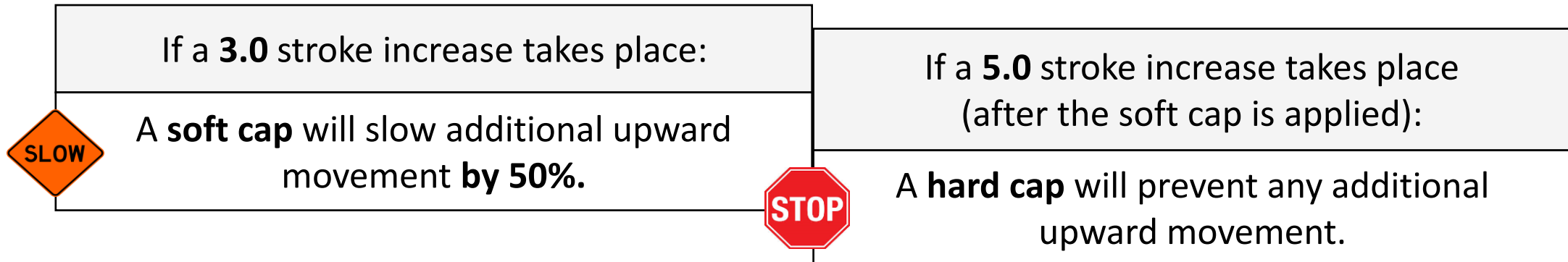
Why 365 days?

- 1 It is enough time to consider the “memory” of a player’s demonstrated ability.
- 2 It provides a consistent timeframe for everyone, rather than a count of scores which would be dependent on frequency of play.
- 3 It enables a player who performed well in an annual event to potentially still be impacted in the same event the following year.

Rule 5.8

SOFT CAP AND HARD CAP

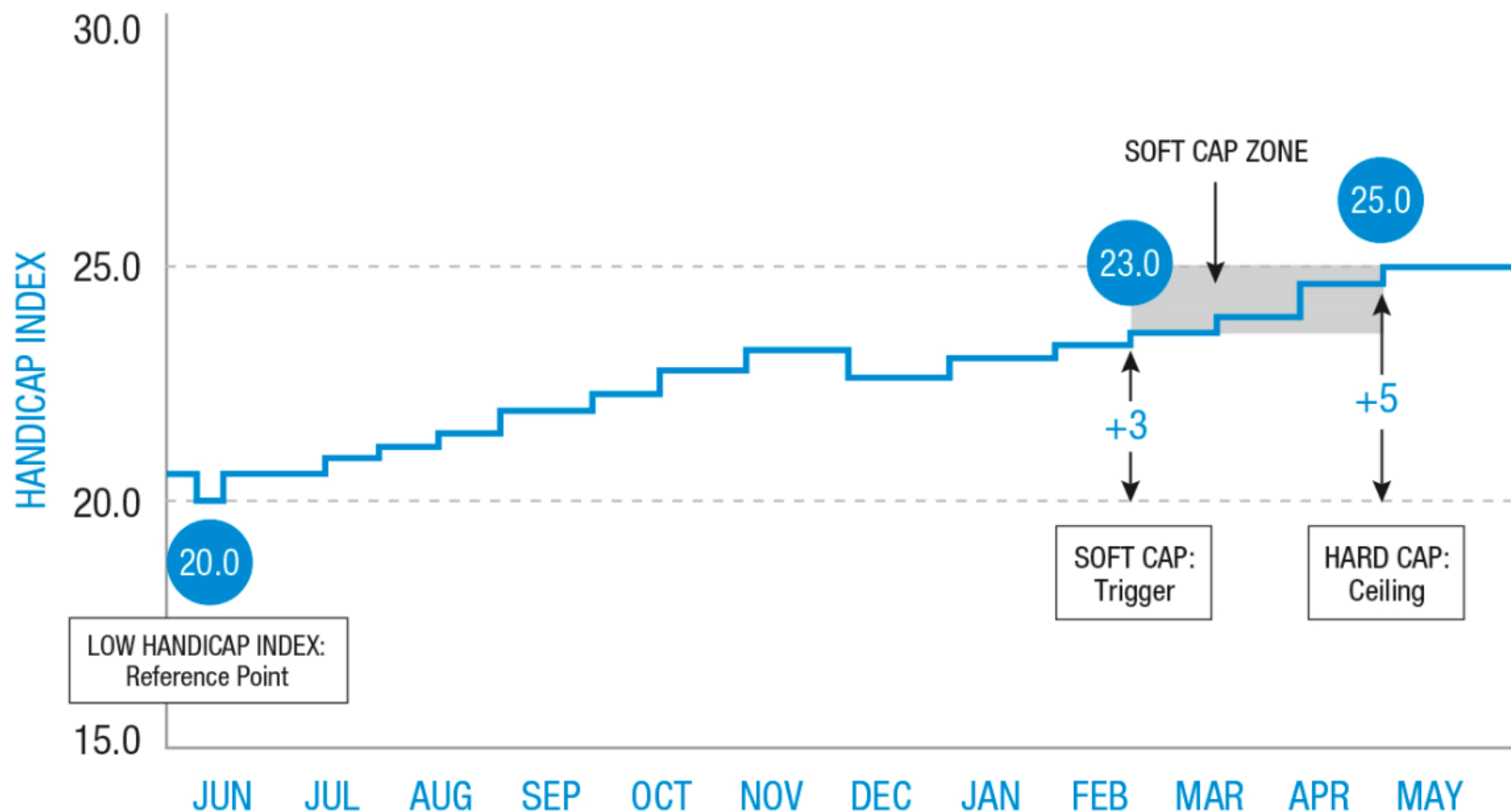
The caps, which are a part of the Handicap Index calculation, ensure that a temporary loss of form does not cause a player's Handicap Index to increase to a level inconsistent with their demonstrated ability.



The Handicap Committee at the player's home club can override a cap if circumstances such as injury exist.

Rule 5.8

CAP EXAMPLE



Rule 5.8

SOFT CAP & HARD CAP EXAMPLES

Soft Cap

Low H.I.	Current 8 of 20 average	Amount of increase beyond 3.0 strokes	Amount suppressed (50% of 1.0)	Calculated value (after soft cap)	Handicap Index (hard cap N/A)
10.0	14.0	1.0	0.5	13.5	13.5

Hard Cap

Low H.I.	Current 8 of 20 average	Amount of increase beyond 3.0 strokes	Amount suppressed (50% of 5.0)	Calculated value (after soft cap)	Handicap Index (Low H.I. +5.0)
10.0	18.0	5.0	2.5	15.5	15.0

KEY MESSAGES FOR PLAYERS

1

The cap is part of the Handicap Index calculation and applied automatically. It ensures that a temporary loss of form does not cause a player's Handicap Index to increase to a level inconsistent with their demonstrated ability.

2

The purpose of the caps is to provide equity and ensure a player's chance of playing to their handicap is consistent with others. Without the caps, players who experience a significant upward movement in a short period of time, on average, have a more likely chance of scoring at or below their Handicap Index compared to a more stable player.

3

Research suggests that most players who experience a cap will return to their "normal" demonstrated ability. In many cases, the impact of a soft cap is only a few tenths of a stroke and may not result in a change in their Course Handicap.

EXCEPTIONAL SCORE REDUCTION

The exceptional score reduction (ESR) identifies exceptional scores which may indicate the player's true ability. The following table is used to determine the amount of the reduction:

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

An Exceptional Scores report is available to AGAs and club administrators.

Rule 5.9

ESR EXAMPLE

Handicap Index: 10.0						
	Date	Score	CR/Slope	PCC	Score Diff.	Adjustment
	4/10/24	88	72.2/135	0	13.2	
*	4/07/24	83	71.7/130	0	9.8	
*	4/03/24	82	71.7/130	0	9.0	
	4/01/24	90	71.3/133	-1	16.7	
	3/25/24	88	71.5/133	0	14.0	
	3/22/24	88	72.2/135	0	13.2	
*	3/20/24	83	71.7/130	0	9.8	
	3/15/24	90	72.2/135	0	14.9	
*	3/13/24	82	71.7/130	0	9.0	
*	3/11/24	82	71.7/130	0	9.0	
	3/09/24	87	71.7/130	0	13.3	
	3/05/24	90	71.7/130	0	15.9	
	3/01/24	91	70.6/131	+1	16.7	
	2/26/24	91	71.5/134	0	16.4	
*	2/25/24	83	71.7/130	0	9.8	
	2/20/24	88	72.2/135	0	13.2	
*	2/14/24	85	71.5/129	0	11.8	
	2/12/24	90	70.0/128	0	17.7	
	2/04/24	93	69.0/125	0	21.7	
*	1/30/24	85	71.4/129	0	11.9	

ESR EXAMPLE

Handicap Index: 10.0			
Date	Score	CR/Slope	Score Diff.
4/15/24	75	71.7/130	2.9

Rule 5.9

ESR EXAMPLE

Handicap Index: 7.9						
	Date	Score	CR/Slope	PCC	Score Diff.	Adjustment
*	4/15/24	75	71.7/130	0	1.9	-1
	4/10/24	88	72.2/135	0	12.2	-1
*	4/07/24	83	71.7/130	0	8.8	-1
*	4/03/24	82	71.7/130	0	8.0	-1
	4/01/24	90	71.3/133	-1	15.7	-1
	3/25/24	88	71.5/133	0	13.0	-1
	3/22/24	88	72.2/135	0	12.2	-1
*	3/20/24	83	71.7/130	0	8.8	-1
	3/15/24	90	72.2/135	0	13.9	-1
*	3/13/24	82	71.7/130	0	8.0	-1
*	3/11/24	82	71.7/130	0	8.0	-1
	3/09/24	87	71.7/130	0	12.3	-1
	3/05/24	90	71.7/130	0	14.9	-1
	3/01/24	91	70.6/131	+1	15.7	-1
	2/26/24	91	71.5/134	0	15.4	-1
*	2/25/24	83	71.7/130	0	8.8	-1
	2/20/24	88	72.2/135	0	12.2	-1
*	2/14/24	85	71.5/129	0	10.8	-1
	2/12/24	90	70.0/128	0	16.7	-1
	2/04/24	93	69.0/125	0	20.7	-1

Rule 5.9

ESR EXAMPLE

Handicap Index: 8.1						
	Date	Score	CR/Slope	PCC	Score Diff.	Adjustment
	4/23/24	88	71.5/133	0	14.0	
	4/18/24	87	71.7/130	0	13.3	
	4/17/24	88	71.5/133	0	14.0	
*	4/15/24	75	71.7/130	0	1.9	-1
*	4/10/24	88	72.2/135	0	12.2	-1
*	4/07/24	83	71.7/130	0	8.8	-1
*	4/03/24	82	71.7/130	0	8.0	-1
	4/01/24	90	71.3/133	-1	15.7	-1
	3/25/24	88	71.5/133	0	13.0	-1
	3/22/24	88	72.2/135	0	12.2	-1
*	3/20/24	83	71.7/130	0	8.8	-1
	3/15/24	90	72.2/135	0	13.9	-1
*	3/13/24	82	71.7/130	0	8.0	-1
*	3/11/24	82	71.7/130	0	8.0	-1
	3/09/24	87	71.7/130	0	12.3	-1
	3/05/24	90	71.7/130	0	14.9	-1
	3/01/24	91	70.6/131	+1	15.7	-1
	2/26/24	91	71.5/134	0	15.4	-1
*	2/25/24	83	71.7/130	0	8.8	-1
	2/20/24	88	72.2/135	0	12.2	-1

QUESTIONS



Course Handicap and Playing Handicap Calculation

Rule 6.1

COURSE HANDICAP CALCULATION

The Course Handicap calculation converts a Handicap Index to the **number of strokes needed to play to par of the tees being played**. This allows portability of a player's Handicap Index wherever they play.

It is used for the application of net double bogey and net par adjustments, where appropriate.

Course Handicap

=

Handicap Index

x

(Slope Rating / 113)

+

(Course Rating – Par)

=

11.0

x

(132 / 113)

+

(71.7 – 72)

Handicap Index	11.0
Course Rating	71.7
Slope Rating	132
Par	72

=

Course Handicap

13

TARGET SCORE

Target score is the score needed to “play to your handicap”.



$$\text{Target Score} = \text{Par} + \text{Course Handicap}$$

Since a Course Handicap changes from tee to tee, so does target score:

Course Info					15.0 Handicap Index Player			Target Score	
Tees	Course Rating	Slope Rating	Par		Course Handicap				
Green	72.0	128	70	+	19	=			89
White	70.0	125	70	+	17	=			87
Silver	68.0	120	70	+	14	=			84

PLAYING HANDICAP CALCULATION

6.2a Standard Calculation

The Playing Handicap calculation determines the **number of strokes each player gives or receives**, enabling equity among players of all handicap levels within different formats of the game.

For formats of play where a handicap allowance of 100% is adopted, the Playing Handicap will be the same as the Course Handicap.

$$\text{Playing Handicap} = \frac{\text{Unrounded Course Handicap}}{\text{Unrounded Course Handicap}} \times \text{Handicap allowance}$$

For example, in a four-ball stroke play competition using 85% of Course Handicap, a player may have a Course Handicap of 15 and a Playing Handicap of 13.

Rule 6.2

CLARIFICATION 6.2A/1

Where does rounding take place in the Playing Handicap calculation?

Name *John Smith* Course Handicap **5** Playing Handicap **4** Date *7/16/24*

HOLE	1	2	3	4	5	6	7	8	9	Out
PAR	5	4	4	4	4	5	3	4	4	37
SCORE	5	5	5	4	3	5	5	3	4	39

HOLE	10	11	12	13	14	15	16	17	18	In	Total
PAR	3	4	5	3	4	5	3	4	4	35	72
SCORE	3	4	5	4	5	5	4	4	4	38	77

NET: **73**

Marker's Signature: *[Signature]* Player's Signature: *[Signature]*

COURSE HANDICAP (UNROUNDED)
4.634513
x 90%
= PLAYING HANDICAP
4

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™.

The rounded Course Handicap should still be used for the purposes of applying Net Double Bogey and Net Par adjustments.

PLAYING HANDICAP CALCULATION

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

When a competition is played from two or more sets of tees (such as mixed gender or mixed ability events):

- **No additional adjustment is required for the difference in Course Rating and Slope Rating.**
- Depending on the format of play and any difference in par between tees, an adjustment for the difference in par is made to the Playing Handicap for equity purposes. For example, stroke play and match play formats where results are recorded as gross or net scores.
- **If par is different on a hole in match play, the player with the lowest net score wins the hole.**

Playing Handicap

=

Unrounded
Course Handicap

x

Handicap allowance

+/-

Difference in
par

See Rule 6.2b for more information

COURSE HANDICAP VS. PLAYING HANDICAP

The **Course Handicap** is used for:

- General/Recreational Play
- Determining your target score, and
- **Adjusting hole scores for net double bogey**

The **Playing Handicap** is used for:

- The purposes of the game/competition

Remember:

Course Handicap = You against the course
Playing Handicap = You against the other players

QUESTIONS

SECTION 4



An aerial photograph of a golf course, showing vibrant green fairways and several blue water hazards. The lighting is dramatic, with long shadows cast across the grass, suggesting either early morning or late afternoon. The overall scene is serene and well-maintained.

Committee Actions

Rule 7.1

HANDICAP COMMITTEE

7.1a Conducting a Handicap Review and Adjusting a Handicap Index

The Handicap Committee has the responsibility of ensuring that players at the club have a Handicap Index that represents their demonstrated ability.

- **To fulfill that duty, the Handicap Committee has discretion to conduct a handicap review at any time.** However, it is strongly recommended that they conduct a review at least annually for all players who have designated that golf club as their home club.
- A handicap review may also be conducted at the request of the player or another player at any time.



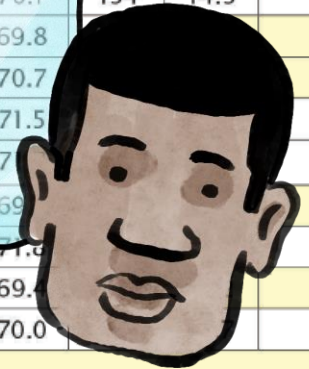
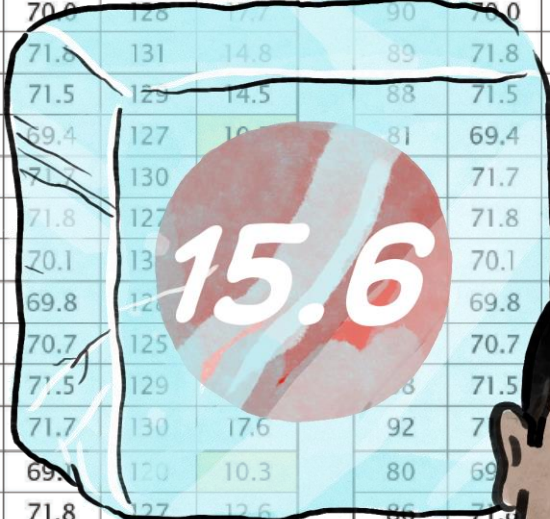
**Rule
7.1a**

ADJUSTING A HANDICAP INDEX

In considering the available evidence, the Handicap Committee must decide the most appropriate course of action for any adjustment to a player's Handicap Index, which can be either:

- A** – Resetting the Handicap Index by applying an adjustment to each of the most recent 20 Score Differentials.
- B** – Freezing the Handicap Index at a level selected by the Handicap Committee for a defined period (not to exceed 365 days/1 year).

Score	Course Rating	Slope Rating	Score Diff.	Handicap Review Adj.
83	70.0	131	11.2	-1
86	71.8	127	12.6	-1
82	69.0	125	11.8	-1
79	69.8	128	8.1	-1
87	70.1	134	14.3	-1
90	70.0	128	17.7	-1
89	71.8	131	14.8	-1
88	71.5	129	14.5	-1
81	69.4	127	10.3	-1
92	71.7	130	17.6	-1
86	71.8	127	12.6	-1
87	70.1	134	14.3	-1
79	69.8	128	8.1	-1
83	70.7	125	7.7	-1
88	71.5	129	14.5	-1
92	71.7	130	17.6	-1
80	69.4	120	10.3	-1
86	71.8	127	12.6	-1
82	69.4	127	11.2	-1
90	70.0	128	17.7	-1
8 of 20 average: 10.3				Handicap Index: 9.3M



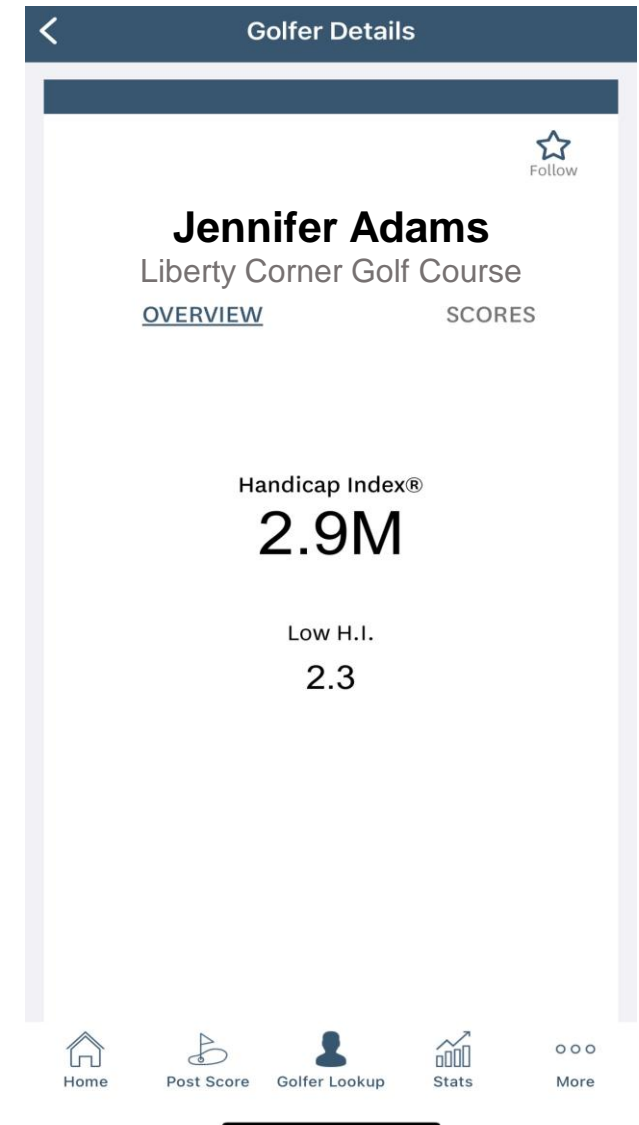
**Rule
7.1a**

HANDICAP INDEX ADJUSTMENT

Whether to apply any adjustments remains solely at the discretion of the Handicap Committee after taking into consideration any other knowledge the Committee has relating to the player's demonstrated ability.

Once the review is complete, the Handicap Committee can consider the appropriate Handicap Index adjustment for the player. Any adjustment to a player's Handicap Index must:

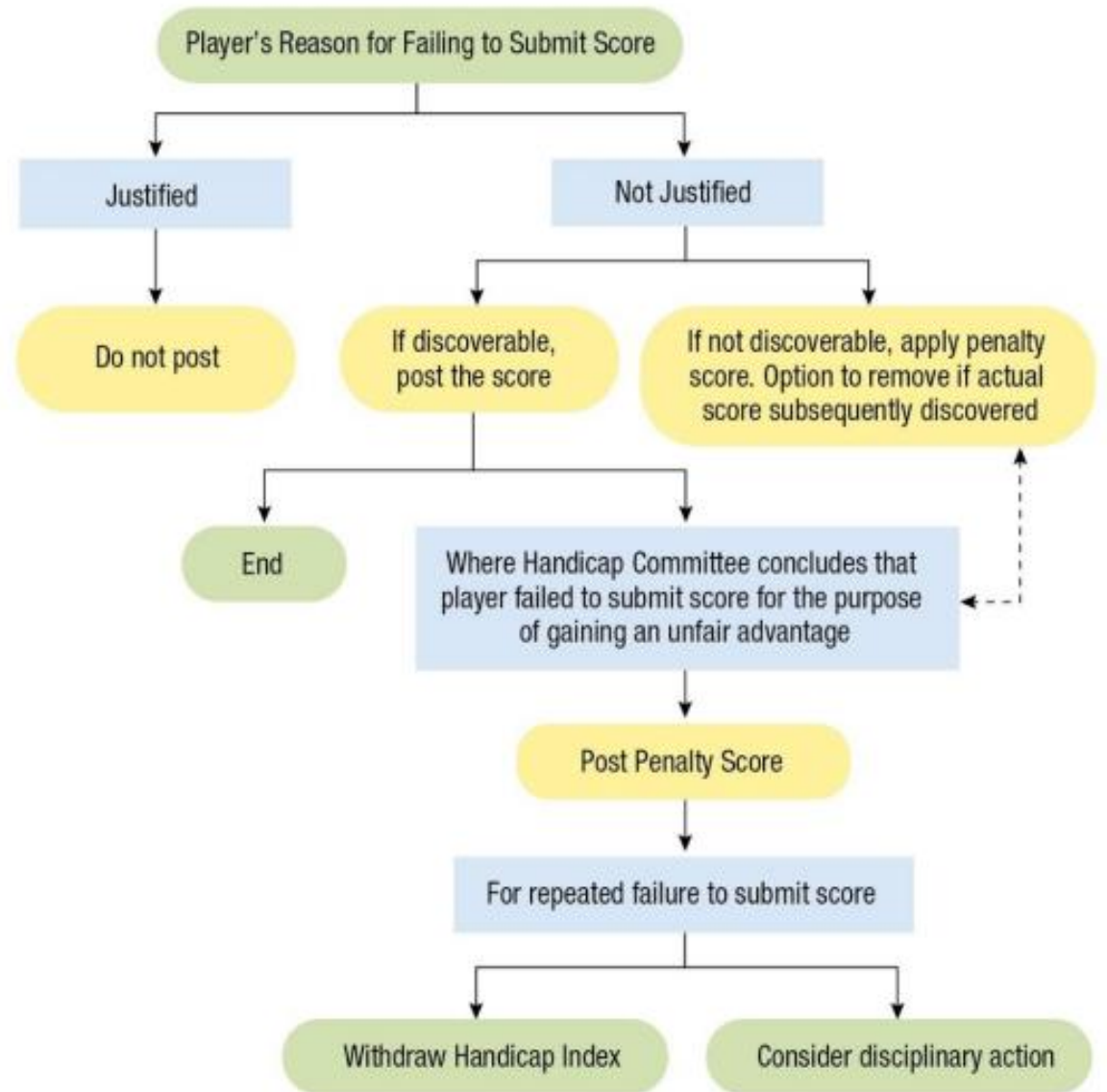
- Be applied only after the player has been informed and has had an opportunity to respond to the Handicap Committee, i.e., follow an appeals procedure, if requested.
- Be a minimum of 1 stroke, upward or downward.
- Only increase a player's Handicap Index by up to 5.0 strokes above the player's Low Handicap Index, unless there are exceptional circumstances.



**Rule
7.1b**

PENALTY SCORES

In a situation where a player fails to post an acceptable score, the Handicap Committee can determine whether the player's reason for not posting a score was justified and take appropriate action.



**Rule
7.1b**

PENALTY SCORES

The value of any penalty score applied to a player's scoring record should be appropriate for the circumstances and/or the player's intent. For example:

- Intended to lower their Handicap Index – equal to the highest Score Differential in their last 19 scores.
- Intended to raise their Handicap Index – equal to the lowest Score Differential in their last 19 scores.

If you fail
to submit
score when
required



For a player who repeatedly fails to submit acceptable scores, the Handicap Committee should consider either withdrawing their Handicap Index or taking other disciplinary action.

**Rule
7.1b**

PENALTY SCORES

The Handicap Committee should have policies and procedures in place so that penalty scores are applied consistently.

For example: The club may choose to adopt the following policy:



First failure to post:

Written warning

Third failure to post:

Further disciplinary action taken by the Handicap Committee

Second failure to post:

Penalty score issues for score(s) not posted

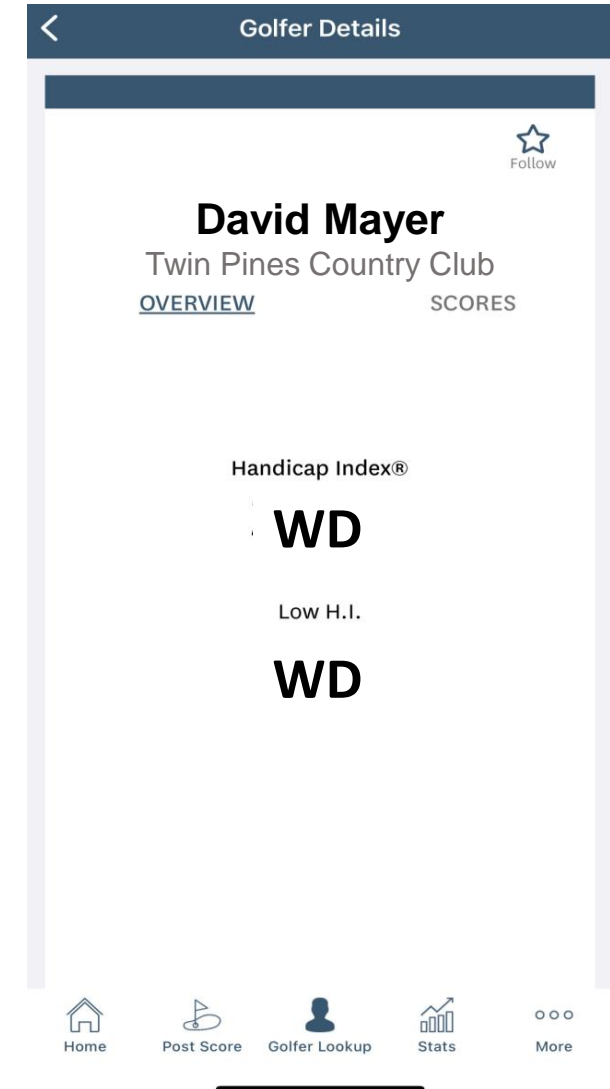
The Handicap Committee is **not** required to notify the player before posting a penalty score to their scoring record.

Rule 7.1c

WITHDRAWING A HANDICAP INDEX

The Handicap Committee, or AGA, should withdraw the Handicap Index of a player who deliberately or repeatedly fails to comply with the player's responsibilities under the Rules of Handicapping.

- The withdrawal of a player's Handicap Index should be applied only after the player has been informed and has had an opportunity to respond to the Handicap Committee or AGA.
- A player must be notified of the length of time their Handicap Index will be withdrawn and any additional conditions.



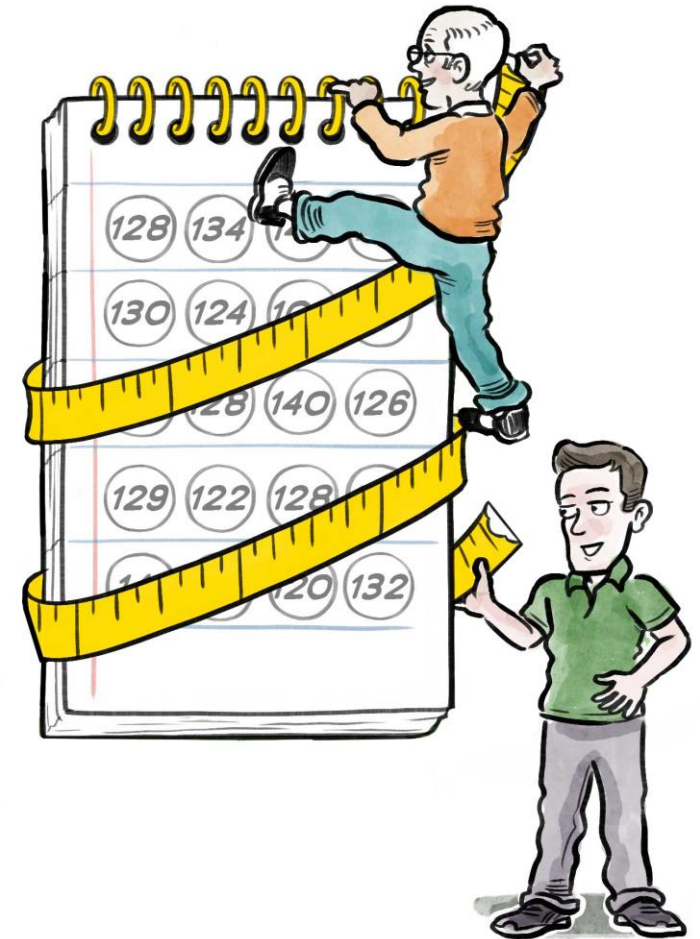
**Rule
7.1d**

REINSTATING A HANDICAP INDEX

The Handicap Committee determines when the Handicap Index is eligible for reinstatement.

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

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



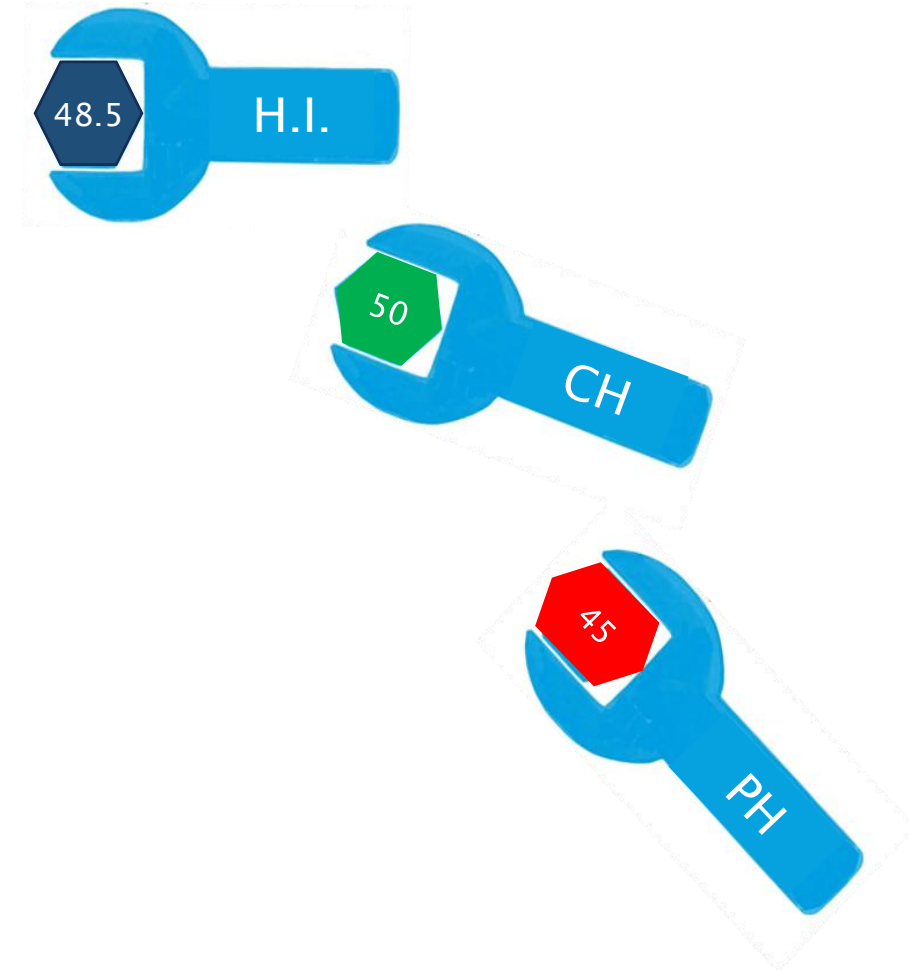
**Rule
7.2a**

COMMITTEE IN CHARGE OF THE COMPETITION

The Committee in charge of a competition may set entry/eligibility conditions within their Terms of the Competition.

For example, the Committee can:

- Set a maximum Handicap Index limit for entry.
- Set a maximum Course Handicap.
- Set a maximum Playing Handicap.
- Reserve the right to adjust the Playing Handicap before or between rounds of a competition.



**Rule
7.2a**

ELITE COMPETITIONS

HIGHLIGHT FOR '24

A Committee in charge of an elite level competition may consider setting more detailed entry/eligibility criteria. For example:

- The player must have a Handicap Index,
- The requirement for the player to submit a copy of the most recent 20 scores in their scoring record,
- The number of acceptable scores posted on a regular basis, and/or
- Use of a player ranking.

QUESTIONS

APPENDICES



An aerial photograph of a golf course, showing vibrant green fairways and tees on the left side, transitioning into a complex system of blue water hazards and sand traps on the right. The lighting is dramatic, with long shadows and highlights that emphasize the textures of the grass and water.

Handicap Allowances

RECOMMENDED HANDICAP ALLOWANCES

CHANGE FOR '24

Format of Play	Type of Round	Recommended <i>Handicap Allowance</i>
Stroke play	Individual	95%
	Individual Stableford	95%
	Individual Par/Bogey	95%
	Individual Maximum Score	95%
	Four-Ball	85%
	Four-Ball Stableford	85%
	Four-Ball Par/Bogey	90%
Match play	Individual	100%
	Four-Ball	90%

Other	Recommended <i>Handicap Allowance</i>
Foursomes	50% of combined team handicap
Greensomes	60% low handicap + 40% high handicap
Pinehurst/Chapman	60% low handicap + 40% high handicap
Best 1 of 4 stroke play	75%
Best 2 of 4 stroke play	85%
Best 3 of 4 stroke play	100%
All 4 of 4 stroke play	100%
Scramble (4 players)	25%/20%/15%/10% from lowest to highest handicap
Scramble (3 players)	30% low/20%/10% high
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%

IMPACT OF FIELD ON HANDICAP ALLOWANCES

CHANGE FOR '24

Field size and make-up have an impact on equity and may be taken into consideration when determining handicap allowances for a specific event, especially in individual stroke play formats.

- The recommended handicap allowance of 95% for all individual stroke play formats is based on **medium-sized field net events, which is a field of between 30 and 100 players.**
- However, for a field size of fewer than 30 players, a handicap allowance of 100% could be considered.
- Likewise, if there is a significant percentage of higher handicap players in the field, a lower allowance could be considered (for example, 90% instead of 95%).

IMPACT OF FIELD ON HANDICAP ALLOWANCES

CHANGE FOR '24

The following table indicates how the recommended handicap allowances in individual stroke play formats could be modified based on the size and make-up of the field:

	Recommended Handicap Allowances relative to 95%			
		Field Make-up (Handicap Range)		
		More lower handicap players	Normal distribution	More higher handicap players
Field Size	Small (<30 players)	Higher	Higher	Same
	Medium (30-100 players)	Higher	Same	Lower
	Large (>100 players)	Same	Same	Lower

As an alternative, Committees may consider adapting their competitions to include flights consisting of different handicap ranges.

**Appendix
C**

RECOMMENDED HANDICAP ALLOWANCE EXAMPLE FOR FOUR-BALL MATCH PLAY

HIGHLIGHT FOR '24

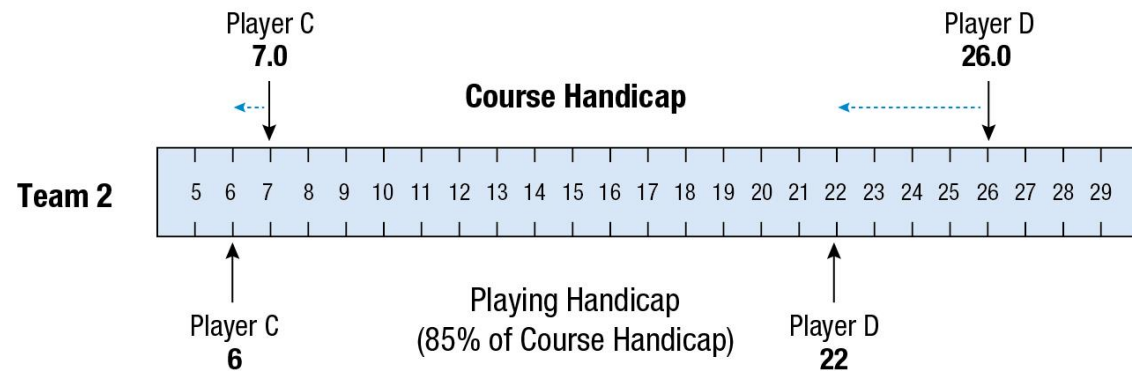
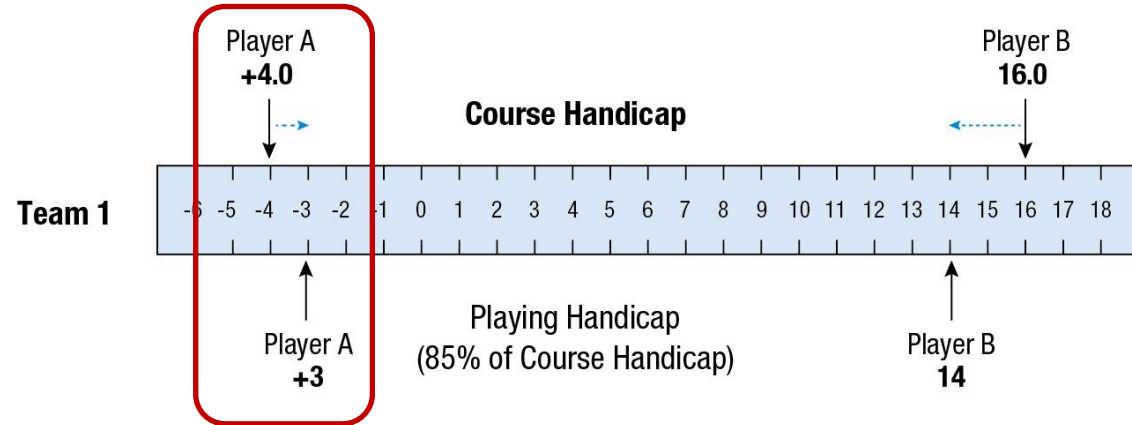
In general, after handicap allowances have been applied in match play formats, the player with the lowest Playing Handicap plays off zero strokes relative to the other player(s). The other player(s) receive(s) the difference between their own Playing Handicap and that of the player with the lowest Playing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

	Course Rating – 72.3		Slope Rating – 135		Par –
PLAYER	⁷² HANDICAP INDEX	COURSE HANDICAP (UNROUNDED)	DIFFERENCE (UNROUNDED CH)	HANDICAP ALLOWANCE (90%)	PLAYING HANDICAP (ROUNDED)
A	+1.2	+1.133628319	–	–	0
B	12.6	15.353097345	16.486725664	14.838053097	15
C	11.4	13.919469027	15.053097345	13.547787611	14
D	15.2	18.459292035	19.592920354	17.633628319	18

Appendix C

PLUS HANDICAP PLAYERS

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



An aerial photograph of a golf course, showing vibrant green fairways, several sand traps, and a large water hazard on the right side. The lighting is dramatic, with long shadows and highlights that emphasize the textures of the grass and sand.

Handicap Review

HANDICAP REVIEW

- The Handicap Committee plays a vital role in the successful administration of a player's Handicap Index.
- It is strongly recommended that the Handicap Committee conducts a handicap review on a monthly basis for the preceding 12-month period.
- A consistent, objective approach is important.
- New WHS Technical Specifications provides recommendations for reports, which will identify players who are consistently scoring above or below expectations – or where anomalies exist.

How it works:

- The player equations are used to determine a player's expect score based on mean and standard deviation.
- Because players can always have good and bad days, the tolerance for applying a flag is set at a level which allows for a normal amount of variance.
- Frequency of play is also taken into consideration.

HANDICAP REVIEW PROCESS

CHANGE FOR '24

Step One – Handicap Review Report

Access the Handicap Review Report – This will produce a list of players who are flagged for a Handicap Index adjustment (increase or decrease) as recommended by the Rules of Handicapping. The Handicap Review Report will automatically be generated each month, but a golf club can also run the report as needed.

HANDICAP REVIEW PROCESS

Step Two – Review Report

Review each player flagged for a Handicap Index adjustment, including looking at additional handicap data and information about the player as well as using the Committee’s knowledge of the player. Using information such as when a player last played to their Handicap Index and comparing general play against competition play are examples of additional handicap data available for each player. The Handicap Review Report will provide this information, but you can use any information you have to support whether a player’s Handicap Index reflects their demonstrated ability or not.

Note: Winning or placing high in a competition doesn’t always mean someone played better than their Handicap Index nor is it a sole reason to adjust a Handicap Index, as it is possible to win or place high simply by playing to one’s handicap. How one finished in a competition should not be used for making an adjustment to a player’s Handicap Index, but instead, an inspection of the score(s) for the competition against their scoring record.

HANDICAP REVIEW PROCESS

Step Three – Making a Decision

While the recommended action should be used as the default, the Committee must use its knowledge and discretion as to whether to apply the recommended adjustment to the player's Handicap Index. If the Committee decides to adjust the Handicap Index, the player must be informed and provided with an opportunity to appeal the decision.

The Handicap Review tool will provide the ability for the Handicap Committee to apply the recommended adjustment or not, or to look at greater detail that provides more information about the player.

UPWARD ADJUSTMENT

CHANGE FOR '24

The more scores in a player’s record – the more flags are required against abnormal Score Differentials. The following table shows how many flagged scores are needed for a player to be recommended for an upward adjustment:

Scores posted in review period *	Flagged Score Differentials
1 – 14	3 or more
15 – 33	4 or more
34 – 55	5 or more
56 +	6 or more

**The review period is the previous 12 months.*

DOWNWARD ADJUSTMENT

CHANGE FOR '24

The following table shows how many flagged scores are needed for a player to be recommended for a downward adjustment:

Scores posted in review period*	Flagged Score Differentials
1 – 14	2 or more
15 – 33	3 or more
34 – 55	4 or more
56 +	5 or more

**The review period is the previous 12 months.*

HANDICAP INDEX ADJUSTMENT

CHANGE FOR '24

- Players are evaluated through an automatic, iterative process done by the USGA Handicap Review tool.
- If a player is identified for a recommended Handicap Index adjustment of 1.0 (upward or downward), then the evaluation will run again using the adjusted value to see if a greater adjustment should apply. This continues until no further adjustment is returned.
- For example, if the analysis shows that an upward adjustment of 2.0 to a player's Handicap Index is sufficient, then that will be the recommendation provided to the Handicap Committee.

HANDICAP REVIEW CONSIDERATIONS

CHANGE FOR '24

A review could also involve the analysis of any or all the following information:

The player's scoring record history.	The trend of the player's Handicap Index - differences in player's Handicap Index over last 12months/24 months.	Deviations from the expected scoring performance for the player.
Frequency of score submissions in last 12 months vs. previous 12-month cycles.	Comparison of average Score Differentials between competitive and casual rounds.	Any scores from, or performances known, in non-authorized formats of play.
% of acceptable scores from 9-hole rounds.	% of acceptable scores submitted at a player's home club.	Other information available to the Committee.

ADJUSTMENT EXAMPLE

1. Bruce approached his home club's Handicap Committee about a fellow member, Trey, whose Handicap Index has suddenly risen above his usual range.
2. The Handicap Committee then conducts a handicap review, which results in a recommendation to adjust Trey's Handicap Index downward by 1.0 stroke.
3. The Handicap Committee agrees with the recommendation from the handicap review tools, and after giving Trey an opportunity to appeal, informs the player that the adjustment will be applied.

**Appendix
D**

EXAMPLE

Before Handicap Index adjustment is applied.

Handicap Index: 7.4								
Used	Type	Date	Score	CR	Slope	PCC	18 Diff.	Adj.
	A	10/1/2024	84	70.8	125	0	11.9	
	H	9/15/2024	84	71.4	128	0	11.1	
*	H	9/14/2024	81	71.4	128	0	8.5	
	H	9/2/2024	86	71.4	128	1	12.0	
*	H	8/20/2024	81	71.4	128	0	8.5	
*	H	8/19/2024	82	71.4	128	0	9.4	
	A	8/12/2024	84	70.8	125	0	11.9	
*	C	6/30/2024	78	71.4	128	0	5.8	
*	C	6/29/2024	77	71.4	128	0	4.9	
	H	6/28/2024	83	71.4	128	0	10.2	
	H	6/27/2024	85	71.4	128	0	12.0	
*	H	6/20/2024	80	71.4	128	0	7.6	
	H	6/19/2024	82	71.4	128	0	9.4	
	A	6/2/2024	89	70.8	125	0	16.5	
	H	5/15/2024	84	71.4	128	0	11.1	
	H	5/14/2024	82	71.4	128	0	9.4	
*	H	5/6/2024	81	71.4	128	1	7.6	
	A	4/25/2024	85	70.8	125	0	12.8	
*	H	4/24/2024	79	71.4	128	0	6.7	
	H	4/22/2024	86	71.4	128	0	12.9	

**Appendix
D**

EXAMPLE

After Handicap
Index adjustment
is applied.

Handicap Index: 6.4M								
Used	Type	Date	Score	CR	Slope	PCC	18 Diff.	Adj.
	A	10/1/2024	84	70.8	125	0	10.9	-1
	H	9/15/2024	84	71.4	128	0	10.1	-1
*	H	9/14/2024	81	71.4	128	0	7.5	-1
	H	9/2/2024	86	71.4	128	1	11.0	-1
*	H	8/20/2024	81	71.4	128	0	7.5	-1
*	H	8/19/2024	82	71.4	128	0	8.4	-1
	A	8/12/2024	84	70.8	125	0	10.9	-1
*	C	6/30/2024	78	71.4	128	0	4.8	-1
*	C	6/29/2024	77	71.4	128	0	3.9	-1
	H	6/28/2024	83	71.4	128	0	9.2	-1
	H	6/27/2024	85	71.4	128	0	11.0	-1
*	H	6/20/2024	80	71.4	128	0	6.6	-1
	H	6/19/2024	82	71.4	128	0	8.4	-1
	A	6/2/2024	89	70.8	125	0	15.5	-1
	H	5/15/2024	84	71.4	128	0	10.1	-1
	H	5/14/2024	82	71.4	128	0	8.4	-1
*	H	5/6/2024	81	71.4	128	1	6.6	-1
	A	4/25/2024	85	70.8	125	0	11.8	-1
*	H	4/24/2024	79	71.4	128	0	5.7	-1
	H	4/22/2024	86	71.4	128	0	11.9	-1

**Appendix
D**

EXAMPLE

After Handicap Index adjustment is applied and three additional scores have been posted.

Handicap Index: 6.5M								
Used	Type	Date	Score	CR	Slope	PCC	18 Diff.	Adj.
	A	11/5/2024	82	70.8	125	1	9.2	
*	H	10/17/2024	79	71.4	128	0	6.7	
	H	10/16/2024	85	71.4	128	0	12.0	
	A	10/1/2024	84	70.8	125	0	10.9	-1
	H	9/15/2024	84	71.4	128	0	10.1	-1
*	H	9/14/2024	81	71.4	128	0	7.5	-1
	H	9/2/2024	86	71.4	128	1	11.0	-1
*	H	8/20/2024	81	71.4	128	0	7.5	-1
*	H	8/19/2024	82	71.4	128	0	8.4	-1
	A	8/12/2024	84	70.8	125	0	10.9	-1
*	C	6/30/2024	78	71.4	128	0	4.8	-1
*	C	6/29/2024	77	71.4	128	0	3.9	-1
	H	6/28/2024	83	71.4	128	0	9.2	-1
	H	6/27/2024	85	71.4	128	0	11.0	-1
*	H	6/20/2024	80	71.4	128	0	6.6	-1
	H	6/19/2024	82	71.4	128	0	8.4	-1
	A	6/2/2024	89	70.8	125	0	15.5	-1
	H	5/15/2024	84	71.4	128	0	10.1	-1
	H	5/14/2024	82	71.4	128	0	8.4	-1
*	H	5/6/2024	81	71.4	128	1	6.6	-1

An aerial photograph of a golf course, showing vibrant green fairways and dark blue water hazards. The text "Stroke Index Allocation" is centered in white. In the bottom left corner, the page number "131" and the USGA logo are visible.

Stroke Index Allocation

STROKE INDEX ALLOCATION

It is recommended that a stroke index allocation be applied over 18-holes, split into six triads with each hole ranked on its playing difficulty relative to par.

The club can contact the AGA to provide a report detailing the difficulty factor that has been assigned to each hole derived from the Course Rating System, as well as a recommended stroke index allocation.

The recommended methodology and procedures for determining a stroke index allocation designed to accommodate both stroke play and match play formats.

Example 18-hole *stroke index* allocation

Hole	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
<i>Stroke Index</i>	7	15	5	11	1	13	3	17	9	8	16	6	12	2	14	4	18	10

STROKE INDEX ALLOCATION

The recommended methodology and procedures for determining a stroke index is as follows:

- Apply odd stroke index allocations over the front nine and even stroke index allocations over the back nine.
- Spread stroke index allocations evenly over the 18 holes so that players receiving strokes will have the opportunity to use a high proportion of these strokes before a match result has been decided.
- Apply the lowest stroke index hole (1 or 2) on each nine in the middle triad.
- Apply the second lowest stroke index hole (3 or 4) on each nine in either the first or third triad, unless the lowest stroke index hole has been allocated in that same triad.
- If possible, avoid low stroke indexes (6 or less) on consecutive holes.

Hole #	1	2	3	4	5	6	7	8	9
Raw Ranking	11	5	15	3	17	7	13	1	9
Final Allocation	11	5	15	1	17	7	13	3	9

Hole #	10	11	12	13	14	15	16	17	18
Raw Ranking	12	16	8	2	4	10	18	6	14
Final Allocation	12	16	8	2	6	10	18	4	14

An aerial photograph of a golf course. The left side shows a large, vibrant green fairway with subtle mowed patterns. To the right, a complex water hazard is visible, featuring several interconnected ponds and channels in various shades of blue and dark teal. The overall scene is captured from a high angle, showing the natural contours and textures of the landscape.

Establishing Par

Appendix F

ESTABLISHING PAR

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

Par	Men	Women
3	Up to 260 yards	Up to 220 yards
4	240 to 490 yards	200 to 420 yards
5	450 to 710 yards	370 to 600 yards
6	670 yards and up	570 yards and up



ESTABLISHING PAR

Where appropriate, the standardization of par across tee sets is recommended.

For example, if the hole lengths from all sets of tees on a specific hole lie within the recommended par 5 range for men, except for the forward tee at 410 yards, the forward tee should also be designated as a par 5 hole if it can be determined that it was designed to be played as a par 5 for the majority of players who will choose to play the hole from that tee.

Additional consideration may also be given to the set of tees most commonly played by men and women and the most common par, for men and women, across all sets of tees on a hole.

PAR 5

■	497
□	470
■	410
■	410





The Golf Course, Course Rating and Slope Rating

Appendix G

COURSE RATING SYSTEM

The same Course Rating System is used worldwide under the WHS.

The Course Rating System addresses the portability of handicaps by adjusting a player's Handicap Index according to the relative difficulty of the golf course being played.



COURSE RATING SYSTEM - KEY TERMS

Course Rating

An indication of the difficulty of a golf course for the scratch player under normal course and weather conditions.

Scratch Player

A player with a 0.0 Handicap Index.

Bogey Player

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

Slope Rating

An indication of the **relative difficulty** of a golf course for players who are not scratch players compared to players who are scratch players. The value can be between 55-155.

**Appendix
G**

EXAMPLE COURSE RATING/BOGEY RATING

Tee Name	Gender	Par	Course Rating™	Bogey Rating™	Slope Rating®	Front (9)	Back (9)
Black	M	72	74.0	99.5	138	37.5 / 140	36.5 / 135
Blue	M	72	71.7	95.7	130	36.1 / 135	35.6 / 124
Blue-White	M	72	70.0	93.8	128	35.5 / 132	34.5 / 124
White	M	72	69.0	92.1	125	34.7 / 127	34.3 / 122
White-Gold	M	72	67.5	89.2	117	33.8 / 117	33.7 / 116
Gold	M	72	65.7	86.9	114	32.7 / 114	33.0 / 114
White	F	72	75.4	107.7	137	38.1 / 143	37.3 / 131
White-Gold	F	72	73.0	104.3	133	36.8 / 136	36.2 / 130
Gold	F	72	70.7	100.4	126	35.4 / 130	35.3 / 122
Red	F	72	69.5	99.0	125	34.9 / 129	34.6 / 121

NEW MINIMUM LENGTH OF GOLF COURSE

CHANGE FOR '24

Beginning in 2024, the WHS will include a new minimum length of a golf course to be eligible for a Course and Slope Rating.

The new limits are:

- **1500 yards for an 18-hole golf course**
- **750 yards for a 9-hole golf course**

Holes played	Score and Score Differential to Post
Holes 1-9	Post 9-hole score and receive 18-hole Score Differential
Holes 10-18	Cannot post score
Holes 1-18	Post 18-hole score and receive 18-hole Score Differential

If a short (par-3) course has one 9 over 750 yards and the other 9 under 750 yards with the 18-hole total over 1,500 yards, the issue of Course and Slope Ratings would follow this example:

- Front 9 – 850 yards – Receives 9-hole Course and Slope Rating
- **Back 9 – 700 yards – Not eligible for Course and Slope Rating**
- Total – 1,550 yards – Receives 18-hole Course and Slope Rating

BENEFITS OF THIS CHANGE

CHANGE FOR '24



PORTABLE

This will allow scores to be acceptable for handicap purposes at more golf courses and a Handicap Index to be portable between shorter and more traditional length courses.



INCLUSIVE

As these courses are typically played by beginners or players looking to extend their golfing experience as their hitting distance decreases, it provides an opportunity to enjoy the game more by using their Handicap Index.



MODERN

This is supportive of current trends in golf including more short courses being built and shorter tees being added to accommodate more players based on their ability.

QUESTIONS

THANK YOU

