



VI

# Local Guidance for Golf Club Committees



# USGA Handicap Committee Guide

The USGA Handicap Committee Guide is available in digital format only and is designed as a complement to the Rules of Handicapping book. The guide is meant to assist the Handicap Committee at a Golf Club 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 a fair and equitable basis with fellow players. In it you will find information and examples specific to a Handicap Committee and its responsibilities within the United States and its territories.

A Golf Club is an organization of individual members that operates under bylaws with Committees (Handicap Committee required) to supervise golf activities and maintain the integrity of the Rules of Handicapping. Only a player affiliated with an authorized Golf Club can establish or maintain a Handicap Index.

The club must be affiliated with and authorized by the Allied Golf Association (AGA) in its area. The AGA is the body under which a Golf Club sits and should be consulted as needed for support.

*Please Note: This Committee Guide will be revised periodically to align with various initiatives or where changes to local guidance is necessary in between revisions to the Rules of Handicapping.*

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## **Local Guidance for Rule 1 – Purpose and Authorization; Obtaining a Handicap Index (includes Appendix A – Rights and Responsibilities)**

### **Authorization**

The USGA has the exclusive right to implement and administer the Rules of Handicapping and the Course Rating System™ under the World Handicap System™ within the United States and its territories, including the computation and issuance of each Handicap Index®. All Handicap Index calculations are performed solely from the USGA Centralized Computation Service and distributed through Allied Golf Associations (AGA), where the USGA has delegated certain rights and obligations for handicap administration and oversight within defined territories.

### **Handicap Committee and Club Responsibilities Checklist for Authorized Golf Clubs**

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 administration and 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 the 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 calculation for its members.

### **Authorized Golf Club Requirements**

A golf club, which may or may not be associated with a golf course or facility, is a group of at least ten active individual members on the handicap roster. A golf club is required to have a Handicap Committee to supervise golf activities, provide peer review, as well as apply and maintain the integrity of the Rules of Handicapping.

## Rule 1 Guidance

Members of a golf club should have a reasonable and regular opportunity to play golf with each other and reside in a geographic proximity to facilitate this, with members generally within a 100-mile radius of the principal location of the golf club.

Authorization for a club to use the WHS is overseen by the local AGA. To ensure proper handicap administration and oversight, as well as practical knowledge of the Rules of Handicapping, exists at the local level, each authorized golf club must complete an education requirement within six months of the beginning of every revision of the WHS or upon onboarding, an annual assessment, and have at least 10 active members at each quarterly checkpoint. Failure to meet these requirements will result in the Handicap Index of the members of the golf club to be displayed as NH (No Handicap).

### **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 post scores when fewer than 18 holes are played.
- 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 the Handicap Index is calculated.
- the Handicap Committee's ability to post penalty scores.
- the process of a handicap review.

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.

### **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 Letters).

### **Home Club Designation**

Each player must have a home club designation. The purpose of the designation is to define which club and AGA have oversight responsibilities of 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. Additionally, each club's Handicap Committee can adjust the player's Handicap Index. It is strongly encouraged that all clubs are notified and consulted before any adjustment is made. If there is a disagreement in the administration of a player's Handicap Index, the player's home club and AGA on record will have final authority on such matters.

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.

### **Handicap Index Based on Dominant Hand**

A player must establish a Handicap Index playing from the player's preferential side of play, known as the dominant hand. For example, if the Handicap Index is established playing left-handed, the player must continue to play left-handed and post all acceptable scores.

## Rule 1 Guidance

A player may not have a Handicap Index while playing both left-handed and right-handed concurrently. A basic premise of the Rules of Handicapping is that a player is trying to make their best score and to post every acceptable score. This includes selecting the best play for each stroke, so unless a ball is positioned requiring a deviation from the dominant side of play, the player must attempt to make the best shot for each stroke using the dominant side of play.

If a player is forced to discontinue play from the dominant hand in which the Handicap Index was established due to an injury or switches the dominant hand when learning the game, and begins play from the opposite side, the original Handicap Index must be archived, and a new scoring record must be established. The Handicap Committee should work with the AGA to remove the original Handicap Index and scoring record from further access.

### **Inactive Season**

The Handicap Committee must confirm the club is observing the active/inactive season as determined by the AGA having jurisdiction in its area (Active and Inactive Season Schedule). Scores made at any golf course observing an inactive season are not acceptable for handicap purposes. The inactive season dates exist to address how seasonal weather can impact the conditions of a golf course. A Course Rating and Slope Rating is issued for each set of tees at a golf course, both are based on effective playing length and difficulty under “normal” conditions. In many parts of the country, there are certain months when facilities remain open but are unable to maintain regular course conditions because of weather or staffing. If scores were acceptable for handicap purposes during these times, the Handicap Index of players could be unfairly distorted.

## **Local Guidance for Rule 2 – Scores Acceptable for Handicap Purposes**

### **Rules of Golf Must be Followed for Score Posting**

The Handicap Committee must ensure the members play by the Rules of Golf. 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.

### Local Guidance for Rule 3 – Adjustment of Hole Scores

#### Score to Record When One or More Holes Not Played

The expected score is addressed in 3.2 When a Hole is Not Played . 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.

#### 10 - 17 Holes Played

When a player posts a 10–17–hole round (9 of the holes played must be from a Rated 9), an 18–hole Score Differential will be calculated based on the 10–17 holes played combined with an expected Score Differential for any holes not played based on the player’s Handicap Index.

Scores posted when 10–17 holes played must be posted hole–by–hole to allow for the expected Score Differential to be calculated (see expected score within scoring record below).

Important note: The Rules of Handicapping mention use of expected score to produce either a 9–hole or 18–hole Score Differential (see Clarification 3.2b/1). However, in the U.S., when fewer than 9 holes are played, the score would be unacceptable for handicap purposes and not eligible for expected score to be applied.



## **Local Guidance for Rule 4 – Submitting a Score (includes Appendix B – Player’s Scoring Record)**

### **Facilitate the Timely Submission of Scores**

The Rules of Handicapping rely on the accurate and timely submission of all acceptable scores. Scores should be posted by the player or the Competition Committee 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.

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 general play.

It is the responsibility of the player to post their score unless otherwise directed by the Handicap Committee or the Competition Committee.

The process of posting 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 AGA or golf club’s web site.

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.

### **Maintain Accurate Player Scoring Records**

The Handicap Index will be updated by the USGA the day after a score is posted. 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:

## Rule 4 Guidance

- a mobile app,
- handicap software installed on a terminal or kiosk at 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 authorized 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 activate their scoring record 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 players 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. Reporting availability will depend on the technology services used by the club.

### Expected Score Within Scoring Record

When 10–17 holes are played, the players scoring record will display the adjusted gross score for the holes played, the number of holes played, and the 18–hole Course Rating and Slope Rating. When 9 holes are played, the 9–hole adjusted gross score, score type of N, and the 9–hole Course Rating and Slope Rating will be shown. In both cases an 18–hole Score Differential will be displayed.

Used	Type	Date	Score	C.R./Slope	PCC	Diff	ESR	Adj.
*	H	04/01/24	82	71.7/130	–	9.0	–	–
	N	03/28/24	45	35.5/128	–	16.1	–	–
	A	03/21/24	88	71.5/133	–	14.0	–	–
	A	03/17/24	88	72.2/135	–	13.2	–	–
*	H	03/14/24	71 (15)	71.7/130	–	9.8	–	–

*This is a partial scoring record for illustrative purposes only.*

### Score Posting

Where hole-by-hole score entry is in use through the handicap software, applicable adjustments to the gross score (adjusted gross score) can be automatically applied. If hole-by-hole scoring is not in use, the gross score adjusted for net double bogey will need to be determined and recorded manually.

Where applicable, the player will be responsible for determining their most likely score when a hole has been started but not completed; most likely score must not exceed the player's net double bogey value for a hole.

In cases where a match is decided before the conclusion of 18 holes and the players continue to play the remaining holes, they must post their actual adjusted gross scores for handicap purposes. If they do not play the remaining holes, the score will receive an 18-hole Score Differential, using expected score for holes not played, provided at least 9 holes with a corresponding 9-hole Course Rating and Slope Rating were played.

### **Multiple 9-Hole Casual Rounds**

In casual play, when multiple individual nines are played on the same day, the Handicap Committee has discretion to instruct players on how to post scores for handicap purposes. For instance, when two individual 9-hole rounds are played, the Handicap Committee can advise players to post two 9-hole scores or treat the two nines played as an 18-hole score and post as such. In these instances, the Handicap Committee should consider intent. If there was intent to play 9 holes, such as 9 holes played in the morning with friends and another 9 holes played in the late afternoon with a spouse, then these 9-hole scores should be posted separately. In addition, the same principle of intent applies when 27 holes are played in one day. For example, if there was intent to play 18 holes in the morning, and a subsequent 9-hole round was played in the afternoon, it would be advisable for players to post an 18-hole score for the first two nines and a 9-hole score for the final nine.

### **Same Nine Played Twice**

For 9-hole courses, the USGA recommends the AGA provide an 18-hole Course Rating and Slope Rating to accommodate players who play the 9 holes twice. Similarly, on an 18-hole course, if the same 9 holes are frequently played back-to-back, then the club should contact their AGA to publish an appropriate 18-hole Course Rating and Slope Rating.

If one nine is closed for maintenance, depending on the length of time the 9 holes are to be closed, the club should contact their AGA to publish an appropriate temporary 18-hole Course Rating and Slope Rating based on playing the same 9 holes twice as well as unpublish the previous Ratings. When the 9 holes reopen, the AGA may re-publish/publish new Ratings for the 18 holes and unpublish the temporary Ratings if playing the same 9 holes twice is no longer being done.

Note: If the AGA has not issued an 18-hole Course Rating and Slope Rating, then the following score posting guidance should be used.

## Rule 4 Guidance

If the same nine is played back-to-back on a course for other/infrequent reasons, it is acceptable to post two separate 9-hole scores resulting in two 18-hole Score Differentials. It is also acceptable to use manual entry, as long as the course played is first selected within the score posting product. As an example, if the Front 9 with a Course Rating and Slope Rating of 35.1/124 is played twice, then Ratings of 70.2/124 may be used to post an 18-hole score.

### 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 when the course is associated with any golf club where the player is a member).
A	=	Away
C	=	Competition (will be an attribute of score type)
N	=	9-hole score combined with an expected score to produce an 18-hole Score Differential or (prior to January 2024) two 9-hole scores combined
P	=	Penalty
L	=	League (Coming Soon)
E	=	Exceptional (will be an attribute of score type)

Note:

- For the purposes of handicap review, clubs are encouraged to post certain scores as competition scores. Although a competition score does not have a direct impact on a player's Handicap Index calculation, it may be used as part of 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 Competition Committee. 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.

### **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 (e.g., mobile app or online application).

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.



### Local Guidance for Rule 5 – Handicap Index Calculation

#### 9-Hole Scores

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

For players who are posting initial scores to establish a Handicap Index, expected score will not apply until they play and post scores from 54 holes. Once the player has posted scores from 54 holes and an expected score can be determined for the player, an 18-hole Score Differential will be calculated for each 9-hole score and displayed within their scoring record. At this time the player will have established their initial Handicap Index.

#### Cap Examples (Soft Cap and Hard Cap)

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 cap is part of the Handicap Index calculation after each score is posted.

The upward movement of a Handicap Index is unrestricted up to 3.0 strokes above the Low Handicap Index™ 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 (established once 20 scores are in their scoring record) 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 Average Low 8 Score Differentials

Avg. Low 8 Score Differentials	-	Low Handicap Index	=	
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

(Avg. Low 8 Score Differentials – Low Handicap Index)	-	3.0	=	
5.1	-	3.0	=	2.1

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

50%	of	2.1	=	1.05
Avg. Low 8 Score Differentials	-	(50% * 2.1)	=	
11.6	-	1.05	=	10.55, rounded to 10.6
				Handicap Index with soft cap applied = 10.6



## Local Guidance for Rule 6 – Course Handicap and Playing Handicap Calculation

### 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 are used to convert a Handicap Index into a Course Handicap based on the difficulty of the tee selected for play.

The calculation of the Course Handicap is used to determine the appropriate score to submit for handicap purposes, including any adjustments for net double bogey or application of net par, with the latter reserved for limited and practical scenarios and approved by the Handicap Committee.

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,
- 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.

### 9-Hole Course Handicap

To calculate a 9-hole Course Handicap, the first step is to divide the player's Handicap Index by two, and round this value to the nearest tenth using traditional rounding methods. It is necessary to round the value to the nearest tenth to convert to a 9-hole Course Handicap. The formula for calculating the Course Handicap is then used, using the 9-hole Course Rating, Slope Rating, and par for the tees being played.

#### 9-Hole Course Handicap Example

Handicap Index – 8.7; Course Rating – 35.3; Slope Rating – 121; Par – 36

$8.7 \div 2 = 4.35$ ; rounded to 4.4

9-Hole CH =  $4.4 \times (121 \div 113) + (35.3 - 36)$

9-Hole CH = 4.011...

9-Hole CH = 4

### 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, on average, expect to shoot about generally 2–5 strokes higher.

Target Score = Course Handicap + par



## Local Guidance for Rule 7 – Committee Actions (includes remaining Appendices)

### Perform Handicap Reviews

Recommendations for Handicap Index adjustments based on statistical data contained in the scoring record is available through the club's administrative tool. These recommendations are provided using the probability for the scores posted and can be used by the Handicap Committee as part of their review. 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.

It is strongly recommended that the Handicap Committee perform a handicap review on a monthly basis, or otherwise as needed, on any members who have been identified due to certain scoring anomalies. This should be facilitated via use of a USGA Handicap Review tool that will automatically identify players with certain scoring anomalies and provide supporting data as well as recommended actions to the Handicap Committee such as recommended Handicap Index adjustments. Handicap reviews can also be conducted for individual players at any time upon request. 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 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 accomplished via peer review or through reporting tools available in the handicap software. The Handicap Review process should consider the data provided by the USGA, its recommended Handicap Index adjustment, and any other evidence the Handicap Committee may have to support or dispute any recommended actions.

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 course most frequently played which may have impacted the fluctuation in the player's scoring record?

## Rule 7 Guidance

- Is the player applying the Rules of Handicapping procedure for 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)?
  - The Handicap Committee should review a player who has multiple exceptional score reductions (ESR) or if a single score produces a  $-2.0$  ESR. A single ESR of  $-2.0$  may indicate the player posted an incorrect score.

### **Adjust or Withdraw 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, under some circumstances 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.

Clubs are strongly encouraged to consult with their AGA if considering a Handicap Index adjustment of 5.0 strokes or greater. This may be in comparison to the Low Handicap Index or Handicap Index. If a Handicap Index adjustment at or beyond 5.0 strokes is applied, then the AGA will be notified for their review.

### **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 appeal 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.

### **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 (see Sample Letter – Penalty Score).

The penalty score will be identified with the score type "P" using the date that the score was not posted 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 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". The Handicap Committee has the discretion to post the actual score in addition to the penalty score.

Note: If the score not posted was a 9-hole score, or a 10-17-hole score, an 18-hole penalty Score Differential can be issued.

### **Most Improved Player**

The recommended method for determining a golf club's most improved player at the end of a season, year or custom date range is as follows:

The Committee may determine that they will only consider a player who has at least 20 scores in the scoring record. Add 12 to the player's Handicap Index at the start date. The number 12 is used to provide a consistent value for all players being evaluated. 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 is the most improved player.

## Rule 7 Guidance

### Example for Most Improved Player

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

Important Note: Players who had a Handicap Index adjustment (reset, frozen, withdrawn) during the selected date range should not be eligible for the most improved player.

### Working With the 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 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 post acceptable scores for handicap purposes.
- In certain circumstances, the Competition Committee (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 of any handicap allowances that 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. For example, if a player repeatedly wins or places high in net competitions, then a handicap review to ensure their Handicap Index is reflective of their demonstrated ability would be appropriate.
- 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 foursomes, including selected drive match play (each side plays one ball), strokes should be received based on the allocation for men.
- 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 to the preparation work that needs to take place (pairing, scorecards, etc.).
  - If the competition is played across multiple weeks in a season (such as a season long match play competition), it is recommended to use the player's Handicap Index on the date that each individual match is played to calculate their Playing Handicap.
- 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 Competition Committee to post all scores. The Committee should also announce they are posting the scores to avoid a duplicate posting scenario. The Committee (preferably the Handicap Committee, in consultation with the Competition Committee) must 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.

### Temporary Course Rating and Slope Rating

If the Competition Committee has, at its discretion, used a combination of tees for a one-time event, a Course Rating and Slope Rating must be available to post an acceptable score for handicap purposes. Under this circumstance, the Committee may use Appendix G from the Rules of Handicapping to determine a temporary Course Rating and Slope Rating without AGA involvement. However, this procedure is not a substitute for a formal Course Rating and Slope Rating. If such a combination is utilized long-term, then a request must be sent to the AGA for the issuance of formal Ratings.



## Rule 7 Guidance

Before using Appendix G for a competition, it is important for the Committee to consider the following:

- If the combination of tees results in less than a 100-yard difference from an existing Rated tee, then no adjustment is necessary, and
- If the combination of tees results in more than a 300-yard difference from an existing Rated tee, or if the length of a hole has been modified significantly (which could significantly change the way the hole is played), the AGA must be contacted for support.

### Competitions Where Multiple Nines are Played

In competitions with a round robin or other format where multiple individual nines are played, the USGA recommends each nine be posted independently for handicap purposes. This provides consistency with the Rules of Golf where they are treated as separate rounds (for example – a player can swap out clubs between rounds, escalating penalties are reset, and the player can receive separate penalties for being late to the tee in respective rounds). As a result, each 9-hole score will receive an 18-hole Score Differential™ in the scoring record.

### Competing from Different Tees

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

In most formats of play, the lower score is used to determine a result, i.e., the par is not relevant. For example, on a hole that is a par-4 for men and a par-5 for women, if both players score their respective par, the man wins the hole since a 4 is lower than a 5.

If the format of play is either Stableford (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 6.2b Calculation When Multiple Tees Are Used in a Competition).

## **Formats of Play and Handicap Allowances**

The following is a list of common formats of play with descriptions, as well as their recommended handicap allowances in parentheses. For information on the impact of field on recommended handicap allowance, see C/1 – Impact of Field on Recommended Handicap Allowance.

### Stroke Play

#### Individual Stroke Play (95%)

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.

#### Individual Stableford (95%)

The scoring in Stableford competitions is made by points awarded in relation to a fixed score (such as par) for 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 according to the stroke index allocation.

#### Individual Par/Bogey (95%)

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 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).

## Rule 7 Guidance

### Individual Maximum Score (95%)

A player's score for each hole is capped at a maximum set by the Committee, which may be fixed (such as 8, 9, 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 (85%)

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, and players must play from the sets of tees designated by the Competition Committee.

One of the recommendations under the previous USGA Handicap System (not in use since 2019) was to try to keep the difference between partners' Course Handicaps to 8 strokes or less. If this difference could not be avoided, then an additional 10% reduction for both partners was encouraged. However, with four-ball stroke play having a lower handicap allowance under the WHS (85% for all players) as compared to the previous USGA Handicap System (90% for men and 95% for women), the 8-stroke limit between partners is not necessary to produce equity among teams of various handicap levels. As a result, it is no longer recommended to assign an additional reduction if partners have more than an 8-stroke difference in their Course Handicaps.

### Four-Ball Stableford (85%)

Two competitors play as partners, each playing their own ball. The scoring in Stableford competitions is made by points awarded in relation to a fixed score (such as par) for each hole. The higher point total of the partners is the score for the hole.

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.

### Four-Ball Par/Bogey (90%)

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 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. This includes when the par of the hole is different for those competing in match play. 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.

**Individual Match Play (100%)**

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 (90%)**

Each player plays their own ball. Two players play their better ball against the better ball of two other players. After the unrounded Course Handicap of each player has been determined, the Course Handicap of all four players is adjusted so that the player with the lowest value plays from scratch and a 90% handicap allowance is then applied to the difference in the unrounded Course Handicap for the other players. The resulting values are then rounded to determine each player’s Playing Handicap (see below for an example).

Course Rating – 72.3                      Slope Rating – 135                      Par – 72					
PLAYER	HANDICAP INDEX	COURSE HANDICAP (UNROUNDED)	DIFFERENCE (UNROUNDED CH)	HANDICAP ALLOWANCE (90%)	PLAYING HANDICAP (ROUNDED)
A	+1.2	+1.133...	–	–	0
B	12.6	15.353...	16.486...	14.838...	15
C	11.4	13.919...	15.053...	13.547...	14
D	15.2	18.459...	19.592...	17.633...	18

**Concurrent Individual Match Play and Four-Ball Match Play**

In a competition where Individual Match Play and Four-Ball Match Play are conducted concurrently, the Committee has discretion to have each player use the same Playing Handicap for both formats. After the unrounded Course Handicap of each player has been determined, the Course Handicap of all four

## Rule 7 Guidance

players is adjusted so that the player with the lowest value plays from scratch and a handicap allowance determined by the Committee in charge of the competition is then applied to the difference in the unrounded Course Handicap for the other players. The resulting values are then rounded to determine each player's Playing Handicap.

### Other Formats of Play

In a team competition where players do not play their own ball throughout play of a hole (Foursomes, Chapman/Pinehurst, Scrambles) and a single Playing Handicap is used for the team, the handicap allowances are to be applied to each player's unrounded Course Handicap, then combined and rounded as the final step to determine the team Playing Handicap.

#### Foursomes Stroke Play (50% of combined team handicap)

Two players form a side and the side plays one ball. The partners play alternately from the teeing grounds as well as during the play of each hole.

Foursomes Match Play (Higher handicapped side receives 50% of the difference between the combined Course Handicap of each side; lower handicapped side competes at scratch)

Two players form a side and the side plays one ball. The partners play alternately from the teeing grounds as well as during the play of each hole.

Course Rating – 72.3			Slope Rating – 135		Par – 72	
PLAYER	HANDICAP INDEX	COURSE HANDICAP (UNROUNDED)	COMBINED TEAM HANDICAP	DIFFERENCE (UNROUNDED CH)	HANDICAP ALLOWANCE (50%)	PLAYING HANDICAP (ROUNDED)
A	8.4	10.335...	25.688...			0
B	12.6	15.353...				
C	11.4	13.919...	32.378...	6.690...	3.345...	3
D	15.2	18.459...				

#### Greensomes (60% low handicap + 40% high handicap)

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. Depending on whose tee shot is chosen, the other team member will hit the second shot.



**Chapman or Pinehurst (60% low handicap + 40% high handicap)**

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.

Course Rating – 72.3			Slope Rating – 135		Par – 72
PLAYER	HANDICAP INDEX	COURSE HANDICAP	HANDICAP ALLOWANCE (60% LOW HANDICAP + 40% HIGH HANDICAP)	PLAYING HANDICAP (ROUNDED)	TEAM PLAYING HANDICAP (ROUNDED)
A	8.4	10.3353982301	6.201...	12.343...	12
B	12.6	15.3530973451	6.141...		

**Scramble**

- 4 Players (25%/20%/15%/10% from the lowest to highest handicap)
- 3 Players (30%/20%/10% from the lowest to highest handicap)
- 2 Players (35% low/15% high)

Each player on the team hits from the teeing ground, then the team chooses the best of the 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 (4 Players) Example**

Course Rating – 72.3			Slope Rating – 135		Par – 72
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	10.335...	2.583	13.650...	14
B	12.6	15.353...	3.071...		
C	23.4	28.255...	4.238...		
D	31.2	37.574...	3.757...		

## Rule 7 Guidance

### Total Score of 2 Match Play (100%)

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% of the difference.

The following formats of play below do not have an official recommendation from the WHS for handicap 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% of each player's Course Handicap when using selected drive for a two-person team or 65% 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% 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%). This event may be completed in one day or extended over consecutive days.

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.

### Quota

It is suggested to use the handicap allowance recommendation for individual stroke play Stableford of 95%.

## Net Skins

The WHS 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.

## Holes Not Played

When one or more holes are not played in match play, the recommendation is for the players to calculate their Course Handicap, apply any handicap allowances for the format of play, and consider a hole not played as tied for the purposes of the competition.

If all 18 holes are not available in a stroke play competition, a percentage of the Course Handicap should be used. For example, if two holes are not being played, the Committee should use 16/18ths of the Course Handicap.

## Applying Handicap Allowances

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. Also, when determining the allowance in formats of play where the lowest handicap player plays at scratch, the allowance is applied to the unrounded difference.

## 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 based on 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 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 the 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

## Rule 7 Guidance

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:

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

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

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 comprised of 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, Course Handicap, or Playing Handicap.

If the Committee wishes to have players of similar abilities in the same flight, they may wish to determine flight distribution based on the Handicap Index rather than the Course Handicap, which is dependent on the tees played.

For example, in an individual stroke play competition, Flight A might be comprised of competitors with a Handicap Index of 9.9 or less, Flight B for those with a Handicap Index from 10.0 through 19.9, Flight C for those with a Handicap Index from 20.0 through 29.9, and so on. Another option is to wait until entries are complete and then create flights with the players divided evenly by Handicap Index or along natural breaks in the entries.

### Determining Overall Flight Winner

For member–guest style events with multiple flight winners, how the overall winner will be decided is up to the Competition 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 or use a percentage of Playing Handicap based on the number of holes played. If a percentage of Playing Handicap is used, it is recommended that the shootout take place over at least three holes.

### **How Ties Will Be Resolved**

In match play and stroke play, the Terms of the competition should include how 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.

## Rule 7 Guidance

The Terms of the competition should specify if the match may end in a tie or if the playoff method will differ from that specified in Rule 3.2a(4) of the Rules of Golf. 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 during play of extra holes unless the Terms of the competition state otherwise.

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

### Stroke Play

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

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

### Playoff in Stroke Play

If there is to be a playoff in stroke play, the Terms of the competition should set the following:

- When the playoff 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 playoff.
- The number of holes over which the playoff will be played – for example, over a specified number of holes such as 3, 6 or 18 holes, and what to do if there is still a tie after that.
  - In the format of stroke play, if a playoff 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. The fraction of the Playing Handicap determines the rounded value to be used. It is recommended that any such playoff consist of at least three holes. For example, if a playoff is over three holes, one sixth of the Playing Handicap should be deducted from the score for the playoff holes.
  - For playoffs in 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 playoff holes as they were assigned for the competition, using the stroke index allocation.

- Players are only required to return a scorecard for the playoff if the Committee issues them to the players.

### Matching Scorecards

If a playoff 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 playoff, 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. Handicap stroke fractions should be rounded if this method is used.
- 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.

### **Stroke Index Allocation**

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 using 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. For more information on stroke index allocation, please refer to Appendix E: Stroke Index Allocation of the Rules of Handicapping.

### **The Golf Course, Course Rating and Slope Rating**

#### 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. All tees up to 6,000 yards on an 18-hole course (3,000 yards on a 9-hole course) must be rated for both men and women. It is recommended that all tees up to 6,500 yards on an 18-hole course (3,250 yards on a 9-hole course) be rated for both men and women. 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 should be:

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

#### Ensure Course Details are Accurate

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, as well as what is set in the tournament management software ensuring the current information is being used. Published Ratings can be found on the Course Rating and Slope Database™.

#### Modifications to the Course

The Handicap Committee must notify the AGA when temporary physical changes are made such as use of temporary tees and/or greens. It is especially important to contact the AGA when the course length differs by at least 100 yards from an existing rated tee and the duration of such a change could impact scores posted. After review of the temporary changes, the AGA will determine whether scores

made under those conditions are to be accepted for handicap purposes, and whether a temporary Course Rating and Slope Rating should be issued.

If a temporary Rating is issued, the Handicap Committee has the responsibility to notify its members and guests of the temporary Rating and when to resume posting scores to the permanent/published Ratings. If it is determined that temporary Ratings will not be issued, the Handicap Committee has the responsibility to notify its members and guests that when a hole is not played or temporary tees/greens are in use, hole-by-hole score entry must be used so that an expected score can be calculated for holes not played. Alternatively, under limited and practical circumstances, the Handicap Committee may advise players to use net par. Use of net par is only permitted for use one 1 or 2 holes not played. If the holes not played and holes where temporary tees/greens are use in use exceeds 9 holes (and the AGA has decided not to issue temporary Ratings), then the score is not acceptable for handicap purposes.

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 caused a landslide where a 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.

In the case where modifications impact the stroke index allocation, please contact your AGA for support. This can likely be addressed during the process of generating temporary Ratings for the golf course.

In addition, if nines have been reversed on the golf course, please contact your AGA for support. It is possible that the AGA can accommodate this change through the WHS Course Rating Software if no other significant changes were made to the golf course.

### **Playing from an Unrated Set of Tees**

When a set of tees does 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: The Golf Course, Course Rating and Slope Rating to determine temporary Ratings that can be used by the player(s) to post acceptable score(s) for handicap purposes. If scores are posted

frequently using the temporary Ratings, the Handicap Committee must contact the AGA so that permanent Ratings can be issued (see rating requirements at “Course Rating and Slope Rating” above).

### **Working with the Green Committee and Golf Course Superintendent**

The Handicap Committee should seek the cooperation of the Green Committee and/or the golf course superintendent/staff 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.

A golf course is rated on its effective playing length and its playing difficulty under normal conditions. Due to temporary maintenance practices or unusual weather, a course may play firmer or softer than normal. While these abnormal conditions are present, it is recommended for the Committee to consider using the rear tee areas for a firm course or the forward tee areas for a soft course.

As stated in 7.2 Committee in Charge of a Competition of the Rules of Handicapping, the Handicap Committee or Competition Committee 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 its Ratings or if putting is exceptionally difficult due to aeration, which would be a 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.

### **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.

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. Scores may also be acceptable if the player elects to proceed under this Local Rule if it has not been adopted by the Committee.

## **USGA Local Handicap Administration and WHS Statistics**

### **Allied Golf Association (AGA)**

AGAs, in collaboration with the USGA, provide many services and support for players, golf clubs, and other stakeholders in their territories. This includes:

- Handicap administration in support of the World Handicap System,
- Ensuring completion of the club authorization assessment,
- Providing educational opportunities to meet club authorization requirements,
- Providing oversight of the USGA/AGA GC,
- Providing Course Rating services,
- Administering the Rules of Golf and the Rules of Amateur Status,
- Recruiting and training volunteers,
- Conducting AGA championships and USGA Championship qualifiers, and
- Developing community initiatives and promoting those community initiatives.

The AGA is the body under which your golf club sits and should be consulted as needed for guidance.

### **USGA Centralized Computation Service**

The USGA issues a 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. Each player is assigned a unique Handicap ID that can be used to access their scoring record as well as verification by others involved in peer review.

A player who belongs to more than one golf club within the USGA Centralized Computation Service must register as a multi-member 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.

## 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 for the player with the descriptor referenced with secondary emphasis. Example: Handicap ID (MGA#).

## Score Frequency/Probability Table

The following table depicts odds of a player shooting a net score differential based on their Handicap Index. It is a helpful resource to the Handicap Committee during their review of a player.

A net score differential is the score differential minus the player's *Handicap Index*.

Net Score Differential	Less Than 0.0	0.0-4.9	5.0-9.9	10.0-14.9	15.0-19.9	20.0-24.9	25.0-29.9	30.0-34.9	35.0-39.9
3	1.8	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4
2	2.4	2.5	2.5	2.5	2.6	2.7	2.8	2.9	2.9
1	3.6	3.6	3.6	3.6	3.5	3.5	3.5	3.5	3.5
0	5.9	5.5	5.3	5.2	5.1	5.0	5.0	4.8	4.6
-1	11.1	9.7	8.9	8.2	7.7	7.4	7.1	6.6	6.0
-2	23.0	18.5	16.1	13.8	12.4	11.3	10.5	9.4	8.2
-3	53.5	38.5	31.2	24.7	21.1	18.0	16.0	13.7	11.3
-4	139.8	87.1	64.7	46.9	37.3	29.8	25.1	20.4	16.1
-5	376.5	210.9	140.1	93.3	68.6	51.2	40.4	31.0	23.1
-6	986.8	535.7	317.4	191.5	130.5	89.9	66.5	47.9	33.6
-7	2247.9	1282.2	704.6	391.4	251.2	161.8	110.5	74.5	48.8
-8	6362.8	3361.9	1580.6	743.0	451.2	265.7	170.1	109.3	67.1
-9	13861.8	8202.6	3609.9	1362.7	828.0	449.0	264.2	159.8	94.0
-10	22831.3	15812.0	7186.6	2204.6	1431.9	715.9	398.0	226.6	127.7
-11	32344.3	28561.4	13166.4	3153.5	2202.2	1061.6	559.8	299.6	164.5
-12	58219.8	44968.9	21133.7	4085.7	3157.2	1476.7	748.1	380.5	205.1

Note 1: For competitions, the recommended allowance applied to the Course Handicap for the format of play and field size/makeup creates equity in formats

where players/teams may have a better chance of shooting lower scores.

Note 2: There is an insufficient volume of scoring data for Handicap ranges above 40.0 to provide a statistically meaningful comparison, therefore omitted from this table.

## **WHS Statistics**

Statistics are available on [USGA.org](http://USGA.org), including the average Handicap Index as well as Handicap Index distribution charts for all players. [Click here to view the stats page.](#)



## Sample Letters

### Sample Letter – Penalty Score

Although not required, as a courtesy a club may want to send a penalty score 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 score will be identified in your scoring record with the letter "P" as the score type.

Sincerely,

Handicap Committee

### Sample Letter – Resetting the Handicap Index

Sample Letter Applying Rule 7.1a – Resetting 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 whether further action is required, or if the adjustment remains appropriate. In the meantime, please continue to post all acceptable scores and observe all aspects of the Rules of Handicapping.

Sincerely,

Handicap Committee

## Sample Letter – Freezing the Handicap Index

Sample Letter Applying Rule 7.1a – Freezing 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, please 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 whether further action is required, or if the adjustment remains appropriate.

Sincerely,

Handicap Committee

### 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 *[resetting or freezing]* your Handicap Index®, the Handicap Committee has found it necessary to withdraw your Handicap Index in accordance with 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, 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 the calculation of your Handicap Index should revert to the normal formula.

Sincerely,

Handicap Committee

## Sample Letter – 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 on a monthly basis.

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 casual round, with anyone else on a fair and equitable basis. Key Committees include the *[Golf Course or Green Committee\*]* and the Competition Committee.

*[\* Green Committee may not apply to all clubs.]*

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 superintendent *[or Green Committee]* in maintaining both length and normal playing difficulty of the course at a constant and fair level.

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 on the same day the round is played.
- Where applicable, apply adjustments to scores for handicap purposes, including net double bogey and most likely score.

## Sample Letters

- Try to make the best score at every hole in every round, regardless of where the round is played.

What is an acceptable Score?

- Scores from the minimum number of holes played, i.e., 9 holes that correspond to a 9-hole Course Rating and Slope Rating.
- 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 on 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 in the clubhouse.
- Mobile app
- Club website
- AGA website
- Returned to the golf shop/Handicap Committee for posting.
- By the Competitions Committee
- *[List other methods your club and/or AGA 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 written warning.
2. Second failure will result in the appropriate penalty score issued for score(s) not posted.
3. After your third failure to post your score or continued manipulation of your scoring record, further disciplinary

action will be taken as the Handicap Committee deems appropriate. Examples include ineligibility to compete in certain club events and a Handicap Index adjustment.

A player must earn a Handicap Index. No player has an inherent right to a Handicap Index without demonstrating their playing 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 *[Chair Name]*, handicap chair at *[contact information such as email address and phone number]*.





### Other Resources and How to Get Support

#### Other Resources

- Rules of Handicapping
- [Resources for Club Administrators](#)
  - [Club E-Learning](#)
- [Resources for Players](#)
  - [Player Reference Guide](#)

#### How to Get Support

Reach out to your local Allied Golf Association. [Click here](#) to find your AGA.

Contact the USGA Handicapping and Course Rating Department

Phone: 908.234.2300 ext. 5

Email: [hdcquestions@usga.org](mailto:hdcquestions@usga.org)



# Index

	Rule	Page
<b>Acceptable Score</b>		
- Active Season	2.1	28
- Authorized Format of Play	2.1a	30
- Certification of Scores	4.4	48
- Minimum Number of Holes	2.2a/ 2.2b	35
- Played by The Rules of Golf	2.1b	33
- Temporary Greens or Tees	2.1/3	29
<b>Active Season</b>	2.1	28
<b>Adjusted Gross Score</b>		
- After a Handicap Index Has Been Established	3.1b	37
- Before a Handicap Index Has Been Established	3.1a	36
- Maximum Hole Score	3.1	36
- Net Double Bogey	3.1b	37
- When a Hole is Not Played	3.2	38
- When a Hole is Started But Player Does Not Hole Out	3.3	41
<b>Authorized Association</b>		
- Adjudicating Par	Appendix A	87
- Jurisdiction	1.3(iv/v)	23
- Multi-National Association	1.3(v)	24
- National Association	1.3(iv)	23
- Regional Association	1.3(iii)	23
- Responsibilities	Appendix A	86
<b>Authorized Format of Play</b>		
- 9-holes	2.2b	35
- 18-holes	2.2a	35
- Four-Ball Match Play	2.1a	30
- Four-Ball Stroke Play	2.1a	30
- General Play	2.1a	30
- Handicap Allowances	Appendix C	96
- Individual Match Play	2.1a	30
- Individual Stroke Play	2.1a	30
- Maximum Score	2.1a	30
- Organized Competition	2.1a	30
- Outside Player's Jurisdiction	2.1a(ii)	30

## Index

	Rule	Page
- Par/Bogey	2.1a	30
- Stableford	2.1a	30
- Within Player's Jurisdiction	2.1a (i)	30
<b>Bogey Player</b>	Appendix G	111
<b>Cap</b>		
- Hard Cap	5.8(ii)	65
- Low Handicap Index	5.7	63
- Soft Cap	5.8(i)	65
<b>Certification of Score</b>		
- Peer Review	4.4	48
<b>Course Handicap</b>		
- 9-hole Course Handicap	6.1b	69
- 18-hole Course Handicap	6.1a	68
- 18-hole Course Handicap Based on 9-holes Played	6.1a	69
- Course Rating	Appendix G	110
- Course Rating and Par	6.1	68
- Handicap Allowance	Appendix C	96
- Playing Handicap	6.2	70
- Plus Handicap Players	Appendix C	98
- Slope Rating	Appendix G	111
- Strokes Given Back (Plus Handicap Players)	Appendix C	98
- Strokes Received	Appendix E	106
<b>Course Rating</b>		
- Bogey Player	Appendix G	111
- Bogey Rating	Appendix G	111
- Course Handicap	6.1	68
- Effective Playing Length	Appendix G	111
- Issuing a Course Rating and Slope Rating	Appendix G	111
- Measured Length of The Golf Course	Appendix G	111
- Obstacles	Appendix G	111
- Scratch Player	Appendix G	111
- Slope Rating	Appendix G	111
<b>Exceptional Score</b>		
- Handicap Committee	7.1	74
- Handicap Index Adjustment	7.1a(ii)	75
- Handicap Review	7.1a	74
- Reduction	5.9	66

	<b>Rule</b>	<b>Page</b>
- Score Differential	5.9	66
- Scoring Record	Appendix B	93
- To Ensure Impact of Adjustment Remains	5.9	66
<b>Expected Score</b>		
- When One or More Holes Not Played	3.2b	39
- Calculating a Score Differential Using an Expected Score	3.2b/1	40
- Playing Conditions Calculation Procedure	5.6/1	60
- Reason For Not Submitting a Score Was Not Justified	7.1b (ii)	79
<b>Golf Club</b>		
- Adjudicating Par	Appendix A	87
- Handicap Committee	1.3(ii)	23
- Home Club	1.4b	25
- Member of a Golf Club	1.4a	24
- Responsibility to Post Scores	5.4/2	58
<b>Golf Course</b>		
- Course Measurement	Appendix G	110
- Course Rating	Appendix G	111
- Display of Course Rating and Par	Appendix G	110
- Modification	Appendix G	111
- Slope Rating	Appendix G	111
- Tee Markers	Appendix G	110
- Temporary Changes	Appendix G	111
<b>Handicap Allowance</b>		
- Course Handicap	6.1	68
- Extra Holes	Appendix C	98
- Format of Play	Appendix C	97
- Handicap Competitions	Appendix C	97
- Playing Handicap	6.2	70
- Plus Playing Handicaps	Appendix C	98
- Strokes Received / Given for Plus Handicap Players	Appendix C/3	101
<b>Handicap Committee</b>		
- Adjudicating Par	Appendix A	87
- Adjusting a Player's Handicap Index	7.1a(ii)	75
- Committee Actions	7	74
- Handicap Review	7.1a	74

## Index

	<b>Rule</b>	<b>Page</b>
– Penalty Score	7.1b	78
– Reinstatement of a Player’s Handicap Index	7.1d	81
– Score Submission	7.2b	82
– Terms of the Competition	7.2a	81
– Withdrawing a Player’s Handicap Index	7.1c	80
<b>Handicap Index</b>		
– Ageing of Scores	5.5	58
– Adjustment	5.2a	54
– Calculation of Score Differentials	5.1	52
– Demonstrated Ability	5	52
– Fewer Than 20 Scores	5.2a	54
– For 20 Scores	5.2b	56
– Handicap Committee Actions	7	74
– Handicap Index Calculation	5.2	54
– Hard Cap	5.8(ii)	65
– Initial Handicap Index	4.5	49
– Lapsing of a Handicap Index	5.5	58
– Low Handicap Index	5.7	63
– Maximum Handicap Index	5.3	57
– Plus Handicap Index	5.2c	56
– Responsibilities of Stakeholders	Appendix A	84
– Soft Cap	5.8(i)	65
<b>Handicap Review</b>		
– Adjusting a Handicap Index	7.1a(ii)	75
– At the Request of the Player	7.1a(i)	74
– Freezing the Handicap Index	7.1a(ii)	75
– Handicap Committee	7.1	74
– Injured Player	7.1a/2	78
– Other Clubs to Request an Adjustment	Appendix D	103
– Resetting the Handicap Index	7.1a(ii)	75
<b>Hard Cap</b>		
	5.8(ii)	65
<b>Home Club</b>		
– Designating a Home Club	1.4b	25
– Handicap Committee	7.1	74
– Handicap Index	Appendix A	86
– Jurisdiction	1.4b/3	26
– Single Scoring Record	Appendix A	86
<b>Inactive Season</b>		
	Appendix A	88



	Rule	Page
<b>Jurisdiction</b>		
– Authorization to Use Rules of Handicapping	1.2	21
– Authorized Association	1.3	22
– Outside Player’s Jurisdiction	2.1a(ii)	30
– Registered Marks of the WHS	1.2	22
– Within Player’s Jurisdiction	2.1a(i)	30
<b>Low Handicap Index</b>		
– 20 Acceptable Scores	5.7	63
– Scoring Record	5.7	63
– Time Frame	5.7/1	64
<b>Maximum Hole Score</b>		
– After a Handicap Index Has Been Established	3.1b	37
– Before a Handicap Index Has Been Established	3.1a	36
– Net Double Bogey	3.1b	37
<b>Member</b>		
– Joining a Golf Club	1.4a	24
– Member of More Than One Club	1.4b/3	26
<b>Net Double Bogey</b>		
– Maximum Hole Score	3.1b	37
<b>Net Par</b>		
– Hole Not Played	3.2b/2	40
<b>Par</b>		
– Establishing Par	Appendix F	108
– Hole Lengths	Appendix F	108
– Stroke Index Allocation	Appendix E	106
<b>Peer Review</b>		
– Certification of a Score	4.4	48
– Scoring Record	Appendix B	90
<b>Penalty Score</b>		
– Applying a Penalty Score	7.1b	79
– Gaining an Unfair Advantage	7.1b(ii)	79
– No Valid Reason for a Score Not Having Been Submitted	7.1b(i)	78
– Score is Discoverable	7.1b(ii)	79
– Valid Reason for a Score Not Having Been Submitted	7.1b(i)	78

## Index

	Rule	Page
<b>Playing Conditions Calculation (PCC)</b>		
- 9-hole Scores	5.1b	53
- Away Score Returned to Home Club	5.6/5	61
- Calculation of a Score Differential	5.1	52
- Daily Playing Conditions Calculation	5.6	59
- Eligible Players	5.6/1	60
- Golf Club with 27 Holes	5.6/6	62
- Handicap Index Calculation	5.6	59
- Minimum 8 Acceptable Scores	5.6	60
- More Than One PCC on a Single Day	5.6/2	61
- Range of PCC Adjustments	5.6	60
- Separate PCC Calculations for the Same Day	5.6/3	61
- Time Frame for Submitting a Score	4.3	47
<b>Playing Handicap</b>		
- Course Handicap	6.1	68
- Playing Handicap Calculation	6.2	70
<b>Rules of Golf</b>		
- Acceptable Scores	2.1	28
- Certification of a Score	4.4	48
- Stroke Index Allocation	Appendix E	106
<b>Rules of Handicapping</b>		
- Authorization to Use the WHS	1.2	21
<b>Score Differential</b>		
- 9-hole Scores	5.1b	53
- 18-hole Scores	5.1a	52
- Calculation of a Score Differential	5.1	52
- Exceptional Score	5.9	66
<b>Score Type</b>	Appendix B	94
<b>Scoring Record</b>		
- Handicap Committee	Appendix B	90
- Home Club	Appendix B	90
- Information Required for Scoring Record	Appendix B	90

	Rule	Page
<b>Scratch Player</b>		
– Course Rating	Appendix G	111
– Handicap Index	5.2c/1	57
– Slope Rating	Appendix G	111
<b>Slope Rating</b>		
– Bogey Rating	Appendix G	111
– Course Handicap	6.1	68
– Course Rating	Appendix G	111
– Display of Ratings	Appendix G	110
– Strokes Received	6	68
– The Golf Course	Appendix G	110
<b>Soft Cap</b>	5.8 (i)	65
<b>Stroke Index</b>		
– Applying More Than 18 Strokes Received	Appendix E	106
– Committee Procedures	Appendix E	106
– Course Rating System	Appendix G	110
– Handicap Strokes	6	68
– Stroke Index Allocation	Appendix E	106
– Stroke Index Allocation for 9–Hole Play	Appendix E	107
<b>Submitting a Score</b>		
– Eligibility to Submit a Score	4.2	47
– Hole not Played	3.2	38
– Hole Started But The Player Does Not Hole Out	3.3	41
– Incomplete Rounds	3.2b	39
– Not Submitting a Score	7.1b(ii)	79
– Submitting Hole–by–Hole Score	4.1a (ii)	45
– Time Frame for Submitting a Score	4.3	47
– Timely Submission	4	45

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