Study Guide Contents

The topics listed below will be addressed within this Rules of Handicapping Study Guide, prepared by the United States Golf Association Handicap Department for Allied Golf Associations.

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Structure of the WHS

The R&A and USGA

Are joint governing authorities and are responsible for authorizing the use.

Multinational/National Associations

Has the exclusive rights to implement and administer the World Handicap System within its jurisdiction, including the issuance of a Handicap Index.

Allied/Regional Golf Association

Are affiliated to its National Association and comprised of golf clubs and/or golfers within a defined area.

Golf Club/Handicap Committee

Is affiliated to its Authorized Association and is responsible for ensuring the handicaps of those members who have designated it to be their home club are administered in accordance with the requirements of the Rules of Handicapping.

Player

Attempts to make the best score possible at each hole and submits scores for handicap purposes as soon as possible after the round is completed.

Acceptable Scores

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

- By the Rules of Golf and the 'Modified Rules of Golf for Players with Disabilities.'
- When accompanied by at least one other person.
- On a golf course during its active season.
- When a player follows a Model Local Rule even if the Committee has not adopted it (e.g., alternative option to stroke and distance relief or preferred lies).

Timeframe for Submitting Scores

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

- If a player does not submit their score on the day of play, their score will not be included in the daily Playing Conditions Calculation.
- When the score is subsequently posted to the player's scoring record, the published Playing Conditions Calculation for the day should be applied to the player's score differential calculation.
Changes to Handicap Calculation

There are five significant changes to the Handicap Index calculation coming in 2020. They are:

1) The minimum number of scores to establish a Handicap Index will be three 18-hole rounds made up of any combination of 9 or 18-hole scores. There will be no time limit on when these scores are submitted.

It will be strongly recommended that a player's initial 3 scores are submitted hole-by-hole to enable clubs to better assess the player's potential.

A new player establishing a Handicap Index will use PAR + 5 as their maximum score per hole.

An overarching theme of the World Handicap System is to become more inclusive - and this feature should encourage golfers who play sporadically to establish and maintain a Handicap Index.

2) The following table will be used to determine the number of score differentials that will be factored into the Handicap Index calculation, as well as any additional adjustment:

<table>
<thead>
<tr>
<th>Number of score differentials in scoring record</th>
<th>Score differentials to be used in calculation of Handicap Index</th>
<th>Adjustment to column 2 result</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Lowest 1</td>
<td>-2.0</td>
</tr>
<tr>
<td>4</td>
<td>Lowest 1</td>
<td>-3.0</td>
</tr>
<tr>
<td>5</td>
<td>Lowest 1</td>
<td>-4.0</td>
</tr>
<tr>
<td>6</td>
<td>Average of lowest 2</td>
<td>-5.0</td>
</tr>
<tr>
<td>7 or 8</td>
<td>Average of lowest 3</td>
<td>-6.0</td>
</tr>
<tr>
<td>9 to 11</td>
<td>Average of lowest 4</td>
<td>0</td>
</tr>
<tr>
<td>12 to 14</td>
<td>Average of lowest 4</td>
<td>0</td>
</tr>
<tr>
<td>15 or 16</td>
<td>Average of lowest 5</td>
<td>0</td>
</tr>
<tr>
<td>17 or 18</td>
<td>Average of lowest 6</td>
<td>0</td>
</tr>
<tr>
<td>18</td>
<td>Average of lowest 7</td>
<td>0</td>
</tr>
<tr>
<td>19</td>
<td>Average of lowest 8</td>
<td>0</td>
</tr>
<tr>
<td>20</td>
<td>Average of lowest 8</td>
<td>0</td>
</tr>
</tbody>
</table>

An 8 of 20 system will be more responsive to good scores and eliminate the need for a bonus for excellence.

The third column in the above table calls for an additional adjustment when certain numbers of scores exist in a player’s scoring record. When limited scoring information is available, a downward adjustment is used to project the player’s potential ability.

A player typically plays to their handicap one out of every five rounds, so when only three scores exist, for example, it’s possible that the player hasn’t yet played to their potential. This column also acts as a safeguard to protect the field.

3) When abnormal playing conditions cause scores to be unusually high or low on a given day, a Playing Conditions Calculation, or PCC, will adjust score differentials to better reflect the player’s actual performance.

The PCC will be simple and conservative in nature and will be applied in integer values: -1, +2, etc.

- There must be eight scores submitted on a given day for PCC to be considered.
- The calculation will only consider players at or below a Handicap Index of 36.0.
- The calculation will consider 9 and 18-hole scores.

The PCC can also be used to indicate when the Course Rating of a golf course may need to be reviewed. If the PCC adjustment (which is conservative) is being applied 4-5 days a week, the ratings may not be accurately reflecting the difficulty of the golf course, often due to issues with course setup.

“I see somebody’s upset the greenskeeper again!”

4) Exceptional Score Reduction, or ESR, is a procedure for dealing with exceptional scores which may indicate the player’s true ability. The procedure considers all scores, not just Tournament scores.

**How does it work?**

If a player posts a score that produces a Score Differential 7.0 strokes or better than their Handicap Index at the time the score was submitted, an automatic adjustment is made using the following table:

<table>
<thead>
<tr>
<th>Score Differential relative to Index</th>
<th>7.0 - 9.9 strokes lower</th>
<th>10.0 or more strokes lower</th>
</tr>
</thead>
<tbody>
<tr>
<td>ESR Adjustment</td>
<td>-1.0</td>
<td>-2.0</td>
</tr>
</tbody>
</table>

When an Exceptional Score is posted, a -1.0 or -2.0 adjustment will be applied to each of the previous 20 score differentials in a player’s scoring record. The net result will be a 1.0 or 2.0 stroke reduction in their Handicap Index.

Subsequent scores posted will not contain the -1.0 or -2.0 adjustment, which allows the impact of the ESR to slowly diminish as new scores are posted.
5) A Soft Cap and Hard Cap will be applied to limit the upward movement of a player’s Handicap Index within a 12-month period.

The Soft Cap will **suppress** upward movement by 50% after a 3.0 increase over a player’s 12-month Low Handicap Index has been reached.

The Hard Cap will **restrict** upward movement to 5.0 over the Low H.I from past 12 months.

The caps will 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 will aid in minimizing the potential for handicap manipulation.

The Handicap Committee at the club will have the ability to allow a player’s Handicap Index to exceed the hard cap if special circumstances such as injuries exist.

### Soft Cap Example:

**Player A** has a Low H.I. of 10.0. His current 8 of 20 average is 15.2.

**Step 1:** Subtract the Low H.I. from current 8 of 20 average:

\[
15.2 - 10.0 = 5.2
\]

**Step 2:** Determine how much greater than 3.0 the result is:

\[
5.2 - 3.0 = 2.2
\]

**Step 3:** Subtract 50% of the resulting value from 8 of 20 avg:

\[
15.2 - \left( \frac{2.2}{2} \right) = 14.1
\]

**Handicap Index of:** 14.1

---

### Hard Cap Example:

**Player B** has a Low H.I. of 10.0. His current 8 of 20 average is 17.4.

**Step 1:** Subtract the Low H.I. from current 8 of 20 average:

\[
17.4 - 10.0 = 7.4
\]

**Step 2:** Determine how much greater than 3.0 the result is:

\[
7.4 - 3.0 = 4.4
\]

**Step 3:** Subtract 50% of the resulting value from 8 of 20 avg:

\[
17.4 - \left( \frac{4.4}{2} \right) = 15.2
\]

**Handicap Index of:** 15.2

---

### Maximum Handicap Index

The **Maximum Handicap Index** for men and women will be **54.0**.

Although the current number of golfers in the U.S. that are at or above the current maximums of 36.4 and 40.4 is relatively small, many golfers who currently play but don’t have a handicap would be at or above those numbers.

By encouraging more novice golfers to get a Handicap Index and learn about the **Rules of Handicapping**, we can incentivize golfers to improve their games and utilize pace of play provisions such as picking up at their Net Double Bogey maximum score.

Clubs will still have the discretion to implement a lower maximum limit for competitions as a term of the competition. Committee’s will also be able to restrict Course/Playing Handicaps to 54 or a lower number.
Updating a Handicap Index

Under the World Handicap System, a Handicap Index will update daily.

31.0

If a player does not post a score, their Handicap Index will not update that day— as there will be no need for it to update.

This feature should encourage golfers to post their scores immediately following their round— which will also allow them to contribute towards the PCC data pool. Handicap Committees should expect golfers to post promptly.

When it comes to multi-day competitions, it's recommended that the Committee in charge chooses to use the Handicap Index at the start of the competition for all rounds.

Course Handicap Calculation

Under the USGA Handicap System, a Course Handicap is the number of strokes a player receives to play down to the Course Rating of the tees being played. The current formula is:

\[
\text{Course Handicap} = \frac{\text{Handicap Index} \times \text{Slope Rating}}{113}
\]

Under the Rules of Handicapping, a Course Handicap will be the number of strokes a player receives to play down to the Par of the tees being played. The formula will be:

\[
\text{Course Handicap} = \text{Handicap Index} \times \frac{\text{Slope Rating}}{113} + (\text{CR} - \text{PAR})
\]

This will simplify the process for setting up multi-tee competitions and eliminate the Section 3-5 adjustment.

There will, however, need to be an additional adjustment when players compete from tees where par is different— as they will be playing to different benchmarks.

It will be important that par values are accurate— and this will be emphasized to clubs by Allied Golf Associations.

Playing Handicap Calculation

A new defined term, Playing Handicap, will be introduced within the Rules of Handicapping.

When handicap allowances are used in various formats of play, Course Handicaps are adjusted to make the competition equitable.

Within the Rules of Handicapping, the adjusted Course Handicap will be referred to as a Playing Handicap.

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

Under the USGA Handicap System, when Course Handicaps are adjusted based on handicap allowances, we still refer to the resulting values as Course Handicaps. The introduction of the new term will allow for a clearer distinction between the two.

A Playing Handicap is the number of strokes you actually play with during the round.

Net Double Bogey

Net Double Bogey will be used when a player's actual score or most likely score exceeds a maximum number derived using the following formula:

\[
\text{Net Double Bogey} = \text{Par} + 2 \pm \text{Handicap strokes received or given on a hole}
\]

Example:

A player with a Course Handicap of 11 receives one stroke on the first 11 allocated stroke holes.

On a par 4 hole with a Stroke Index of 6, the player's Net Double Bogey maximum score is calculated as follows:

\[
\begin{align*}
\text{Par} & + \text{Two Strokes} + \text{Strokes Received} = \text{Max} \\
4 & + 2 + 1 = 7
\end{align*}
\]

Net Double Bogey is the primary method used around the world and provides for a more consistent adjustment.

Net Double Bogey is equal to zero points in Stableford, which is why many parts of the world use this method.

Another way to remember this term is "Double Bogey Plus" (or Double Bogey Minus for Plus Handicap Players).
Treatment of Scores Based on Number of Holes Played

Note: A hole is considered played if it has been started.

For a 9-Hole Score

A player must play at least 7 holes for an acceptable nine-hole score to be posted.

If a player plays seven or eight holes, a 9-hole score will be produced by adding a score of Net Par for the remaining hole(s).

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

\[(113 \times 9\text{-hole Slope Rating}) \times (\text{Adjusted Gross Score} - 9\text{-hole Course Rating} - 0.5 \times \text{PCC adjustment})\]

This 9-hole score differential must then be combined with another 9-hole score differential to produce an 18-hole score differential.

Adjudicating Par

Because Par values are more important under the Rules of Handicapping, it’s crucial that Par values for each hole are accurate for both men and women.

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

<table>
<thead>
<tr>
<th>Par</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Up to 260 yards</td>
<td>Up to 220 yards</td>
</tr>
<tr>
<td>4</td>
<td>240 to 490 yards</td>
<td>200 to 420 yards</td>
</tr>
<tr>
<td>5</td>
<td>450 to 710 yards</td>
<td>370 to 600 yards</td>
</tr>
<tr>
<td>6</td>
<td>670 yards and up</td>
<td>570 yards and up</td>
</tr>
</tbody>
</table>

Where hole lengths fall on a break point, it may be appropriate to designate Par relative to the way the hole was designed to be played.

The Allied Golf Association will make the final determination of hole Par.

For an 18-Hole Score

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

When 10 through 13 holes are played, scores made on holes 10 through 13 must be discarded and only a nine-hole score may be submitted.

When 14 through 17 holes are played, an 18-hole score must be produced by adding a score of Net Par for the remaining unplayed holes.

An 18-hole score differential is calculated as follows using 100% of the playing conditions calculation (PCC) adjustment for the day:

\[(113 \times \text{Slope Rating}) \times (\text{Adjusted Gross Score} - \text{Course Rating} - \text{PCC adjustment})\]

Most Likely Score Guidelines

When a player starts, but does not complete a hole, the score recorded for handicap posting purposes is the Most Likely Score.

The Rules of Handicapping includes the following guidelines for determining a most likely score:

<table>
<thead>
<tr>
<th>Position of the ball:</th>
<th>Strokes to be added:</th>
</tr>
</thead>
<tbody>
<tr>
<td>On the putting green within 5 feet of the hole</td>
<td>Add 1 additional stroke</td>
</tr>
<tr>
<td>Between 5 feet and 20 yards from the hole, depending on the position of the ball, the difficulty of the green and the ability of the player</td>
<td>Add 2 or 3 additional strokes, depending on the position of the ball, the difficulty of the green and the ability of the player</td>
</tr>
<tr>
<td>Beyond 20 yards from the hole</td>
<td>Add 3 or 4 additional strokes, depending on the position of the ball, the difficulty of the green and the ability of the player</td>
</tr>
</tbody>
</table>
Stroke Index Allocation

The Rules of Handicapping will recommend using Course Rating data to rank the holes for Stroke Index allocation.

The recommendation is to allocate odd strokes on the front and even strokes on the back.

Specific strokes will be allocated using three-hole clusters, with the #1 and 2 stroke holes in the middle cluster.

<table>
<thead>
<tr>
<th>Hole Number</th>
<th>Front 9</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample Table</td>
<td>11</td>
<td>15</td>
<td>18</td>
<td>17</td>
<td>16</td>
<td>15</td>
<td>14</td>
<td>13</td>
<td>12</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Hole Number</th>
<th>Back 9</th>
<th>10</th>
<th>11</th>
<th>12</th>
<th>13</th>
<th>14</th>
<th>15</th>
<th>16</th>
<th>17</th>
<th>18</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample Table</td>
<td>12</td>
<td>14</td>
<td>16</td>
<td>18</td>
<td>2</td>
<td>18</td>
<td>16</td>
<td>10</td>
<td>14</td>
<td></td>
</tr>
</tbody>
</table>

Using Course Rating data to rank holes takes the subjectivity out of the process. This process also replaces the need to gather scores, which are often difficult to accumulate from golfers in all necessary handicap ranges.

This will also be an additional service provided to clubs by their Allied Golf Association.

Further Guidance:

Stroke Index Allocation

- Apply the lowest Stroke Index hole (1 or 2) on each nine in the middle triad. If no hole within the middle triad is ranked within the lowest 6 holes relative to par, then it can be moved into an adjacent hole at the end of the 1st triad or beginning of the 3rd triad on each nine.

- Apply the second lowest Stroke Index hole (3 or 4) on each nine in either the 1st or 3rd triad, unless the lowest Stroke Index hole has been allocated in that same triad.

- Spreading Stroke Index allocations evenly over the 18 holes to give the best chance of strokes being received by a player to be used prior to a match ending.

- If possible, avoid consecutive low stroke indexes (6 or less) on consecutive holes.

Handicap Review by Committee

It is strongly recommended that a handicap review be conducted at least annually by the home club for all members who have designated the home club to manage their Handicap Index.

i. The World Handicap System software specifications will recommend reports and notifications to assist Handicap Committees to identify players’ requiring handicap reviews. A review can be conducted annually or on-demand.

ii. A player can request that the Handicap Committee reviews their current Handicap Index, if they believe it no longer reflects their demonstrated ability.

iii. A player must be made aware of, and involved in, the handicap review process to the extent practicable and has recourse to an appeals procedure, if requested.

Adjusting a Handicap Index

The Handicap Committee can adjust a player’s Handicap Index to ensure that it reflects their demonstrated ability. In doing so, the Handicap Committee should consider all available information relating to the player’s demonstrated ability, including:

i. The player’s scoring potential,

ii. Any handicap(s) previously held by the player, and

iii. Whether the player is improving, steady, or declining.

The Handicap Committee should consult with, or have ratified, any player’s handicap adjustment by the Allied Golf Association.

The adjustment, upwards or downwards, must be a minimum of 1 stroke and must have the effect of:
• Resetting the Handicap Index by applying an adjustment to each of the most recent 20 score differentials in the scoring record, to achieve the chosen Handicap Index, or

• Resetting and/or freezing the Handicap Index at a level selected by the Handicap Committee for defined period of time. The Handicap Committee can remove the freeze at any point during this period and/or freeze only against upward movement.

**Withdrawing a Handicap Index**

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

The withdrawal of a player’s Handicap Index should be applied only after the player has been informed and has had an opportunity to respond to the Handicap Committee and/or Allied Golf Association.

A player must be notified of the period of Handicap Index withdrawal and any additional conditions.

**Reinstating a Handicap Index**

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

• Reinstating the Handicap Index at a level that the Handicap Committee feels is currently reflective of the player’s demonstrated ability,

• Applying the handicap allocation procedure as if the player were new to the sport, or

• Reinstating the last recorded Handicap Index.

It is strongly recommended that the Handicap Committee monitors the player’s Handicap Index closely over subsequent rounds and, where required, makes appropriate adjustments.