

WORLD HANDICAP SYSTEM

Rules of Handicapping



Education Content

- 1) Introductions
- 2) Welcome to the WHS
- 3) Fundamentals in Handicapping
- 4) Handicap Formula
- 5) Club Handicap Committee Responsibilities
- 6) Competition Committee Responsibilities
- 7) AGA Responsibilities – Administration of a Handicap Index

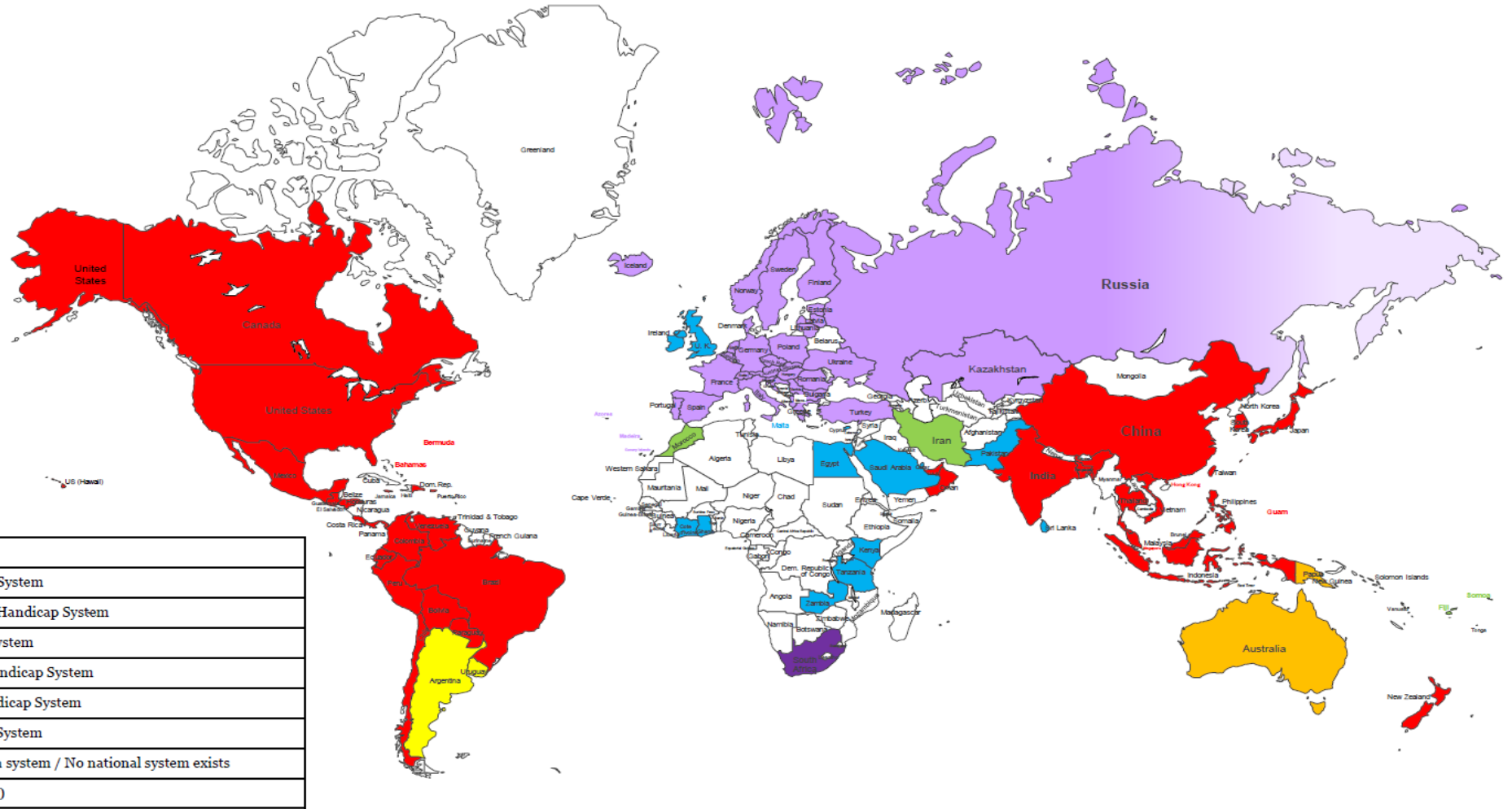


Welcome to the WHS

Six Systems to One



ASOCIACION ARGENTINA DE GOLF



Governance

There is one World Handicap System that's consistent with other Governance functions.

The World Handicap System is comprised of the Rules of Handicapping and the Course Rating System.

Governance Structure

Rules of Golf

Rules of Amateur
Status

The Equipment
Rules

World Handicap
System

Club Authorization Within the United States



The program was instituted in 2005 to require authorization for use of the handicap system.

Club authorization represents an annual acknowledgement that the club understands the tenants of the World Handicap System and is fulfilling their duties and responsibilities outlined in the Rules of Handicapping and the USGA Handicap Committee Guide.

A Handicap System that emphasizes integrity is in the best interest of the game.

Only a club that is affiliated with the Allied Golf Association (AGA) can be authorized to use the WHS and deliver a Handicap Index to a golfer.

The AGA plays a key role in the handicap administration and oversight for all clubs within its jurisdiction to ensure reliability, consistency and fairness to all clubs.

Hierarchy

The USGA and The R&A	Are joint governing authorities and are responsible for authorizing use of the World Handicap System.
National Associations	Have the exclusive rights to implement and administer the World Handicap System within its jurisdiction, including the issuance of a Handicap Index.
Allied Golf Associations	AGAs are affiliated to the USGA and comprised of golf clubs and/or golfers within a defined area.
Golf Club/Handicap Committee	Is affiliated to its AGA and is responsible for ensuring the Handicaps of its members 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.

How to Use the Rule Book



The “Rules of Handicapping” will consist of Definitions and seven Rules:

Rule 1 – Purpose and Authorization; Obtaining a Handicap Index

Rule 2 – Scores Acceptable for Handicap Purposes

Rule 3 – Adjustment of Hole Scores

Rule 4 – Submitting a Score

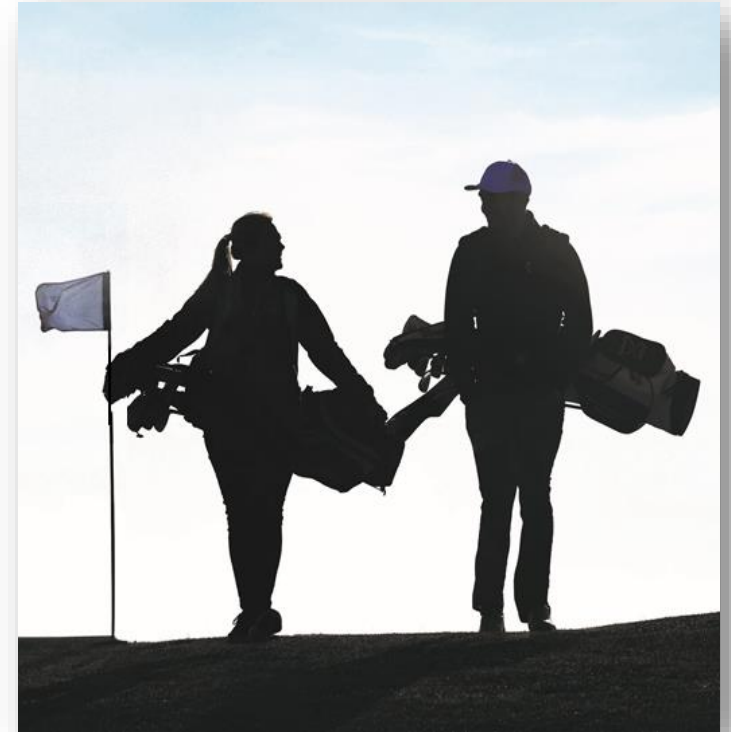
Rule 5 – Handicap Index Calculation

Rule 6 – Course Handicap and Playing Handicap Calculation

Rule 7 – Committee Actions

There will also be seven Appendices, which will contain further details and more information.

Use the Rule Book whenever a question arises about the World Handicap System.



Fundamentals of Handicapping

The background of the slide is a dark gray topographic map. It features white contour lines of varying thickness and spacing, representing elevation changes. There are several shaded regions in a slightly lighter gray, which typically indicate specific terrain features or water bodies on a map. The overall aesthetic is technical and minimalist.

Purpose of the World Handicap System

The World Handicap System includes the Rules of Handicapping and the Course Rating System. Its purpose is to enable as many golfers as possible the opportunity to:

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



Key Definitions



LOW HANDICAP INDEX

The lowest Handicap Index achieved by a player within the last 12 months.



HARD AND SOFT CAP

A reduction or limit on the increase of a player's Handicap Index over a rolling 12-month period, measured against the player's Low Handicap Index within that period of time.



PLAYING CONDITIONS CALCULATION

A procedure used to evaluate if course and/or weather conditions on the day of play deviate from normal playing conditions to the extent that they have a significant impact on players' performance.



EXCEPTIONAL SCORE REDUCTION

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



NET DOUBLE BOGEY

The maximum score for a hole for handicap purposes, which is the sum of:

- The Par of the hole,
- Any handicap strokes applied on that hole, and
- An additional two strokes



NET PAR

Net Par is the new term for Par Plus - used when a hole is not played.

Course Rating System



The same system used before the WHS in the United States and in many other countries is now used worldwide.

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



What is a Course Rating?



A Course Rating is the evaluation of the playing difficulty of a course for scratch players under normal course and weather conditions.

It is expressed as the number of strokes taken to one decimal place and is based on yardage and other obstacles to the extent that they affect the scoring difficulty of the scratch player.



**Course
Rating**

What is a Bogey Rating?



A Bogey Rating is the evaluation of the playing difficulty of a course for bogey players under normal course and weather conditions.

It is expressed as the number of strokes taken to one decimal place and is based on yardage and other obstacles to the extent that they affect the scoring difficulty of the bogey player.



**Bogey
Rating**

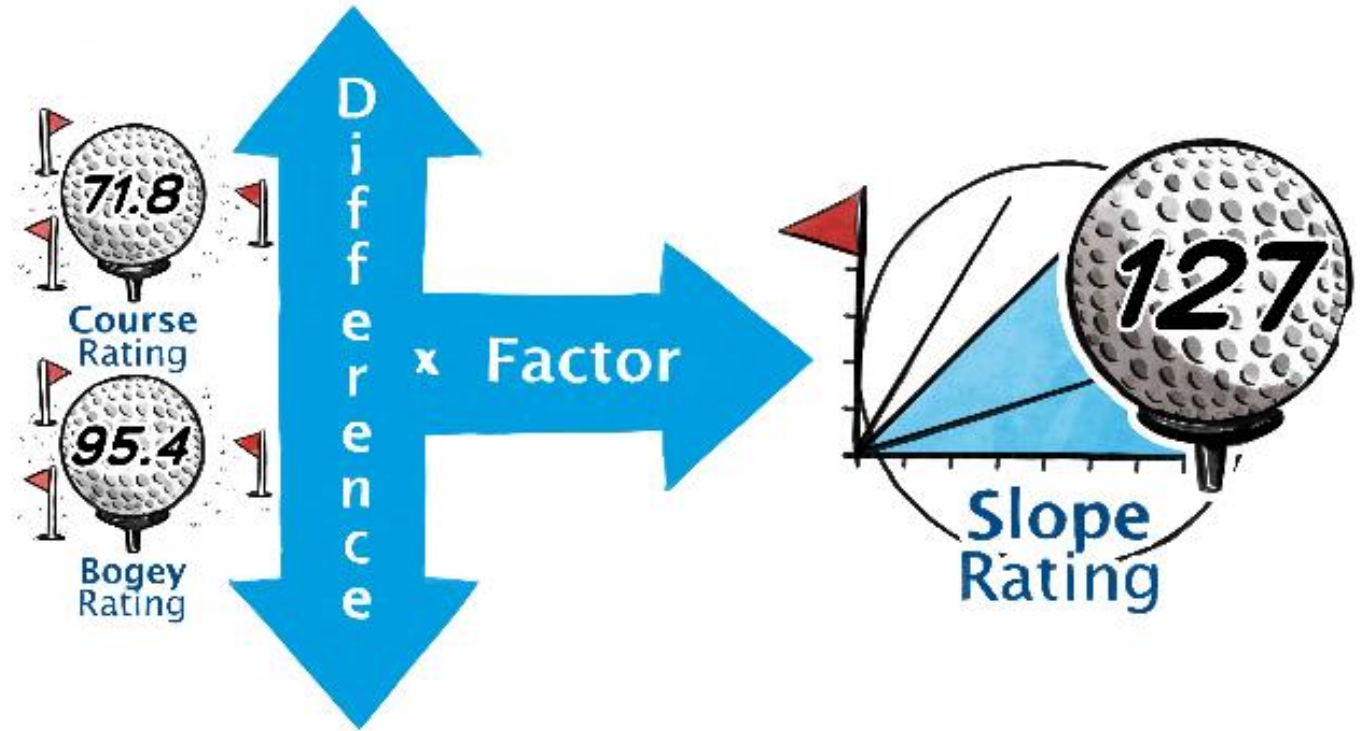
What is Slope Rating?



To calculate Slope Rating for any set of tees, we need two measures:

- Course Rating
- Bogey Rating

It is the combination of these measures that allow us to calculate the Slope Rating for a set of tees.



Course Handicap



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

$$\text{Course Handicap} = (\text{Handicap Index} \times \text{Slope Rating} / 113) + (CR - PAR)$$



Course Handicap Calculation (without CR-Par)

Handicap Index – 0.0

TEE	YARDS	RATING	SLOPE	PAR	CH
BLACK	7033	74.2	135	72	0
BLUE	6684	72.8	131	72	0
WHITE	6414	71.7	128	72	0
SILVER	6021	69.9	125	72	0
WHITE/SILVER/RED	5886	68.8	123	71	0
RED	5637	67.8	121	71	0
GREEN	5385	66.5	118	70	0
GOLD	4957	64.4	113	69	0

Handicap Index – 15.0

TEE	YARDS	RATING	SLOPE	PAR	CH
BLACK	7033	74.2	135	72	18
BLUE	6684	72.8	131	72	17
WHITE	6414	71.7	128	72	17
SILVER	6021	69.9	125	72	17
WHITE/SILVER/RED	5886	68.8	123	71	16
RED	5637	67.8	121	71	16
GREEN	5385	66.5	118	70	16
GOLD	4957	64.4	113	69	15

Course Handicap Comparison (Scratch Player)

**Handicap Index – 0.0
Without CR- Par**

TEE	YARDS	RATING	SLOPE	PAR	CH
BLACK	7033	74.2	135	72	0
BLUE	6684	72.8	131	72	0
WHITE	6414	71.7	128	72	0
SILVER	6021	69.9	125	72	0
WHITE/SILVER/RED	5886	68.8	123	71	0
RED	5637	67.8	121	71	0
GREEN	5385	66.5	118	70	0
GOLD	4957	64.4	113	69	0

**Handicap Index – 0.0
Using CR - Par**

TEE	YARDS	RATING	SLOPE	PAR	CH
BLACK	7033	74.2	135	72	2
BLUE	6684	72.8	131	72	1
WHITE	6414	71.7	128	72	0
SILVER	6021	69.9	125	72	+2
WHITE/SILVER/RED	5886	68.8	123	71	+2
RED	5637	67.8	121	71	+3
GREEN	5385	66.5	118	70	+4
GOLD	4957	64.4	113	69	+5

Course Handicap Comparison (15.0 Player)

**Handicap Index - 15.0
Without CR - Par**

TEE	YARDS	RATING	SLOPE	PAR	CH
BLACK	7033	74.2	135	72	18
BLUE	6684	72.8	131	72	17
WHITE	6414	71.7	128	72	17
SILVER	6021	69.9	125	72	17
WHITE/SILVER/RED	5886	68.8	123	71	16
RED	5637	67.8	121	71	16
GREEN	5385	66.5	118	70	16
GOLD	4957	64.4	113	69	15

**Handicap Index - 15.0
Using CR - Par**

TEE	YARDS	RATING	SLOPE	PAR	CH
BLACK	7033	74.2	135	72	20
BLUE	6684	72.8	131	72	18
WHITE	6414	71.7	128	72	17
SILVER	6021	69.9	125	72	15
WHITE/SILVER/RED	5886	68.8	123	71	14
RED	5637	67.8	121	71	13
GREEN	5385	66.5	118	70	13
GOLD	4957	64.4	113	69	10

Playing Handicap



The term Playing Handicap was introduced under the WHS and represents the number of strokes a player actually receives during a round.

$$\textit{Playing Handicap} = \textit{Course Handicap} \times \textit{Handicap Allowance}$$



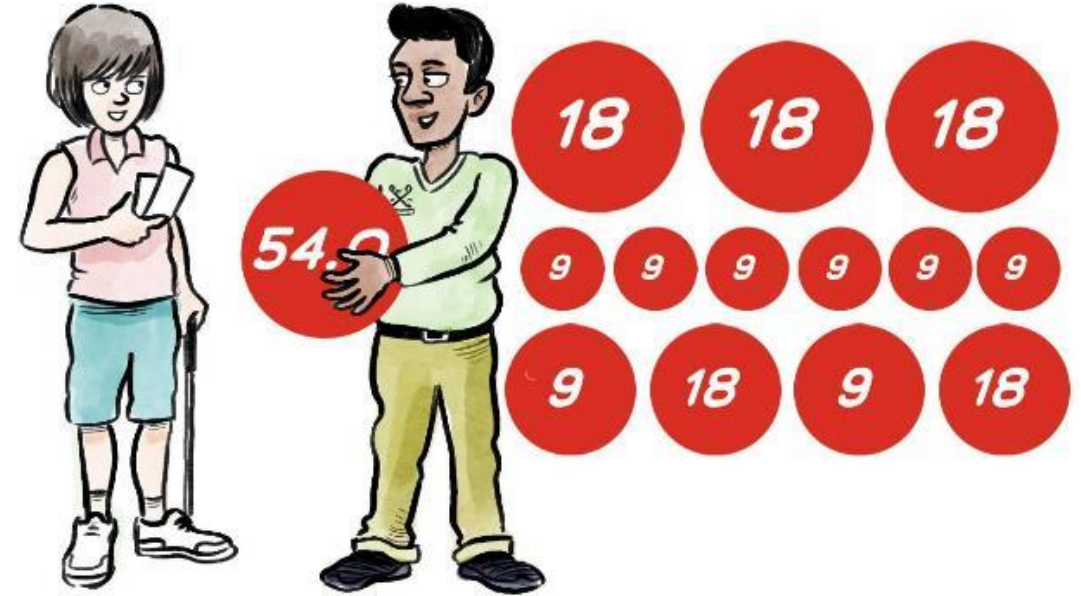
For example, in a four-ball stroke play competition played at 85%, a player may have a Course Handicap of 15 and a Playing Handicap of 13.

If different tees are in use, a player's Playing Handicap is adjusted by the difference in Par.

Minimum Scores to Obtain a Handicap Index



- 54 holes made up of any combination of 9- or 18-hole rounds.
- No time limit on completing the submission of these scores.
- Strong recommendation that initial scores are submitted hole-by-hole to better assess the potential of the player.



Maximum Handicap Index



The maximum Handicap Index that can be allocated to a golfer is 54.0.

This speaks to two key principles of the World Handicap System.

- To be as inclusive and accessible as possible.
- To make it as easy as possible for golfers to obtain and maintain a Handicap Index.



Maximum Score for Handicap Purposes



Net Double Bogey	A player's maximum hole score for handicap purposes, ensuring bad holes don't impact a player's handicap too severely.
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Maximum Score for Handicap Purposes



$$\text{Net double bogey} = \text{Par} + 2 + \text{Handicap strokes received or given on a hole}$$

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* score is calculated as follows:

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

Application of Net Double Bogey Adjustment



Sunnyside Golf Club

Bronze Tees Course Rating: 72.1

Slope Rating: 122

Name of Player: *Janet Smith*

Course Handicap: **18**

Hole	1	2	3	4	5	6	7	8	9	Out	
Par	4	4	5	4	3	5	4	5	3	37	
S.I.	7	13	3	9	15	1	11	5	17		
Score	5	5	6	5	4	6	5	6	4	46	

Score for Competition = 95

Score for Handicap Purposes = 94

Hole	10	11	12	13	14	15	16	17	18	In	Total
Par	4	4	3	5	4	3	5	4	4	36	73
S.I.	8	12	18	4	10	16	2	6	14		
Score	5	5	4	6	5	4	7	8	5	49	95

→ 94

↓
7 → = Net double bogey adjustment of -1

Guidelines for Most Likely Score



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

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

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

Hole Not Played



When a player does not play a hole, the score recorded for handicap purposes is *net par*.

For example:

A hole being declared out of play by the Committee for maintenance or reconstruction purposes.



Acceptability of Scores



- Scores from an authorized format of play which meets all the provisions set out within the *Rules of Handicapping* (see Rule 2).
- Scores in both match play and stroke play – including multi-ball or team competitions where players have not completed one or more holes or players are requested to pick up when out of contention on a hole.
- Scores on all courses with a current Course Rating and Slope Rating made during an active season, both at home and away.



Acceptability of Scores



- Scores made under the *Rules of Golf* and *The Modified Rules of Golf for Players With Disabilities*.
- When accompanied by at least one other person.
- When a player follows a Model Local Rule even if the Committee has not adopted it.
 - *For example – Alternative option to stroke and distance or preferred lies.*



Unacceptable Scores



A score is not acceptable for handicap purposes and must not be posted to a player's scoring record if a player has been disqualified from a competition for a breach of the *Rules of Golf* that might have provided the player with a significant advantage; e.g. using a non-conforming club.



Other examples:

- Foursomes (also known as Alternate Shot)
- Scrambles
- When being coached

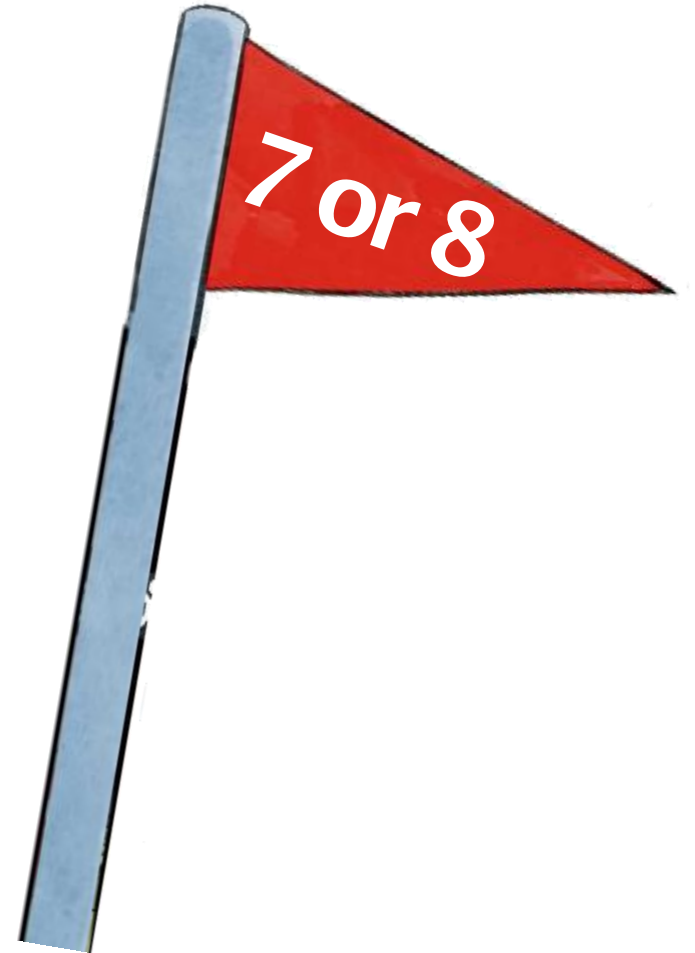


9-hole Scores

For a 9-hole score to be acceptable for handicap purposes, a minimum of 7 holes must be played.

If a player plays 7 or 8 holes, a 9-hole score will be produced by adding a score of Net Par for the remaining hole(s).

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



9-Hole Scores



If a player plays more than 9-holes but fewer than 14, holes 10 through 13 are discarded and a 9-hole score must be posted and combined with another 9-hole score.

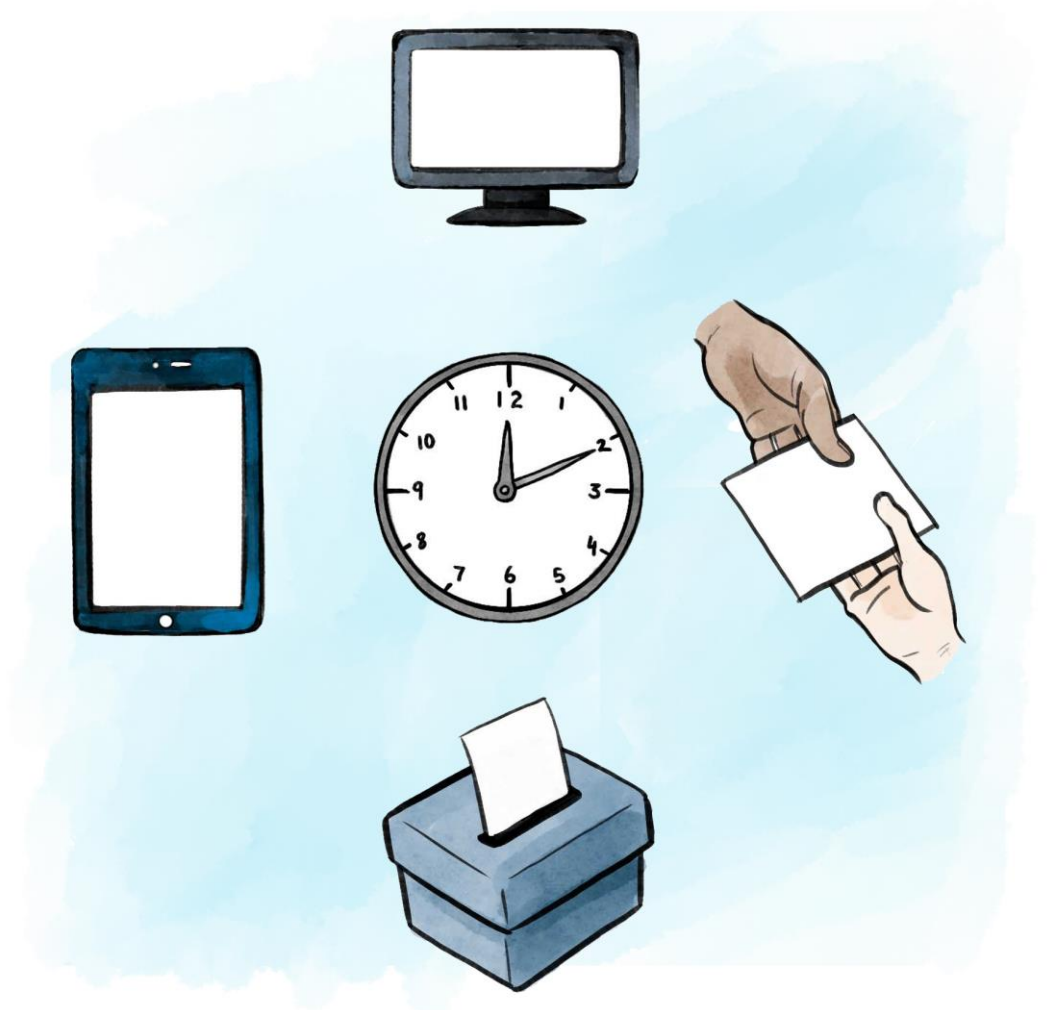
$$\begin{array}{r} 9 + 9 = \\ 18 \end{array}$$

Timeframe for Submitting a Score

A player should submit their score as soon as possible on the day of play 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 within 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.



Handicap Formula

The background of the slide is a topographic map. It features a grid of contour lines in a light gray color, representing elevation changes. Several irregularly shaped regions are shaded in a darker gray, indicating specific areas of interest or different terrain types. The overall color palette is monochromatic, consisting of various shades of gray.

Handicap Index Calculation



There are **five significant changes** to the Handicap Index calculation.

1) The **minimum** number of scores required.

3

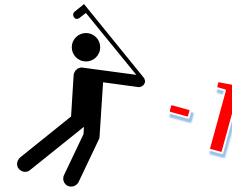
2) The **number of differentials** used.

8 of 20

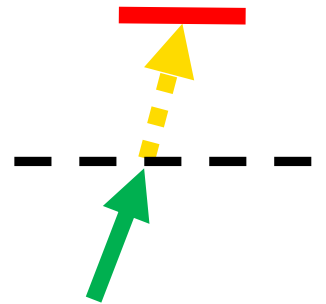
3) A Playing Conditions Calculation.



4) An Exceptional Score Reduction that considers **all** scores.



5) The **addition** of a Soft Cap and Hard Cap to limit upward movement.



Number of Differentials Used



The following table is used to determine the number of score differentials used in the Handicap Index calculation, as well as any additional adjustment:

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

Calculation of a Score Differential



For an 18-hole Score, a Score Differential is calculated as follows:

Score Differential =

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

Calculation of a Score Differential



A lower score may not always produce a lower Score Differential:

$$(95 - 71.5 - 0) \times 113 / 125 = 21.2$$

$$(97 - 73.8 - 0) \times 113 / 140 = 18.7$$

$$(90 - 66.1 - 0) \times 113 / 105 = 25.7$$



Calculation of a Handicap Index



For 20 Scores

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

Your
**Handicap
Index** is
based on:



Sample Calculation



Type	Date	Score	Ratings	Used	Diff.	Course Played
A	8/14/2019	86	68.7/126		15.5	Twin Pines Country Club
A	8/11/2019	86	70.5/127	*	13.8	The Crossings
H	8/8/2019	94	68.8/127		22.4	Warren Golf Course
H	8/7/2019	89	68.8/127		18	Warren Golf Course
A	8/5/2019	89	71.4/125		15.9	Red River Country Club
H	7/30/2019	84	68.8/127	*	13.5	Warren Golf Course
H	7/29/2019	86	68.8/127		15.3	Warren Golf Course
H	7/28/2019	89	68.8/127		18	Warren Golf Course
A	7/20/2019	90	72.4/138	*	14.4	Lost Valley Country Club
A	7/15/2019	88	68.0/114		19.8	Spooky Point Golf Course
A	7/7/2019	86	71.0/135	*	12.6	Peninsula Golf Club
A	7/6/2019	86	71.0/135	*	12.6	Peninsula Golf Club
A	7/4/2019	84	68.8/124	*	13.9	Twin Pines Country Club
A	6/20/2019	91	71.9/130		16.6	The National Club
A	5/20/2019	88	72.3/134	*	13.2	Red River Country Club
A	5/19/2019	94	72.3/134		18.3	Red River Country Club
A	5/15/2019	87	71.0/135	*	13.4	Peninsula Golf Club
H	5/1/2019	95	70.0/128		22.1	Warren Golf Course
H	4/10/2019	82	67.8/122	*	13.2	Warren Golf Course
H	4/2/2019	84	68.5/124	*	14.1	Warren Golf Course

USGA Handicap System: 12.9

Type	Date	Score	Ratings	Used	Diff.	Course Played
A	8/14/2019	86	68.7/126		15.5	Twin Pines Country Club
A	8/11/2019	86	70.5/127	*	13.8	The Crossings
H	8/8/2019	94	68.8/127		22.4	Warren Golf Course
H	8/7/2019	89	68.8/127		18	Warren Golf Course
A	8/5/2019	89	71.4/125		15.9	Red River Country Club
H	7/30/2019	84	68.8/127	*	13.5	Warren Golf Course
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A	5/20/2019	88	72.3/134	*	13.2	Red River Country Club
A	5/19/2019	94	72.3/134		18.3	Red River Country Club
A	5/15/2019	87	71.0/135	*	13.4	Peninsula Golf Club
H	5/1/2019	95	70.0/128		22.1	Warren Golf Course
H	4/10/2019	82	67.8/122	*	13.2	Warren Golf Course
H	4/2/2019	84	68.5/124		14.1	Warren Golf Course

World Handicap System: 13.3

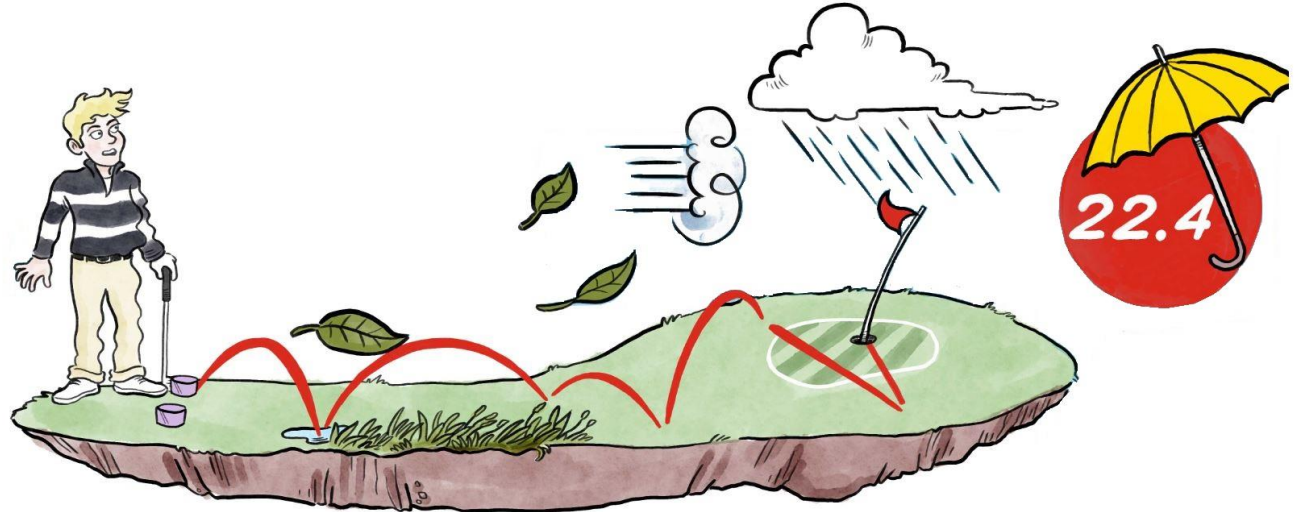


Playing Conditions Calculation

When adverse weather conditions or abnormal course set-up causes scores to be unusually high or low on a given day, a Playing Conditions Calculation adjusts Score Differentials to better reflect the player's actual performance.

The 'PCC' is simple and conservative in nature and is applied in integer values.

Range: -1 to +3



Playing Conditions Calculation



Is performed only once for a day.

Considers acceptable scores submitted on a golf course, including all rated tees and both genders.

Requires at least eight acceptable scores submitted by players with a Handicap Index of 36.0 or below.

Is applied in the calculation of score differentials for all players.

Includes both 9-hole and 18-hole acceptable scores.



Exceptional Score Reduction



ESR is a procedure for dealing with exceptional scores which may indicate the player's true ability. The procedure considers all scores, rather than only Tournament scores.

How does it work?

1. Calculate Score Differential once score is posted and Playing Conditions Calculation is applied (when appropriate).
2. Calculate new Handicap Index.
3. If Score Differential is **-7.0** strokes or better than the Handicap Index from when the round was played, apply ESR table reduction to new Handicap Index:

<i>Score Differential Relative to Index</i>	7.0 – 9.9 strokes lower	10.0+ strokes lower
<i>ESR Adjustment</i>	-1.0	-2.0

➤ This is *in addition to* any reduction caused by the score being used in the updated 8 of 20 calculation.



	Date Played (dd/mm/yy)	Course Name	Course Rating	Slope Rating	Adjusted Gross Score	Score Differential	ESR Adjustment
1	9/29/20	Hill CC	70.5	125	92	19.4	
2	9/22/20	Hill CC	70.5	125	91	18.5	
3	9/5/20	Hill CC	70.5	125	75	4.1	-1
4	9/1/20	Hill CC	70.5	125	99	25.8	-1
5	8/28/20	Hill CC	70.5	125	89	16.7	-1
6	8/23/20	River CC	71.3	127	92	18.4	-1
7	7/26/20	Meadow CC	72.2	131	87	12.8	-1
8	7/14/20	Hill CC	70.5	125	97	24.0	-1
9	7/4/20	Hill CC	70.5	125	88	15.8	-1
10	6/19/20	River CC	71.3	127	87	13.5	-1
11	6/18/20	Valley CC	69.9	118	95	24.0	-1
12	6/12/20	Forest CC	70.1	115	86	15.6	-1
13	6/5/20	Meadow CC	72.2	131	85	11.0	-1
14	6/2/20	Hill CC	70.5	125	82	10.4	-1
15	5/30/20	Hill CC	70.5	125	94	21.2	-1
16	5/25/20	Valley CC	69.9	118	89	18.3	-1
17	5/22/20	Hill CC	70.5	125	75	4.1	-1 / -1
18	4/29/20	Hill CC	70.5	125	85	13.1	-1 / -1
19	4/14/20	Hill CC	70.5	125	93	20.3	-1 / -1
20	4/10/20	Hill CC	70.5	125	94	21.2	-1 / -1
21	4/3/20	Meadow CC	72.2	131	86	12.1	-1 / -1
22	3/29/20	Meadow CC	72.2	131	84	10.2	-1 / -1
23	3/27/20	Hill CC	70.5	125	92	19.4	-1
24	3/22/20	Valley CC	69.9	118	90	19.2	-1
25	3/21/20	Hill CC	70.5	125	89	16.7	-1

Note the scores made after the Exceptional Score will not have a -1 adjustment, which allows the ESR to take care of itself.

The player posted a second Exceptional Score on 9/5, which resulted in a -1 adjustment to their previous 20 differentials.

The player posted an Exceptional Score on 5/22, which resulted in a -1 adjustment to their previous 20 differentials.

Memory of Low Handicap Index



The *Low Handicap Index* represents the demonstrated ability of a player over the 365-day (one year) period preceding the most recent score in the player's scoring record and provides a reference point against which the current Handicap Index can be compared.

- 4/25/2021 – Golfer submitted a score which produced a Handicap Index of 7.1
 - Low Handicap Index at this time is 6.2 (from 5/5/2020)
- When the golfer plays again on 5/16/2021, the Low Handicap Index of 6.2 would still be used for the Cap procedure, even though it's more than 12 months old
- Upon recalculation the next day, a new Low Handicap Index would be set

Retains a memory of your lowest Handicap Index



Limit on Upward Movement of a Handicap Index



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

There are two trigger points that limit extreme upward movement of a Handicap Index.



Your Handicap Index should **NEVER** increase more than **five strokes** above your Low Handicap Index over a rolling **twelve-month period**

Cap Procedure



A Soft Cap and Hard Cap limit the extreme upward movement of a player's Handicap Index within a 12-month period.

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

The *Hard Cap* restricts upward movement to 5.0 strokes over the Low Handicap Index.

The soft cap and hard cap procedures only start to take effect once a player has at least 20 acceptable scores in their scoring record.



Soft cap



Hard cap

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 average:

Current 8 of 20 average: **15.2** -

50% of 2.2: **1.1**

Handicap Index: 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 average:

Current 8 of 20 average: **17.4** -

50% of 4.4: **2.2**

Handicap Index: ~~17.2~~ 15.0



Hard cap

Daily Revisions



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

- Players should submit their scores as soon as possible after the round is completed, and before midnight.
- This is to ensure the score will be used for the Playing Conditions Calculation.
- A player's Handicap Index can also be revised by a Committee adjustment.



Club Handicap Committee Responsibilities

The background of the slide is a topographic map in shades of gray. It features various contour lines and shaded regions representing different elevations or terrain features. The map is oriented horizontally and covers the entire background area.

Handicap Review

- It is strongly recommended that the Handicap Committee conducts a handicap review at least once a year, for all players for which it is responsible.
- WHS compliant technology provides reports to assist Handicap Committees identify those players requiring a handicap review.
- A player can request a handicap review if they believe their Handicap Index no longer reflects their demonstrated ability.
- A player must be made aware of, and be involved in, the handicap review process and be able to appeal a decision.



Handicap Review



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

Frequency of score submissions in last 12 months v previous 12-month cycles.

Deviations from the expected scoring performance for the player.

The trend of the player's Handicap Index - differences in player's Handicap Index over last 12months/24 months.

The player's scoring record history.

% of acceptable scores submitted at a player's home club.

% of acceptable scores from 9-hole rounds.

Any scores from, or performances known, in non-authorized formats of play.

Comparison of average score differentials in match play v stroke play formats of play.

Comparison of average score differentials between competitive and casual rounds.

Adjusting a Handicap Index



When a handicap review has been completed, the Handicap Committee can adjust a player's Handicap Index to better reflect their demonstrated ability, based on the results of the analysis.

The adjustment must satisfy the following criteria:

- Be a minimum of 1 full stroke; and
- Except in exceptional circumstance, only increase a player's Handicap Index by up to 5.0 strokes above their Low Handicap Index.

There is no limit as to how far downwards a Handicap Index can be adjusted.



Adjusting a Handicap Index



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

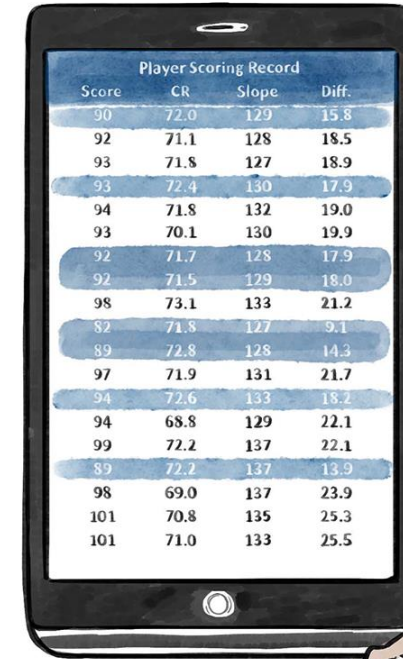


Adjusting Upward or Downward

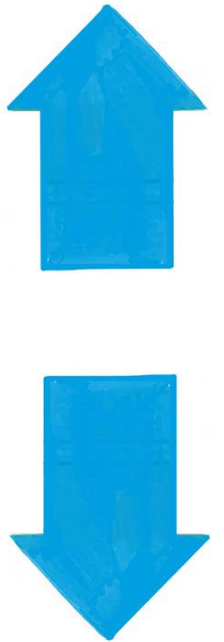


The adjustment, upward or downward, must have the effect of:

- Freezing/modifying the Handicap Index for a defined period of time as determined by the Handicap Committee, or
- 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



Score	CR	Slope	Diff.
90	72.0	129	15.8
92	71.1	128	18.5
93	71.8	127	18.9
93	72.4	130	17.9
94	71.8	132	19.0
93	70.1	130	19.9
92	71.7	128	17.9
92	71.5	129	18.0
98	73.1	133	21.2
82	71.8	127	9.1
89	72.8	128	14.3
97	71.9	131	21.7
94	72.6	133	18.2
94	68.8	129	22.1
99	72.2	137	22.1
89	72.2	137	13.9
98	69.0	137	23.9
101	70.8	135	25.3
101	71.0	133	25.5



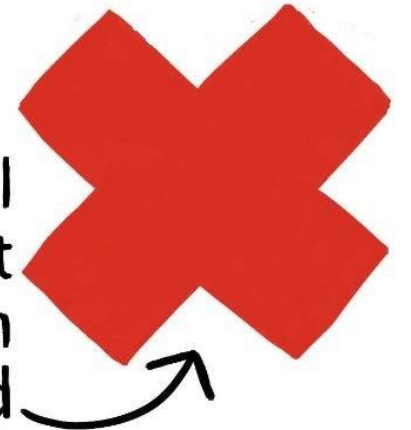
Applying a Penalty Score



If a player fails to submit a score from an authorized format of play, the Handicap Committee should investigate and take appropriate action.

- If the reason was valid and an acceptable score is still discoverable, that score will be posted.
- If there was **no valid reason** and an acceptable score is discoverable, that score will be posted.
- If the score is not discoverable, a penalty score may be posted.
- In the most serious cases, such as repeated failure to submit acceptable scores, the Committee has discretion to apply additional penalty scores, reset the player's Handicap Index or consider other disciplinary procedures.

If you fail
to submit
score when
required



Withdrawing a Handicap Index



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

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

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



Reinstating a Handicap Index

Reinstatement of a player's Handicap Index is required when a player's Handicap Index has been withdrawn for a period of time, after which it has become eligible to be reinstated.

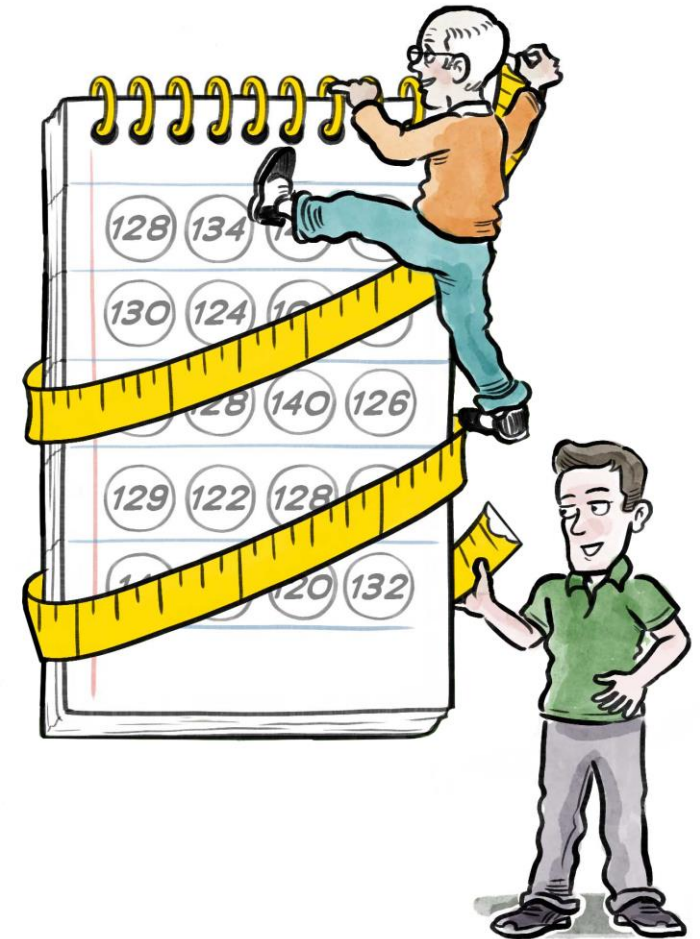


Considerations When Reinstating a Handicap Index

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 game, or
- Reinstating the last recorded Handicap Index.

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



Competition Committee Responsibilities

The background of the slide is a dark grey color with a complex, abstract pattern. It features several large, irregular, light grey shapes that resemble topographical contour lines or organic forms. Some of these shapes are filled with a fine, diagonal hatched pattern, while others are solid light grey. The overall effect is a textured, layered appearance.

Competition Committee



The Committee in charge of a competition may set a maximum limit for play within their Terms of the Competition.

For example:

- A maximum Handicap Index for entry.
- A maximum Handicap Index a player is permitted to use.
- A maximum Course Handicap.
- A maximum Playing Handicap.



Terms of Competition Example



For example, a limit of 18.0 may be set by Committee, with higher Handicap Index players being restricted to playing from a Handicap Index of 18.0 for the purposes of that competition.

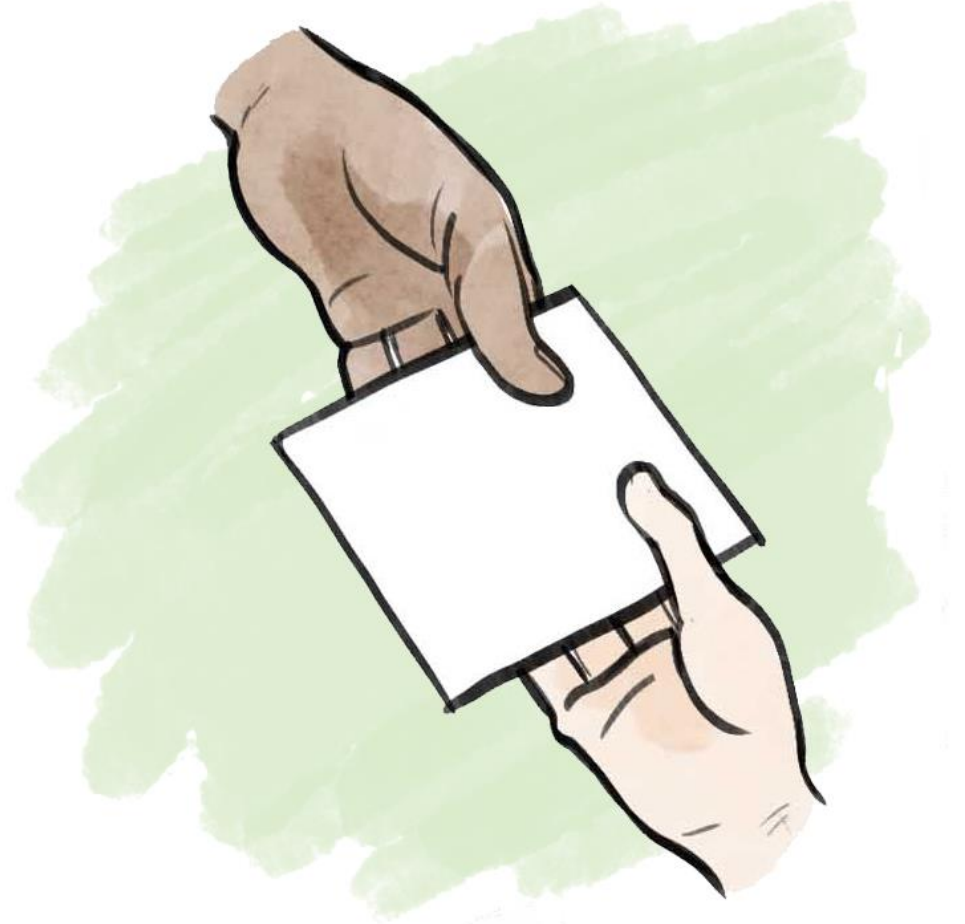
Even though higher handicap players are restricted to playing from a Handicap Index of 18.0 in this example, their full Course Handicap should be used for determining the score to post for handicap purposes.



Terms of the Competition



The Committee in charge of a competition may reserve the right to adjust the Playing Handicap of an entrant within its Terms of the Competition, where they have evidence that the player's Handicap Index does not reflect their demonstrated ability.



Multi-round Competitions



For multi-round competitions which are played during the same or consecutive days, it is strongly recommended that a term of competition is introduced to state that the Handicap Index used at the start of the competition be used for the duration of the event, for ease of competition administration purposes. Scores should still be posted by the end of each day.

In a situation when a new round is played before the player's Handicap Index has been updated, the Committee in charge of the competition or the Handicap Committee has the discretion to decide the Playing Handicap the player should use (see Rule 7-2).



Handicap Allowances



Handicap Allowances are recommended to provide equity for various forms of team competition.

Under the Rules of Handicapping, the allowance recommendations are the same for men and women.

MATCH PLAY	
Format:	Allowance:
Head to Head	100%
Four-ball	90%
Total Score of 2 Match Play	100%
Foursomes	50% Combined
Selected Drive (Greensomes)	60% Low + 40% High
Pinehurst/Chapman	60% Low + 40% High

STROKE PLAY	
Format:	Allowance:
Singles Stroke Play/Stableford	95%
Four-ball Stroke Play	85%
Maximum Score Form of Stroke Play	95%
Best 1 of 4 Stroke Play	75%
Best 2 of 4 Stroke Play	85%
Best 3 of 4 Stroke Play	100%
All 4 of 4 Stroke Play	100%
Total Score of 2	100%
Foursomes	50% combined
Selected Drive (Greensomes)	60% Low + 40% High
Pinehurst/Chapman	60% Low + 40% High
Scramble (4 players)	25%/20%/15%/10% from lowest to highest handicap
Scramble (2 players)	35% Low, 15% High

The background of the slide is a grayscale topographic map. It features various contour lines of different thicknesses and colors (light gray, dark gray, and black) that represent elevation and terrain. There are also some shaded regions in a darker gray, possibly indicating specific geographical features or land use. The overall texture is complex and detailed, typical of a technical map.

AGA Responsibilities

Administration of a Handicap Index

Home Club



To ensure that a player has only one Handicap Index, and to easily identify the golf club or AGA with authority should issues arise, a player should have one Home Club.

A Home Club is determined by the player and is typically determined by where the player submits the most scores or demonstrates regularity of play.



Who Issues the Handicap Index



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

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



Stroke Index Allocation

The Rules of Handicapping recommends 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 are allocated using three-hole triads, with a recommendation for the #1 and #2 stroke holes in the middle triad.

Hole Number	1	2	3	4	5	6	7	8	9
Front 9									
Sample Table	1 1	1 5	3	7	1 7	1	9	1 3	5
Hole Number	10	11	12	13	14	15	16	17	18
Back 9									
Sample Table	1 2	4	1 6	8	2	1 8	6	1 0	1 4

Stroke Index Allocation

Certain procedures should also be considered to accommodate both stroke play and match play formats, including:

Spreading stroke index allocations evenly over the 18 holes to give the best chance of strokes being received by a player prior to a match ending.

Applying 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.

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

Stroke index allocations for strokes 19-36 and 37-54 simply repeat the order of the stroke index allocation above.

Adjudicating Hole Par

Because of the new Course Handicap calculation, Net Par and Net Double Bogey, it's important to have accurate pars for each hole determined for both men and women. Ideally par will be printed alongside each hole on the scorecard.

It is recommended that par is established in accordance with the hole lengths indicated in the table.

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

Adjudicating Hole Par

The Allied Golf Association also considers the way the hole was designed to be played.

For example, men's hole lengths from all sets of tees on a specific hole lie within the recommended par 4 range, except for the forward tee at 250 yards. If the hole was designed to play as a par-4 hole, then it can be assigned as such.

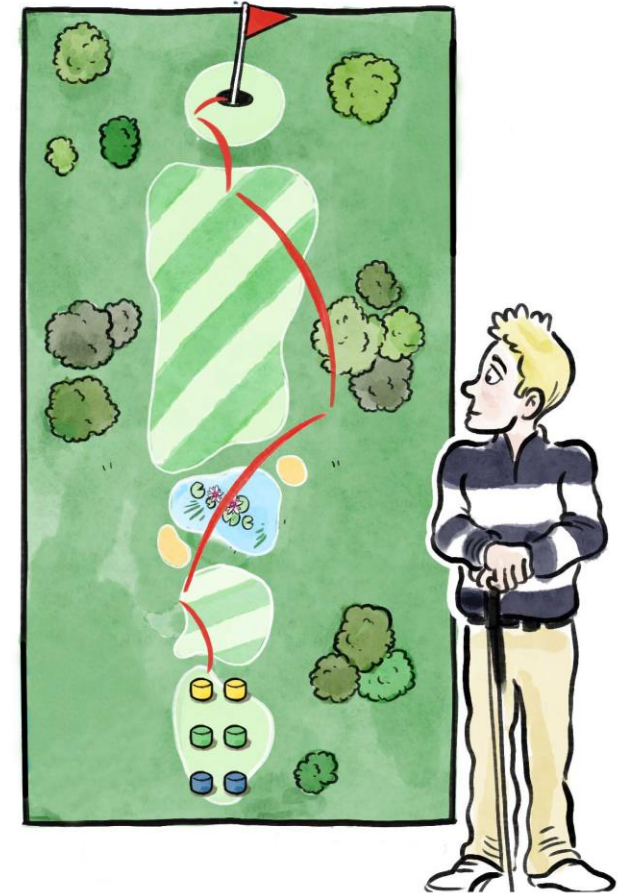
The *Allied Golf Association* has final say if there is a dispute.



Temporary Ratings for an Unrated Set of Tees

When a tee has not been rated, the following protocol can be used:

- Locate the nearest set of rated tees for the appropriate gender.
- Determine the measured difference between the set of tees being played and the rated set of tees.
- For differences under 100 yards (50 yards for 9-holes) there is no adjustment necessary and scores can be returned or posted as usual.
- For differences between 100 – 300 yards (50 and 150 for 9-holes), a table value can be used to determine a temporary Course Rating and Slope Rating.



Temporary Ratings for Unrated Set of Tees

The following table is used to determine the amount of an 18-hole adjustment:

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

Temporary Ratings for Unrated Set of Tees

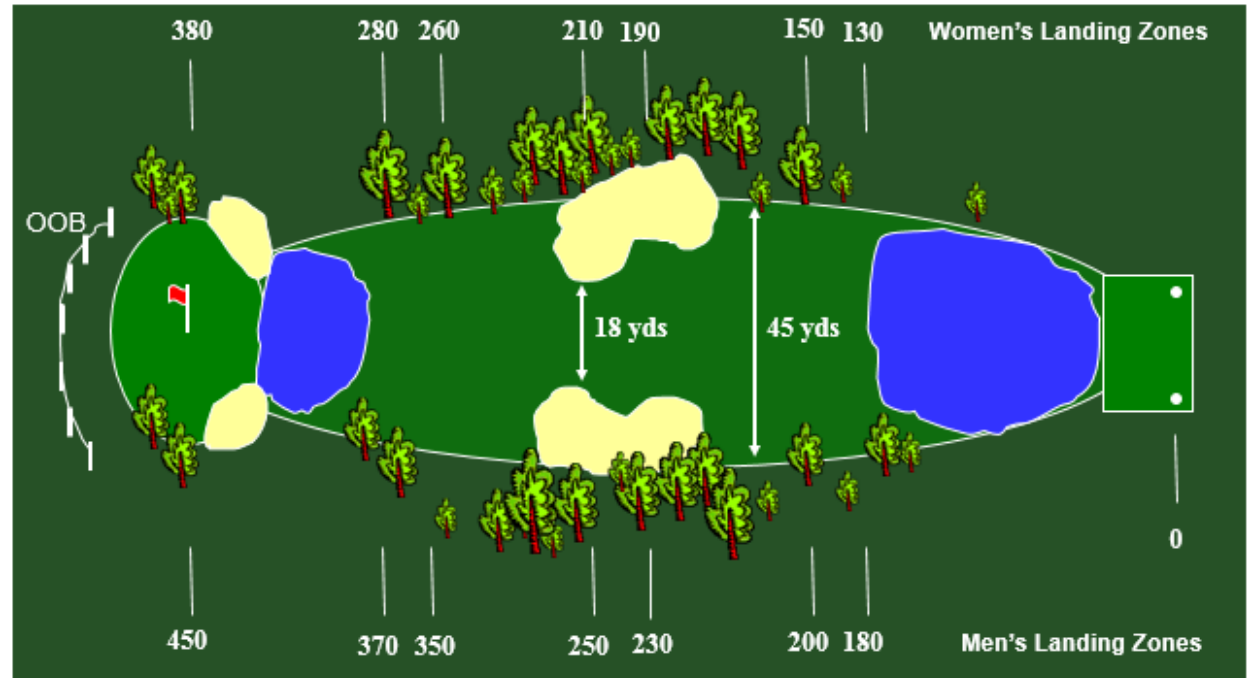
The following table is used to determine the amount of a 9-hole adjustment:

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

Permanent Modification of Courses

The club must notify the AGA when permanent changes are made to the course.

Permanent changes to the course require the AGA to review the current Course Rating and Slope Rating and to determine whether a re-rating is necessary.



Additional Education

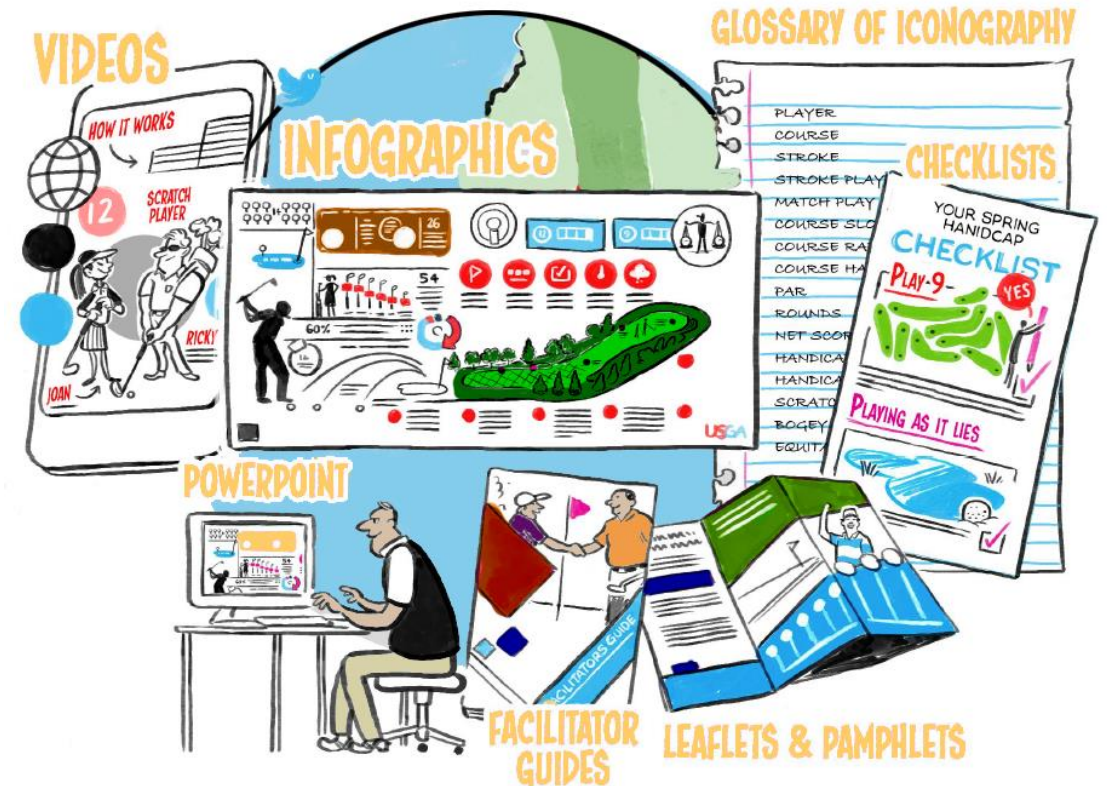
The background of the slide is a dark gray color with a complex, abstract pattern. It features several irregular, wavy white lines that create a sense of movement and depth. There are also several areas with a fine, diagonal hatched pattern, which are scattered across the slide. The overall effect is a textured, organic feel.

Education Overview

Tools and Resources

The following resources are available to enable golfers and golf clubs to learn about the Rules of Handicapping.

- [The Rules of Handicapping](#) book
- [Handicapping Reference Guide](#)
- Committee Guide (digital)
- [Online Education Seminar](#)
- Video Snippets/Snackable pieces
- [Infographics/Posters](#)
- [Online articles & common FAQs to enhance learning](#)



WORLD HANDICAP SYSTEM

