United States Golf Association PO Box 708
Liberty Corner Rd.
Far Hills, NJ 07931-0708
(908) 234-2300
(908) 234-9687
www.usga.org


The USGA Handicap System Reference Guide

# The USGA <br> Handicap System <br> Reference Guide 

## USGA

Every player wants to enjoy a fair match on any golf course. The USGA Handicap System ${ }^{\mathrm{TM}}$ is the best method we have found to allow all players to compete fairly on any course.

Topics covered in this guide include:

■ How to Establish a Handicap Index ${ }^{\circledR}$...................................... 1
■ Definition of a Golf Club ......................................................... 1
■ Authorization and Licensing .................................................. 2
■ Peer Review Defined ................................................................... 3
■ Course Handicap ${ }^{\text {TM }}$ Explained ................................................ 4
■ To Give or to Receive? ................................................................ 4
■ Playing from a Different USGA Course Rating ${ }^{\text {TM }}$................ 5
■ Adjusting Hole Scores ................................................................ 6

- Acceptable Scores for Handicap Purposes ........................... 8

■ Bogey Rating ${ }^{\text {TM }}$, Slope Rating ${ }^{\circledR}$, and ....................................... 9 USGA Course Rating ${ }^{\text {TM }}$ Defined

■ Handicap Allowances With Examples .................................. 9
■ Frequently Asked Questions and ......................................... 15
Answers on The USGA Handicap System ${ }^{\text {TM }}$
■ Course Handicap Tables

## How to Establish a Handicap Index

In order to establish a Handicap Index, a player must join a licensed golf club and post adjusted scores. These scores are subject to peer review. After at least five scores have been posted, the golf club will issue a Handicap Index to the player in accordance with the USGA Handicap System.

## Definition of a Golf Club

A golf club is an organization of at least ten individual members* that operates under bylaws with committees (especially a handicap committee) to supervise golf activities, provide peer review, and maintain the integrity of the USGA Handicap System (see Club Compliance Checklist and Decision $2 / 7)$. A golf club must be licensed by the USGA to utilize the USGA Handicap System. A club can obtain a license directly from the USGA or in conjunction with its membership in an authorized golf association that is already licensed by the USGA and that has jurisdiction in the geographic area that includes the principal location of the golf club. (See Appendix F.)
*For administrative reasons, some authorized golf associations may require a golf club to have more than the USGA minimum of ten members in order for the golf club to be a member of the authorized golf association. (See Decisions 2/1-2/7.)

Members of a golf club must have a reasonable and regular opportunity to play golf with each other. They must be able to return scores personally, and these scores must be readily available for inspection by others, including, but not limited to, fellow members and the club's Handicap Committee.

A golf club is one of three (3) Types:
Type 1. The members of a Type 1 club are located at a single specific golf course with a valid USGA Course Rating and Slope Rating where a majority of the club's events are played and where the club's scoring records reside; or

Type 2. The members of a Type 2 club are affiliated, or known to one another, via a business, fraternal, ethnic, or social
organization. The majority of the club members had an affiliation prior to organizing the club; or

Type 3. The members of a Type 3 club had no prior affiliation and a majority of the recruiting and sign up of the membership is done by solicitation to the public (e.g., newspaper, Internet).
*Note: Within the context of the USGA Handicap System a member is defined as one who is affiliated with a licensed golf club for the purpose of obtaining a Handicap Index.

Any person can form a golf club with friends or colleagues. The USGA is not considered a golf club, but we offer information on how to form a golf club on the USGA's Web site at www.usga.org under "Getting a USGA Handicap Index." There are sample club bylaws and details regarding the USGA Handicap System Licensing Program for Clubs, so get started and form your own golf club.

Once a golf club complies with all the items of the Club Compliance Checklist, it can utilize the USGA Handicap System.

## Authorization and Licensing

An authorized golf association or golf club must obtain a license from the USGA in order to utilize the USGA Handicap System, to use the USGA trademarks, and to issue a Handicap Index. More than one hundred authorized golf associations, and several thousand golf clubs, are licensed to utilize the USGA Handicap System and issue a Handicap Index.

Any organization that is not a golf club or an authorized golf association, and individual players who are not members of a golf club, may not use these marks or any part of the USGA Handicap System, including the USGA's mathematical handicap formula, except to the extent that they provide products or services to authorized golf associations or golf clubs for the limited purpose of following the USGA Handicap System. The USGA will make certain that those who are authorized to use USGA trademarks and service marks do so in a manner that preserves the integrity and reliability of the USGA Handicap System. As owner of those well-established
trademarks and service marks, the USGA has the sole right to authorize the use of those marks by others.
The following terms are trademarks and service marks of the United States Golf Association: "Bogey Rating ${ }^{\text {TM }}$,""Course Handicap ${ }^{\text {TM }}$," "Course Rating and Slope Database ${ }^{\text {TM }}$," "Equitable Stroke Control ${ }^{\mathrm{TM}}$," "ESC ${ }^{\mathrm{TM}}$," "Handicap Differential ${ }^{\mathrm{TM}}$,"
"Handicap Index ${ }^{\circledR}$," "Hole-by-Hole Stroke Allocation Analysis Program ${ }^{\mathrm{TM}}$," "Home Course Handicap ${ }^{\mathrm{TM}}$," "Short Course Handicap ${ }^{\text {TM }}$," "USGA Short Course Rating ${ }^{\text {TM }}$," "SLOPE ${ }^{\circledR}$," "Slope Rating ${ }^{\oplus}$," "Slope System ${ }^{\circledR}$," "Trend Handicap ${ }^{\text {TM }}$," "Trend Handicap Index ${ }^{\mathrm{TM}}$," "Trend Differential ${ }^{\mathrm{TM}}$," "United States Golf Association ${ }^{\circledR}$," "USGA ${ }^{\circledR}$," "USGA Course Rating ${ }^{\text {TM }, " ~ " U S G A ~}$ Course Rating Software Program ${ }^{\mathrm{TM}}$," "USGA Course Rating System ${ }^{\mathrm{TM}}$," and "USGA Handicap System ${ }^{\mathrm{TM}}$."

## Peer Review Defined

"Peer Review" is the ability of golfers to gain an understanding of a player's potential ability and to form a reasonable basis for supporting or disputing a score that has been posted.

There are two essential elements of peer review:

1. Members of a golf club must have a reasonable and regular opportunity to play together (see Decision 2/8).
2. Access must be provided to scoring records, as well as to Handicap Index list, for inspection by others, including, but not limited to, fellow club members. There are two forms of scoring record display:

General - A General scoring record must provide the six most recent revisions of the player's Handicap Index, along with scores, score types, ratings, differentials, and dates (month and year only) relating to the most recent handicap revision. This must be made available to those involved in peer review.
Complete - A Complete scoring record must provide the six most recent revisions of the player's Handicap Index, along with scores*, score types, ratings, differentials, and dates (month, day, and year) relating to the most recent handicap
revision. This must be made available to fellow club members, the club handicap committee, and competition officials of any competition in which the player is going to participate.
*The course name for each score should appear in any "Complete" scoring record display and must be included for a Type 3 club.

## Course Handicap Explained

A Course Handicap represents the number of strokes needed to play to the level of a scratch golfer-or the USGA Course Rating of a particular set of tees. A Course Handicap is expressed as a whole number (e.g., 12).

A Course Handicap is determined by using a Course Handicap Table at the golf course where the round is to be played. In addition, a Course Handicap can be calculated by taking the Handicap Index multiplied by the Slope Rating of the tees played, and divided by the Standard Slope Rating of 113 with the answer rounded to the nearest whole number (. 4 rounds down and .5 rounds up).

Example: 10.4 ( Handicap Index) X 125 (Slope Rating) / 113 $($ Standard Slope Rating $)=11.5=12$ (Course Handicap rounded)

See Sections 3-3 and 10-4 of "The USGA Handicap System" as an additional reference.

## To Give or to Receive?

The number of strokes a player gives or receives depends on the type of format played, whether it's a match against one other player or play against three other players, or a strokeplay event. Each is different.

Check the scorecard to see where strokes are given or received. Each hole is assigned a handicap stroke allocation number. The hole allocated as handicap-stroke hole number (1) is the hole where a player is most likely to need a stroke; the hole allocated as handicap-stroke hole (18) is the hole where a player is least likely to need a stroke.

## Playing from a Different USGA Course Rating

The key to understanding the adjustment according to Section 3-5 and 9-3c of "The USGA Handicap System" is to understand the definitions of Handicap Index and Course Handicap.
Handicap Index is based on a standard calculation for everyone who has one. Two players of equal Handicap Index are of equal ability as one does not establish a Handicap Index from any tees. Next, the player converts a Handicap Index to a Course Handicap based on the Slope Rating of the tees to be played. Course Handicap adjusts a player to a whole number of strokes needed to play down to that tee's USGA Course Rating. When a difference in USGA Course Rating exists among players, they have an additional adjustment that is necessary.

## Section 3-5 Promoting Equitable Competition

Step 1: Calculate Course Handicap

| Gary, Gold Tees | vs. | Bob, Blue Tees |
| :---: | :---: | :---: |
| 10.4 | Handicap Index | 10.4 |
| $\begin{array}{r}10.4 \\ \times 130 \\ \hline\end{array}$ | x Slope Rating | X 140 |
| 113 |  | 113 |
| $=12$ | Course Handicap | $=13$ |
| +71.1 | + USGA Course Rating | +73.2 |
| 83 < | - = Target Score* | $\longrightarrow 86$ |

Step 2: Apply any handicap allowance per Section 9-4 (if applicable)

Step 3: Add USGA Course Rating difference to higher-rated tee player(s)

| 71.1 | USGA Course Rating | 73.2 |
| ---: | :---: | ---: |
|  | Rounds to 2 | $\underline{-71.1}$ |
|  | Gross Score | $\mathbf{2 . 1}$ |
| 83 | Course Handicap | 86 |
| -12 | $\underline{(13+2(\text { diff. in rating) })}$ | $-\mathbf{- 1 5}$ |
| $=\mathbf{7 1}$ | = Net Score | $\mathbf{= 7 1}$ |

or Step 3: Subtract USGA Course Rating difference from lower-rated tee player(s) (Decision 3-5/1)

| 83 | Gross Score | 86 |
| ---: | :---: | ---: | ---: |
| -10 | -Course Handicap | $\underline{-13}$ |
| $=\mathbf{7 3}$ | $\underline{(12-2 \text { (diff. in rating) })}$ | $=\mathbf{7 3}$ |

Each player is now playing to the same Net Score.
Remember, Course Handicap only adjusts to that particular tee's USGA Course Rating rather than a standard USGA Course Rating. USGA Course Rating is not in the formula of Course Handicap, (Handicap Index (X) Slope Rating of tees played $(\div)$ by 113 (standard Slope Rating) and rounded to nearest whole number).

Note: A Handicap Index is not established or developed from a particular set of tees (Section 10).
*Target Score is the score a player will strive for in order to play to that player's Course Handicap.

## Adjusting Hole Scores

- Incomplete Holes or Conceded Strokes

If a player picks up on a hole or is conceded a stroke, record the most likely score that would have been made. This most likely score is the number of strokes (including any penalty
strokes) taken thus far played under "The Rules of Golf," plus the number of strokes needed to complete the hole from that point more than half the time. An " X " should precede the score on the scorecard for this hole score (e.g., X-5).

■ Holes Not Played
When a hole is not played, or not played under "The Rules of Golf," the score entered for handicap purposes is par (for the hole) plus any handicap strokes the player is entitled to, based on Course Handicap.

■ Equitable Stroke Control (ESC)
Equitable Stroke Control, or ESC for short, keeps an exceptionally bad hole from changing a Handicap Index too much and sets a maximum ESC number that a player can post on any hole depending on that player's Course Handicap.

For handicap purposes, after the round, a player is required to adjust hole scores (actual or most likely) when these hole scores are higher than the maximum ESC number.

All scores, including tournament scores, are adjusted for ESC. A player can adjust for ESC on any number of holes-there is no limit.

$$
\text { EQUITABLE STROKE CONTROL - } 18 \text { hole }
$$

| Course <br> Handicap | Maximum Number <br> on any Hole |
| :---: | :---: |
| 9 or less | Double Bogey |
| 10 through 19 | 7 |
| 20 through 29 | 8 |
| 30 through 39 | 9 |
| 40 or more | 10 |

## Acceptable Scores for Handicap Purposes

The following are acceptable scores and must be posted for handicap posting purposes:

- Post scores from home or away golf courses
- Post scores when at least seven holes are played (7-12 holes are posted as a 9 -hole score; 13 or more are posted as an 18 -hole score)
- Post scores made in an area observing an active season
- Post scores made under "The Rules of Golf"
- Post scores on all courses with a valid USGA Course Rating and Slope Rating
- Post scores when playing two nines, even if it is the same nine, or nines from different days. Simply combine the nines into an 18 -hole score. Add each nine-hole USGA Course Rating and average the Slope Rating of the two nines
- Post scores in all forms of competition: match play, stroke play, and team competitions where players play their own ball
- Post scores played under the Local Rule of "preferred lies"


## Unacceptable Scores for Handicap Purposes

The following are unacceptable scores and cannot be posted for handicap posting purposes:

- Do not post scores where fewer than seven holes are played
- Do not post scores made on a golf course in an area in which an inactive season established by the authorized golf association is in effect
- Do not post scores made when a majority of the holes are not played in accordance with the principles of "The Rules of Golf"
- Do not post scores when the length of the course is less than 3,000 yards for 18 holes (or 1,500 yards for nine holes)
- Do not post scores when, as a condition of the competition, the maximum number of clubs allowed is less than 14 , or types of clubs are limited as, for example, in a competition that allows only iron clubs
- Do not post scores when scores are made on a course with no USGA Course Rating and Slope Rating
- Do not post scores when a player carries or uses nonconforming clubs or uses non-conforming balls or tees
- Do not post scores when artificial devices (as defined under Rule 14-3) are used during the execution of a stroke


## Bogey Rating, Slope Rating, and USGA Course Rating Defined

Bogey Rating represents the playing difficulty of a golf course for a bogey golfer under normal weather and course conditions.

Slope Rating is computed from the difference between the Bogey Rating and the USGA Course Rating multiplied by a mathematical constant. Therefore, Slope Rating represents the relative difficulty of a course for a non-scratch golfer compared to a scratch golfer. The greater the gap in expected scores between the scratch golfer and the bogey golfer, the higher the Slope Rating will be.

USGA Course Rating represents the playing difficulty of a course for a scratch golfer under normal weather and course conditions.

## Handicap Allowances With Examples - Match Play

Some competitions require a player to use full Course
Handicap. However, in some team competitions, using full Course Handicap would give higher-handicapped sides an advantage over lower-handicapped sides. Less than full Course Handicap is recommended in such competitions.

Singles Match Play: Allowance: The higher-handicapped player receives the full difference in Course Handicap between the two players; the lower-handicapped player plays from scratch. (See Decision 9-4a/1.)

Example: A player with a Course Handicap of 17 receives four strokes from a player with a Course Handicap of 13. The player receives them on the holes allocated as the first four handicapstroke holes.

Singles Match Play vs. Par or Bogey: Allowance: Each player receives full Course Handicap.

Example: Player A with a Course Handicap of 17 receives one stroke on the first 17 handicap-stroke holes.

Four-Ball Match Play: Allowance: The Course Handicap of all four players is reduced by the Course Handicap of the player with the lowest handicap, who then plays from scratch. Each of the three other players is allowed 100 percent of the difference. (See Decision 9-4a/2, 9-4a/3).

Example: Players A, B, C, and D have a Course Handicap of 5, 10,15 , and 20 , respectively. Player A plays at scratch, B receives 5 strokes, C receives 10 strokes, and D receives 15 strokes.

Four-Ball Match Play vs. Par or Bogey: Allowance: Men receive 90 percent of Course Handicap; Women receive 95 percent of Course Handicap.
Example: On men's side A-B, Player A with a Course Handicap of 10 would receive 9 strokes ( $10 \times 90 \%=9$ ) and Player B with a Course Handicap of 16 would receive 14 strokes ( $16 \times 90 \%$ $=14.4$, rounded to 14). Strokes are taken as assigned on the players' respective stroke allocation table.
Total Score of Partners Match Play: Allowance: The Course Handicap of all four players is reduced by the Course Handicap of the player with the lowest handicap, who must then play from scratch. Each of the three other players is allowed 100 percent of the difference.
Example: Side A-B is comprised of Player A with a Course Handicap of 5 and Player B with a Course Handicap of 10. Side C-D is comprised of Player C with a Course Handicap of 15 and Player D with a Course Handicap of 20. Player A plays
at scratch, B receives 5 strokes, C receives 10 strokes, and D receives 15 strokes.

Best-Ball-of-Four Match Play vs. Par or Bogey: Allowance:
Men receive 80 percent of Course Handicap; Women receive 90 percent of Course Handicap.

Example: Men's side A-B-C-D with a respective Course Handicap of $5,10,15$, and 20 would each receive 80 percent of their Course Handicap ( $4,8,12$, and 16 respectively). Their best net ball of the four would then be used to score vs. par or bogey. Strokes are taken as assigned on the players' respective stroke allocation table.

Foursome Match Play: Allowance: The allowance for the higher-handicapped side is 50 percent of the difference between the combined Course Handicap of the members of each side. (When selected drives are permitted, the allowance is 40 percent.) The lower-handicapped side competes at scratch.

Example: Side A-B with a combined Course Handicap of 15 competes against side C-D with a combined Course Handicap of 36. The higher handicapped side, C-D, receives 11 strokes ( $36-15=21 \times 50 \%=10.5$ rounded to 11 ). Strokes are taken as assigned on the players' respective stroke allocation table.

Foursome Match Play vs. Par or Bogey: Allowance: The allowance is 50 percent of the partners' combined Course Handicap. (When selected drives are permitted, the allowance is 40 percent.)

Example: On side A-B, Player A has a Course Handicap of 5 and Player B has a Course Handicap of 10. Side A-B receives 8 strokes ( $15 \times 50 \%=7.5$, rounded to 8 ). Strokes are taken as assigned on the players' respective stroke allocation table.

Chapman or Pinehurst Match Play: Allowance: The partner with the lower Course Handicap receives 60 percent of Course Handicap. The partner with the higher Course Handicap receives 40 percent of Course Handicap. The side with the higher Course Handicap receives the difference between the Course Handicap of the each side. The lower-handicapped side plays from scratch.

Example: Side A-B is comprised of Player A with a Course Handicap of 5 and Player B with a Course Handicap of 10. Player A $(5 \times 60 \%=3)+$ Player B $(10 \times 40 \%=4)=7$ strokes for side $A-B(3+4=7)$. Side C-D is comprised of Player C with a Course Handicap of 14 and Player D with a Course Handicap of 17. Player C $(14 \times 60 \%=8.4$ rounded to 8$)+$ Player D $(17 \times 40 \%=$ 6.8 rounded to 7) $=15$.

Side A-B plays at scratch and Side C-D receives one stroke per hole on the first 8 allocated handicap-stroke holes.

## Handicap Allowances With Examples - Stroke Play

Individual Stroke Play: Allowance: Each competitor receives full Course Handicap (A plus Course Handicap must be added to the gross score to determine the net score.)

Example: Player A has a Course Handicap of 10 and scores 82. A's net score is 72 . Player B has a Course Handicap of +2 and scores 70. Player B's net score is 72 .

Four-Ball Stroke Play: Allowance: Men receive 90 percent of Course Handicap; Women receive 95 percent of Course Handicap.
Example 1: On men's side A-B, Player A has a Course Handicap of 8 and Player B has a Course Handicap of 20. At 90 percent of Course Handicap, Player A receives 7 strokes ( $8 \times 90 \%=7.2$, rounded to 7) and Player B receives 18 strokes ( $20 \times 90 \%=18$ ).

In mixed four-ball stroke play, strokes are taken as assigned on the players' respective stroke allocation tables, and players must play from the sets of tees designated by the committee in charge of the competition.

Note: It is recommended that committees consider it a condition of four-ball stroke-play competitions that the Course Handicap (after allowance) of the members of a side may not differ by more than eight strokes. A side with a large difference has an advantage over a side with a small Course Handicap difference. If a difference of more than eight strokes cannot be avoided, it is suggested that an additional 10 percent reduction
be applied to the Course Handicap of each member of the advantaged side.

Total Score of Partners Stroke Play: Allowance: Partners receive full combined Course Handicap.

Example: Player A has a Course Handicap of 12 and scores 87. Player B, A's partner, has a Course Handicap of 26 and scores 101. The team score is: $(87-12)+(101-26)=75+75=150$.

Best-Ball-of-Four Stroke Play: Allowance: Men receive 80 percent of Course Handicap; Women receive 90 percent of Course Handicap.

Example: On a mixed side A-B-C-D (A,B men, C,D women), Player A with a Course Handicap of 8 receives 6 strokes ( 8 x $80 \%=6.4$, rounded to 6). Player B with a Course Handicap of 10 receives 8 strokes ( $10 \times 80 \%=8$ ). Player C with a Course Handicap of 12 receives 11 strokes ( $12 \times 90 \%=10.8$, rounded to 11). Player D with a Course Handicap of 14 receives 13 strokes ( $14 \times 90 \%=12.6$, rounded to 13 ). The lowest net score for each hole is then counted towards the overall score for the stipulated round. Strokes are taken as assigned on the players' respective stroke allocation table.

Two-Best-Balls-of-Four: Allowance: Men receive 90 percent of Course Handicap; Women receive 95 percent of Course Handicap.

Example: On women's side A-B-C-D, Player A with a Course Handicap of 11 receives 10 strokes ( $11 \times 95 \%=10.45$, rounded to 10). Player B with a Course Handicap of 16 receives 15 strokes ( $16 \times 95 \%=15.2$, rounded to 15 ). Player C with a Course Handicap of 22 receives 21 strokes ( $22 \times 95 \%=20.9$, rounded to 21). Player D with a Course Handicap of 35 receives 33 strokes ( $35 \times 95 \%=33.2$, rounded to 33). Strokes are taken as assigned on the players' respective stroke allocation table.

Foursome Stroke Play: Allowance: The allowance is 50 percent of the partners' combined Course Handicap. When selected drives are permitted, the allowance is 40 percent. A plus combined Course Handicap side must be added to the gross score to determine the net score. (See Decision 9-4b/1.)

Example: On side A-B, Player A has a Course Handicap of 5 and Player B has a Course Handicap of 12. Side A-B's combined Course Handicap is 17. Side A-B will receive 9 strokes ( $17 \times 50 \%$ $=8.5$, rounded to 9 ).

Chapman or Pinehurst Stroke Play: Allowance: The player with the lower Course Handicap is allowed 60 percent of Course Handicap. The player with the higher Course Handicap is allowed 40 percent of Course Handicap.
Example: On side A-B, Player A has a Course Handicap of 8 and Player B has a Course Handicap of 18. Sixty percent of Player A's Course Handicap is 5 ( $8 \times 60 \%=4.8$, rounded to 5 ); forty percent of Player B's Course Handicap is $7(18 \times 40 \%=7.2$, rounded to 7). Side A-B will receive 12 strokes.

Stableford Competition: Allowance: Players use full Course Handicap, and strokes are taken as they are allocated on the stroke allocation table.

Example: Player A has a Course Handicap of 16 in a Stableford competition based on net scores with par as the fixed score. Player A's gross score of 5 on a par 4 allocated as the 15th handicap-stroke hole results in a net score of 4 (par). Player A receives two points for the hole.

## Stableford Competition Chart

| Hole Played In | Points |
| :--- | :---: |
| More than one over fixed score <br> 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 |

## Plus Handicaps

When applying a percentage of Course Handicap to a plus handicap player, it brings that player closer to zero. This occurs in order to keep as close as possible the proper percentage of disparity in handicap. For example, playing at 100 percent of Course Handicap, the spread of two players, a +5 and 10 Course Handicap, is 15 strokes. In a competition where 80 percent of Course Handicap is utilized, the +5 becomes a +4 ( $+5 \times 80 \%$ ) and the 10 becomes an $8(10 \times 80 \%)$. The difference between their adjusted Course Handicap is 12 , which is 80 percent of the original spread of 15 using 100 percent ( $15 \times 80 \%=12$ ).

## Frequently Asked Questions and Answers on The USGA Handicap System

Q: Why do I have a Handicap Index and a Course Handicap?
A: A Handicap Index represents the potential playing ability on a course of standard playing difficulty. A Course Handicap represents a whole number of strokes needed on a specific set of tees to play to that tee's USGA Course Rating. You need a Handicap Index to convert to a Course Handicap.

Q: If I have a Course Handicap greater than 18, where do I get my 19th stroke?
A: Each hole is assigned an allocated handicap stroke number, 1 through 18. One stroke is assigned per hole, and two strokes are assigned on the number 1 allocated stroke hole.
Q: If I pick up on a hole, what score do I post?
A: Record the most likely score for handicap purposes. A most likely score is the number of strokes already taken, plus in the player's best judgment, the number of strokes needed to complete the hole from that point more than half the time. Do not automatically put down the Equitable Stroke Control (ESC) maximum. ESC is applied after the round and is only used when the actual score or the most likely score exceeds your maximum number.

## Q: I lost a match 4 and 3, so I only completed 15 holes. Can I turn in an 18-hole score?

A: Yes. For the holes that were not played, record a score of par plus any handicap strokes entitled to based on full Course Handicap.

Q: If I have an injury or disability, can my Handicap Index be adjusted?

A: Yes. An increased, local use only ("L"), handicap can be provided by the player's Handicap Committee. Feel free to visit Section $8-4 \mathrm{c}(\mathrm{iii})$, Decision $8-4 \mathrm{c} / 1$, and $8-4 \mathrm{c} / 2$ of "The USGA Handicap System" for additional information.

Q: What happens if I fail to post a score or post one in error?
A: Post the score as soon as possible. The Handicap Committee can post a penalty score for any score not posted equal to the highest or lowest Handicap Differential. Regular absence of posting can result in adjustment or withdrawal of a Handicap Index.
The Handicap Committee at the golf club where a player maintains a Handicap Index can correct any score posted in error.

Q: If I haven't played in several years, may I start over with a new Handicap Index?
A: Not necessarily. You do not have a Handicap Index until the next scheduled handicap revision. Your club handicap committee may issue a Handicap Index (M) sooner if at least five scores exist in your scoring record. Contact your committee for assistance in this regard.

If your scoring record is unavailable when resuming play, you have no Handicap Index until five scores have been posted and a handicap revision passes.
Q: What if I belong to two or more clubs; should I have the same Handicap Index?
A: All scores must be posted to all golf clubs. If the clubs use the same computation service, a player may register with the
service as a multi-member and post scores at the club where the player has played. The handicap computation service will combine all acceptable scores into one scoring record.

A player belonging to more than one golf club could have a different Handicap Index at each club due to different revision dates. The committee in charge of the competition may require the player to use the lowest Handicap Index when competing with players from more than one club.

Q: Can I use an online service to establish a Handicap Index?
A: A Handicap Index is issued only through golf clubs, and the online service would need to have a golf club established following all elements of the USGA Handicap System and like all golf clubs, it would have to be licensed by the USGA to issue a Handicap Index to its members. A golf club can obtain a license agreement directly from the USGA or through its membership in an authorized golf association that is already licensed by the USGA and that has jurisdiction in the geographic area that includes the principal location of the golf club.

Q: My golf course has a Slope Rating of 135. My friend's golf course has a Slope Rating of 120. Does this mean my golf course is more difficult than my friend's course?
A: Not necessarily. Keep in mind that Slope Rating is not a measure of absolute difficulty. One needs to know the other components (USGA Course Rating and Bogey Rating) including what type of player is in question-low, middle, or higher handicap player. The higher the Slope Rating means scores between the scratch and non-scratch golfers are spread out more.

Q: My next event states that I must have a Handicap Index from a licensed golf club. What does that mean?
A: Every golf club desiring to issue a Handicap Index must be licensed. A list of these clubs is displayed on the Authorized Golf Club Database of the USGA Web site at www.usga.org. Some tournaments may make this a condition of the competition, to which players must comply with in order to compete - see Section 9-1.

Q: Where can I get more information on the USGA Handicap System?
A: By contacting a local authorized golf association or visiting the USGA Web site at www.usga.org. In addition, feel free to call the USGA Merchandising Department at (800) 336-4446 to order "The USGA Handicap System" manual.


| Course Handicap | 103 | 104 | 105 | $\begin{gathered} \text { Course } \\ \text { Handicap } \\ \hline \end{gathered}$ | 103 | 104 | 105 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| +3 | +3.5 to +2.8 | +3.5 to +2.8 | +3.5 to +2.7 | 27 | 29.1 to 30.1 | 28.8 to 29.8 | 28.6 to 29.5 |
| +2 | +2.7 to +1.7 | +2.7 to +1.7 | +2.6 to +1.7 | 28 | 30.2 to 31.2 | 29.9 to 30.9 | 29.6 to 30.6 |
| +1 | +1.6 to +0.6 | +1.6 to +0.6 | +1.6 to +0.6 | 29 | 31.3 to 32.3 | 31.0 to 32.0 | 30.7 to 31.7 |
| 0 | +0.5 to 0.5 | +0.5 to 0.5 | +0.5 to 0.5 | 30 | 32.4 to 33.4 | 32.1 to 33.1 | 31.8 to 32.8 |
| 1 | 0.6 to 1.6 | 0.6 to 1.6 | 0.6 to 1.6 | 31 | 33.5 to 34.5 | 33.2 to 34.2 | 32.9 to 33.8 |
| 2 | 1.7 to 2.7 | 1.7 to 2.7 | 1.7 to 2.6 | 32 | 34.6 to 35.6 | 34.3 to 35.3 | 33.9 to 34.9 |
| 3 | 2.8 to 3.8 | 2.8 to 3.8 | 2.7 to 3.7 | 33 | 35.7 to 36.7 | 35.4 to 36.3 | 35.0 to 36.0 |
| 4 | 3.9 to 4.9 | 3.9 to 4.8 | 3.8 to 4.8 | 34 | 36.8 to 37.8 | 36.4 to 37.4 | 36.1 to 37.1 |
| 5 | 5.0 to 6.0 | 4.9 to 5.9 | 4.9 to 5.9 | 35 | 37.9 to 38.9 | 37.5 to 38.5 | 37.2 to 38.2 |
| 6 | 6.1 to 7.1 | 6.0 to 7.0 | 6.0 to 6.9 | 36 | 39.0 to 40.0 | 38.6 to 39.6 | 38.3 to 39.2 |
| 7 | 7.2 to 8.2 | 7.1 to 8.1 | 7.0 to 8.0 | 37 | 40.1 to 40.4 | 39.7 to 40.4 | 39.3 to 40.3 |
| 8 | 8.3 to 9.3 | 8.2 to 9.2 | 8.1 to 9.1 | 38 | - | - | 40.4 to 40.4 |
| 9 | 9.4 to 10.4 | 9.3 to 10.3 | 9.2 to 10.2 |  |  |  |  |
| 10 | 10.5 to 11.5 | 10.4 to 11.4 | 10.3 to 11.2 |  |  |  |  |
| 11 | 11.6 to 12.6 | 11.5 to 12.4 | 11.3 to 12.3 |  |  |  |  |
| 12 | 12.7 to 13.7 | 12.5 to 13.5 | 12.4 to 13.4 |  |  |  |  |
| 13 | 13.8 to 14.8 | 13.6 to 14.6 | 13.5 to 14.5 |  |  |  |  |
| 14 | 14.9 to 15.9 | 14.7 to 15.7 | 14.6 to 15.6 |  |  |  |  |
| 15 | 16.0 to 17.0 | 15.8 to 16.8 | 15.7 to 16.6 |  |  |  |  |
| 16 | 17.1 to 18.1 | 16.9 to 17.9 | 16.7 to 17.7 |  |  |  |  |
| 17 | 18.2 to 19.1 | 18.0 to 19.0 | 17.8 to 18.8 |  |  |  |  |
| 18 | 19.2 to 20.2 | 19.1 to 20.1 | 18.9 to 19.9 |  |  |  |  |
| 19 | 20.3 to 21.3 | 20.2 to 21.1 | 20.0 to 20.9 |  |  |  |  |
| 20 | 21.4 to 22.4 | 21.2 to 22.2 | 21.0 to 22.0 |  |  |  |  |
| 21 | 22.5 to 23.5 | 22.3 to 23.3 | 22.1 to 23.1 |  |  |  |  |
| 22 | 23.6 to 24.6 | 23.4 to 24.4 | 23.2 to 24.2 |  |  |  |  |
| 23 | 24.7 to 25.7 | 24.5 to 25.5 | 24.3 to 25.2 |  |  |  |  |
| 24 | 25.8 to 26.8 | 25.6 to 26.6 | 25.3 to 26.3 |  |  |  |  |
| 25 | 26.9 to 27.9 | 26.7 to 27.7 | 26.4 to 27.4 |  |  |  |  |
| 26 | 28.0 to 29.0 | 27.8 to 28.7 | 27.5 to 28.5 |  |  |  |  |

## Course Handicap Tables for Slope Rating of: 106•107•108

| $\begin{gathered} \text { Course } \\ \text { Handicap } \end{gathered}$ | 106 | 107 | 108 | $\begin{gathered} \text { Course } \\ \text { Handicap } \end{gathered}$ | 106 | 107 | 108 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| +3 | +3.5 to +2.7 | +3.5 to +2.7 | +3.5 to +2.7 | 27 | 28.3 to 29.3 | 28.0 to 29.0 | 27.8 to 28.7 |
| +2 | +2.6 to +1.6 | +2.6 to +1.6 | +2.6 to +1.6 | 28 | 29.4 to 30.3 | 29.1 to 30.0 | 28.8 to 29.8 |
| +1 | +1.5 to +0.6 | +1.5 to +0.6 | +1.5 to +0.6 | 29 | 30.4 to 31.4 | 30.1 to 31.1 | 29.9 to 30.8 |
| 0 | +0.5 to 0.5 | +0.5 to 0.5 | +0.5 to 0.5 | 30 | 31.5 to 32.5 | 31.2 to 32.2 | 30.9 to 31.9 |
| 1 | 0.6 to 1.5 | 0.6 to 1.5 | 0.6 to 1.5 | 31 | 32.6 to 33.5 | 32.3 to 33.2 | 32.0 to 32.9 |
| 2 | 1.6 to 2.6 | 1.6 to 2.6 | 1.6 to 2.6 | 32 | 33.6 to 34.6 | 33.3 to 34.3 | 33.0 to 34.0 |
| 3 | 2.7 to 3.7 | 2.7 to 3.6 | 2.7 to 3.6 | 33 | 34.7 to 35.7 | 34.4 to 35.3 | 34.1 to 35.0 |
| 4 | 3.8 to 4.7 | 3.7 to 4.7 | 3.7 to 4.7 | 34 | 35.8 to 36.7 | 35.4 to 36.4 | 35.1 to 36.0 |
| 5 | 4.8 to 5.8 | 4.8 to 5.8 | 4.8 to 5.7 | 35 | 36.8 to 37.8 | 36.5 to 37.4 | 36.1 to 37.1 |
| 6 | 5.9 to 6.9 | 5.9 to 6.8 | 5.8 to 6.8 | 36 | 37.9 to 38.9 | 37.5 to 38.5 | 37.2 to 38.1 |
| 7 | 7.0 to 7.9 | 6.9 to 7.9 | 6.9 to 7.8 | 37 | 39.0 to 39.9 | 38.6 to 39.6 | 38.2 to 39.2 |
| 8 | 8.0 to 9.0 | 8.0 to 8.9 | 7.9 to 8.8 | 38 | 40.0 to 40.4 | 39.7 to 40.4 | 39.3 to 40.2 |
| 9 | 9.1 to 10.1 | 9.0 to 10.0 | 8.9 to 9.9 | 39 | - | - | 40.3 to 40.4 |
| 10 | 10.2 to 11.1 | 10.1 to 11.0 | 10.0 to 10.9 |  |  |  |  |
| 11 | 11.2 to 12.2 | 11.1 to 12.1 | 11.0 to 12.0 |  |  |  |  |
| 12 | 12.3 to 13.3 | 12.2 to 13.2 | 12.1 to 13.0 |  |  |  |  |
| 13 | 13.4 to 14.3 | 13.3 to 14.2 | 13.1 to 14.1 |  |  |  |  |
| 14 | 14.4 to 15.4 | 14.3 to 15.3 | 14.2 to 15.1 |  |  |  |  |
| 15 | 15.5 to 16.5 | 15.4 to 16.3 | 15.2 to 16.2 |  |  |  |  |
| 16 | 16.6 to 17.5 | 16.4 to 17.4 | 16.3 to 17.2 |  |  |  |  |
| 17 | 17.6 to 18.6 | 17.5 to 18.4 | 17.3 to 18.3 |  |  |  |  |
| 18 | 18.7 to 19.7 | 18.5 to 19.5 | 18.4 to 19.3 |  |  |  |  |
| 19 | 19.8 to 20.7 | 19.6 to 20.5 | 19.4 to 20.4 |  |  |  |  |
| 20 | 20.8 to 21.8 | 20.6 to 21.6 | 20.5 to 21.4 |  |  |  |  |
| 21 | 21.9 to 22.9 | 21.7 to 22.7 | 21.5 to 22.4 |  |  |  |  |
| 22 | 23.0 to 23.9 | 22.8 to 23.7 | 22.5 to 23.5 |  |  |  |  |
| 23 | 24.0 to 25.0 | 23.8 to 24.8 | 23.6 to 24.5 |  |  |  |  |
| 24 | 25.1 to 26.1 | 24.9 to 25.8 | 24.6 to 25.6 |  |  |  |  |
| 25 | 26.2 to 27.1 | 25.9 to 26.9 | 25.7 to 26.6 |  |  |  |  |
| 26 | 27.2 to 28.2 | 27.0 to 27.9 | 26.7 to 27.7 |  |  |  |  |




-
-

$\qquad$


Course
Handicap










Course
Handicap














오옹ㅇㅇ오오옹ㅇㅇ옹ㅇ 1

㝘

 が＋＋＋



## Course Handicap Tables for Slope Rating of：118•119•120
















Course Handicap















 のi
 N






Course


















웅․


Course Handicap







 Nべ
©




 oㅇㅇㅇN 0







## Course



## Course Handicap Tables for Slope Rating of: 130•131•132

Course
 o. 00.100000000000000000000000000000












券









サ + + + +


Course



















## Course Handicap







 ハ




 の









 ぶ



 にNのनM，กฺO


Course

 -īn



 영ㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㅇㄴ



## Course Handicap Tables for Slope Rating of: 148•149•150



















 - ©

















53








$\qquad$

so



[^0]




Course
Handicap













Monnougrmomonnon trmomomnnort





[^0]:    © స్
    
     ＋N＋＋＋＋
    
    
    
    
    $\stackrel{\wedge}{\mathrm{C}}$
    
    
    
    

    ナ へ OT サ＋
    M 파＋
    
    
    
    

