

Player Reference Guide

on the Rules of Handicapping

Effective January 2024



WORLD HANDICAP SYSTEM

R&A USGA



ROLEX

PROUD SUPPORTER OF
THE GAME OF GOLF

What is Covered?

This resource provides a high-level overview of the World Handicap System™ (WHS™) and is intended to provide you with some basic information about handicapping in golf. It is broken down into four sections:

GETTING
STARTED

BEFORE
YOUR
ROUND

DURING
YOUR
ROUND

AFTER
YOUR
ROUND

GETTING STARTED

- Purpose of the WHS
- What is a Handicap Index®?
- How do I get one? Step one
- How do I get one? Step two

Purpose of the World Handicap System

The purpose of the WHS is to enhance the enjoyment of the game of golf by enabling players of any ability, from anywhere in the world, to play and compete with others on a fair basis.

The WHS is designed to be inclusive to all players, regardless of their ability and the type of golf they enjoy.

The maximum Handicap Index is 54.0, and the system accommodates casual, competitive, 9-hole and 18-hole formats.



What is a Handicap Index?

A Handicap Index provides you with a portable measure of your demonstrated playing ability that is consistent with how all golfers are measured worldwide.

It can be used to track your progress and enables you to play either a casual or competitive round with any other player.

All players are encouraged to establish and maintain a Handicap Index.



How do I get one? Step one

Start here and edit text. Size 9.5 Lucida Sans. Black. Included below are some suggested statements using concise language that will be most relevant to your golfers.

It is simple. It is easy. You can get one at a course or online.

Your Authorized Association can also help you find a club that meets your needs. Visit {insert your website here}.



How do I get one? Step two

Go out and play - and remember to **submit your score** when you have completed your round.

Scores from (INSERT DESCRIPTION OF 2.1a DECISION HERE) – as long as you play by the Rules of Golf and (copy and paste 1 of 2 OPTIONS from instructions document: *Peer Review or Certification*).

Keep in mind, the maximum hole score for handicap purposes during your first 54 holes will be limited to par + 5.

Once you have submitted a total of 54 holes, made up of 9-hole or 18-hole scores, you will have a Handicap Index the very next day, or soon after.



Your Handicap Index is the portable number you take with you but it is not the number you use out on the golf course.

Read on to learn more!



BEFORE YOUR ROUND

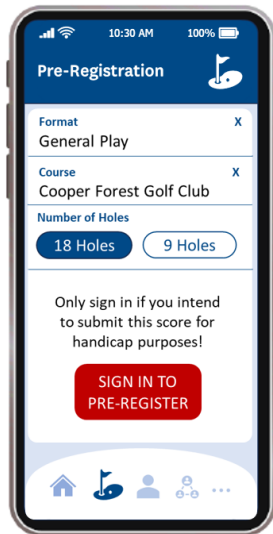
- Pre-register your round
- Know your Course Handicap™
- Set your target score
- Know your Playing Handicap™

Pre-register your round (Discretionary)

A player is required to pre-register their intent to submit an acceptable 9-hole or 18-hole score in general play for handicap purposes.

Registration must be done prior to the start of play and should be done in the manner established by the Handicap Committee or national association.

Notes: To submit a score, the round must be played in the company of at least one other person, who should act as the marker. The round must also match up with what the player intended when pre-registering.



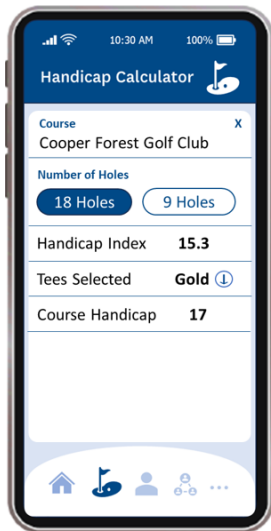
Know your Course Handicap

Once you decide which tees you are going to play, convert your Handicap Index into a 9-hole or 18-hole Course Handicap, which represents the number of strokes you need to **play to your handicap**.

Your mobile app, or the look-up chart at the course, will provide your Course Handicap for you.

When playing a 9-hole round

Your 9-hole Course Handicap is determined using 1/2 of your Handicap Index (rounded to the nearest tenth), along with the 9-hole Course Rating™, 9-hole Slope Rating™, and 9-hole par of the tees being played.



Set your target score (option 1: CR - PAR)

Your target score is the gross score needed to play to your handicap. Since your Course Handicap changes from each set of tees, so does your target score.



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

Course Info			
Tees	Course Rating	Slope Rating	Par
Green	72.0	128	70
White	70.0	125	70
Silver	68.0	120	70

+
+
+

15.0 Handicap Index Player	
Course Handicap	
	19
	17
	14

=
=
=

Target Score
89
87
84

As you can see, when you play from a more difficult set of tees, you will be expected to shoot a higher score.

Set your target score (Option 2: NO CR - Par)

Your target score is the gross score needed to play to your handicap. Since the Course Rating changes from each set of tees, so does your target score.

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



Course Info		
Tees	Course Rating	Slope Rating
Green	72.0	128
White	70.0	125
Silver	68.0	120

+

+

+

15.0 Handicap Index Player	
Course Handicap	
	17
	17
	16

=

=

=

Target Score
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As you can see, when you play from a more difficult set of tees, you will be expected to shoot a higher score!

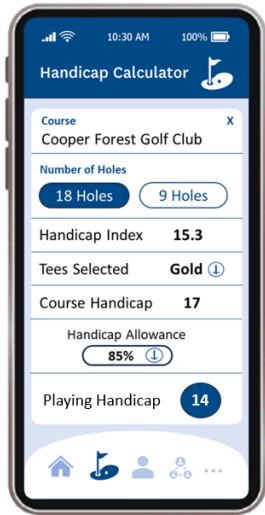
Know your Playing Handicap (option 1: CR-Par)

In competitive play, your Course Handicap is converted into a Playing Handicap depending on the format of play and the handicap allowance applied.

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

Example: If a handicap allowance of 85% is used for Four-Ball Stroke Play, a player could have a Course Handicap of 17 and a Playing Handicap of 14.

Notes: 1) In general play, your Course Handicap simply becomes your Playing Handicap. 2) When players are competing from tees with different pars, those playing to the higher par must add the difference to their Playing Handicap(s).



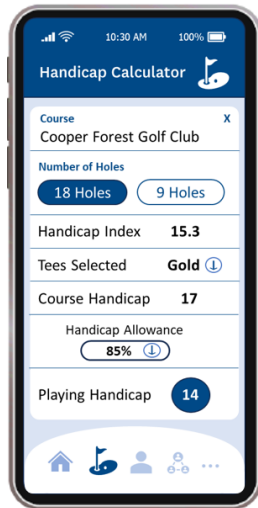
Know your Playing Handicap (option 2: No CR-Par)

In competitive play, your Course Handicap is converted into a Playing Handicap depending on the format of play and the handicap allowance applied.

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Notes: **1)** In general play, your Course Handicap simply becomes your Playing Handicap. **2)** When players are competing from different tees, those playing to the higher Course Rating must add the difference to their Playing Handicap(s).



DURING YOUR ROUND

- Know where you get your strokes
- Know your maximum hole score
- Use your most likely score

Know where you get your strokes

Compare your Course or Playing Handicap to the stroke index row on the scorecard.



The stroke index assigned to each hole identifies where you receive your handicap strokes.

Hole	1	2	3	4	5	6	7	8	9	OUT
Yardage	393	133	375	490	333	378	155	416	357	3030
Par	4	3	4	5	4	4	3	4	4	35
Stroke Index	5*	17	9*	1*	11	7*	15	3*	13	
Maria										

Hole	10	11	12	13	14	15	16	17	18	IN
Yardage	341	152	360	131	471	323	314	375	340	2807
Par	4	3	4	3	5	4	4	4	4	35
Stroke Index	8*	16	6*	18	2*	10*	14	4*	12	
Maria										

In this example, the player has a Playing Handicap of 10, which means one handicap stroke will be received on holes with a stroke index of 1 through 10.

Know your maximum hole score

The maximum hole score for handicap purposes is a **net double bogey**, so the occasional bad hole will not impact your Handicap Index too severely.

When the format of play allows, you can pick up once you have reached that limit to maintain a good pace of play.



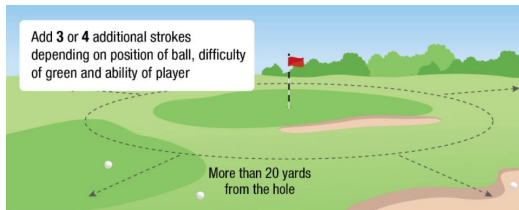
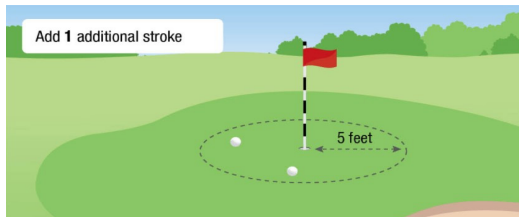
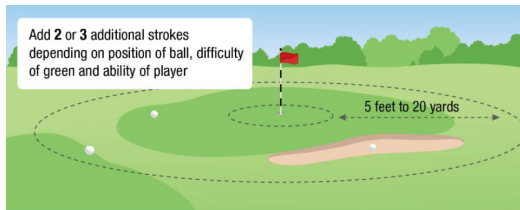
Net Double Bogey = **Par + 2 + any handicap strokes you receive**

Example: A player with a Course Handicap of 13 receives 1 stroke on holes with a stroke index of 1 through 13. On a par 4 hole with a stroke index of 5, their net double bogey is 7 (par + 2 + 1 stroke received).

Note: If your Course Handicap is above 18, you may receive multiple strokes on a hole.

Use your most likely score (DISCRETIONARY)

If you start a hole but do not hole out prior to reaching your net double bogey limit, then you should record your **most likely score** using the following guidelines:



AFTER YOUR ROUND

- **Four-ball competition scores**
- Submit your score
- Await the PCC result
- Check your Score Differential™
- Submitting a 9-hole score
- If you missed a hole or holes
- If your round is exceptional
- Learn the basic calculation
- If your Handicap Index is going up
- The role of the Handicap Committee

Four-ball competition scores (Discretionary)

In certain circumstances, a player's score from a four-ball match play competition will be used for handicap purposes. This is provided:

- The team's net score is 6 or more better than par (i.e. at least 6 under par or 42 points),
- The player's individual score counted towards the team's score on at least 9 holes, and
- The player's individual 18-hole score is equal to or better than 36 Stableford points, as calculated using the method set down in the Rules.



Submit your score

Be sure to submit your score as soon as possible after you have completed your round! Submitting your score on the day you play is important because:

**Your Handicap Index will be
UPDATED OVERNIGHT**

and

**Your score will be included in the daily
PLAYING CONDITIONS CALCULATION**

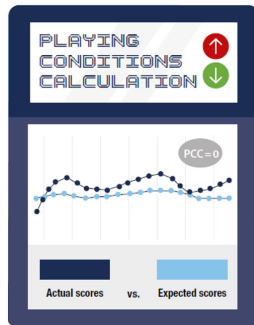


For assistance with submitting a score made outside of your home jurisdiction, check with your club or contact your local authorized golf association.

Await the PCC result

At the end of each day, a **playing conditions calculation (PCC)** takes place automatically, behind the scenes, to determine if scores made at the course met expectations.

If scores were **significantly** lower or higher than expected, a PCC adjustment between **-1 and +3** will be applied to your Score Differential calculation to reflect the playing conditions on the day.

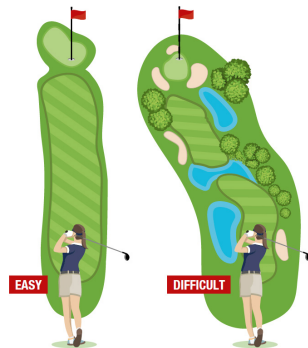


A negative (-) adjustment means the course played easier and a positive (+) adjustment means the course played more difficult. A PCC of 0 means the course played as expected, which will be the case on most days.

Check your Score Differential

Once the PCC is determined, your Score Differential will be calculated and added to your scoring record. A Score Differential represents your performance for your round in relation to the difficulty of the course played.

A score of 80 on a difficult course may be a better performance than a 77 on an easier one and the Score Differential calculation reflects this.



**Score
Differential**

=

**(113 / Slope
Rating)**

x

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

Submitting a 9-hole score (Option 1: Using Expected score)

Your 9-hole score will be converted to an 18-hole Score Differential for immediate use. The 18-hole Score Differential is determined by adding the 9-hole Score Differential produced from your round to your expected Score Differential over 9-holes.



9-hole
Score Differential

+

Expected 9-hole
Score Differential

=

18-hole
Score Differential

Note: The expected score is based on the player's Handicap Index over a course of standard difficulty. A player with a Handicap Index of 10.0 will have a lower expected score than a player with a Handicap Index of 15.0.

Submitting a 9-hole score (Option 2: By Combining)

Your 9-hole score will be combined with an existing 9-hole score or the next 9-hole Score Differential that is calculated.



**9-hole
Score Differential 1**

+

**9-hole
Score Differential 2**

=

**18-hole
Score Differential**

A 9-hole Score Differential remains unrounded until after it has been combined with a second 9-hole Score Differential.

Note: A 9-hole score waiting to be combined with another 9-hole score will be retained until it becomes older than the twentieth oldest 18-hole score in your scoring record.

If you missed a hole or holes

If you missed one or more holes for a valid reason, an 18-hole Score Differential can be calculated as long as **X** holes have been played.

A Score Differential will be calculated for the holes played and added to your expected Score Differential for the missing holes.

For example, if only 16 holes were completed before severe weather ended play:



Score Differential
from 16 holes played

+

Expected Score Differential
for remaining two holes

=

18-hole
Score Differential

Note: If less than 9 holes were played but more than **X**, only a 9-hole Score Differential can be calculated, which is then combined with another 9-hole Score Differential.

If your round is exceptional

If a score results in a Score Differential that is 7.0 strokes or better than your Handicap Index at the time the round is played, an **exceptional score reduction** will be applied.

If the Score Differential is between 7.0 and 9.9 strokes better, your Handicap Index will be reduced by **1.0 stroke**.

If the Score Differential is 10.0 or more strokes better, your Handicap Index will be reduced by **2.0 strokes**.

For example: A player with a Handicap Index of 20.0 submits a score that produces a Score Differential of 12.5. Since it is 7.5 strokes better than their Handicap Index when the round was played, a -1.0 adjustment would apply.

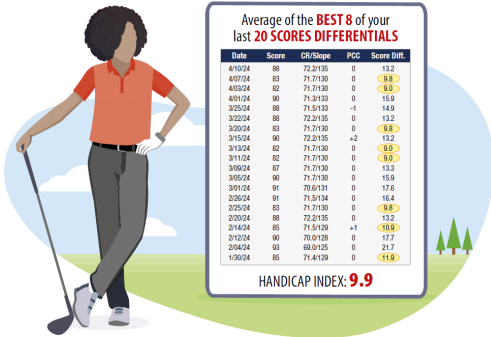
Learn the basic calculation

A Handicap Index is designed to represent your ability when you're playing well, which is why you should feel good whenever you play to your handicap or better.

A Handicap Index is calculated by taking an average of:

Your best 8 Score Differentials out of your most recent 20 scores.

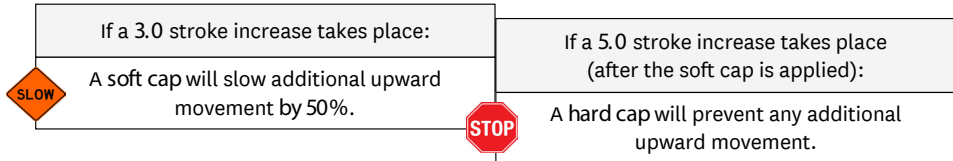
Most players can expect to score about 2-5 strokes higher in most rounds, and play to their handicap about 20% of the time.



If your Handicap Index is going up

Even the best players struggle from time to time – and although form changes, a player's underlying ability does not change rapidly.

To prevent your Handicap Index from increasing too quickly, every time it is updated, the 8 of 20 calculation is compared to your Low Handicap Index™ from the past year and:

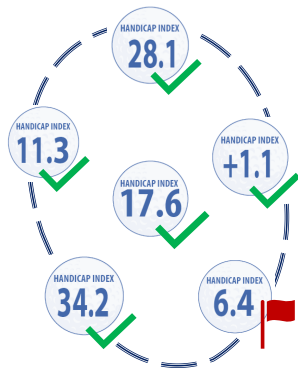


The Handicap Committee can override the cap for circumstances such as injury.

The role of the Handicap Committee

The Rules of Handicapping include a range of safeguards to ensure that each player's Handicap Index continues to reflect their demonstrated ability.

Handicap Committees also play a vital role, and are expected to conduct a Handicap Review for all players at least once a year. Reporting tools are available to assist the Handicap Committee with identifying players who may need an adjustment to their Handicap Index.



If your Handicap Index or the Handicap Index of a fellow golfer needs to be reviewed, contact your Handicap Committee for assistance.

Now that you can track your progress and play with others on a fair basis,
you just need to enjoy yourself the next time you tee it up ...
and don't forget to **submit your score!**

If you have any questions, contact:

INSERT ASSOCIATION CONTACT INFO HERE

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