

An aerial photograph of a golf course. The image shows a large, vibrant green putting green on the right side, surrounded by several sand traps and rough areas in shades of brown and tan. The text 'WORLD HANDICAP SYSTEM™' is overlaid in white, bold, sans-serif font across the upper portion of the image.

WORLD HANDICAP SYSTEM™

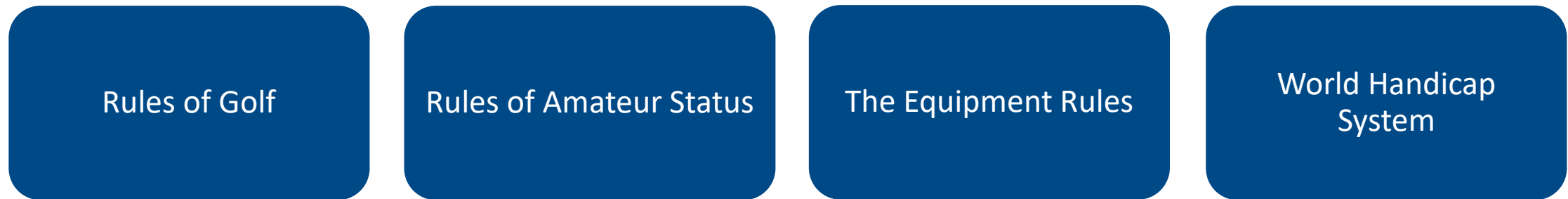


AGENDA

1. Introduction
2. Rules of Handicapping Presentation
3. Open Q&A
4. Certification Quiz preparation

GOVERNANCE STRUCTURE

A single World Handicap System™, governed jointly by the USGA and The R&A, to be consistent with the other sets of Rules.



The WHS™ is comprised of the *Rules of Handicapping* and the Course Rating System™.

An aerial photograph of a golf course, showing vibrant green fairways and tees on the left, transitioning into dark blue water hazards and sand traps on the right. The lighting is dramatic, with strong shadows and highlights, suggesting a low sun position.

Changes for 2024

2024 PRINCIPAL CHANGES

CHANGE FOR '24

Score used when
hole(s) not played

Treatment of 9-hole
scores

Handicap Review
reporting tools

New minimum length
of golf course

RULE 1 - Purpose & Authorization

The purpose of the World Handicap System is to enhance the enjoyment of the game of golf and to give as many golfers as possible the opportunity obtain and maintain a Handicap Index[®], use their Handicap Index on any golf course around the world, and compete, or play a casual round, with anyone else on a fair and equitable basis.

PURPOSE OF THE WORLD HANDICAP SYSTEM

This is achieved by:

Establishing a Course Rating™ and Slope Rating® for each set of tees

Converting a Handicap Index into a Course Handicap™/Playing Handicap™ to create equity

Assessing the impact of playing conditions at each course on a given day

Limiting the maximum hole score for handicap purposes to a net double bogey

Ensuring that each player's Handicap Index is calculated consistently at the end of each day

Conducting a Handicap Review on a regular basis

Rule 1.1

PURPOSE OF THE WORLD HANDICAP SYSTEM

Allied Golf Associations like the SCGA are required to issue a Course Ratings and Slope Ratings for both men and women for all tees up to 6,000 yards.

The SCGA rates all tees for both men & women

DIAGRAM 1.1: A SEPARATE COURSE RATING AND SLOPE RATING FOR EACH SET OF TEES



TEE	LENGTH	MEN		WOMEN	
		COURSE RATING	SLOPE RATING	COURSE RATING	SLOPE RATING
1	6,371 yds (5,826m)	70.9	129	76.5	135
2	5,906 yds (5,400m)	68.5	126	73.7	130
3	5,433 yds (4,968m)	66.2	118	71.2	122
4	4,862 yds (4,446m)	63.4	107	67.2	111

Note: While this table includes a separate Course Rating and Slope Rating for both men and women from each set of tees, Authorized Associations should always assess the need for providing a Course Rating and Slope Rating for men and/or women based on use.

RESPONSIBILITIES



HOW TO OBTAIN A HANDICAP INDEX

1.4a Joining a Golf Club

In order to obtain a Handicap Index that can be administered in accordance with the *Rules of Handicapping*, a player must:

Be a member of an authorized golf club that is affiliated with an Authorized Association (**AGA**).

Return scores for the purpose of obtaining or maintaining a Handicap Index.

Acknowledge that the use of their scoring record will be available for peer review purposes.

QUESTIONS

RULE 2 – Scores Acceptable for Handicap Purposes

The scores a player submits for handicap purposes are at the core of the calculation of their Handicap Index. Rule 2 covers the conditions a score must satisfy for it to be acceptable for handicap purposes, providing confidence that it will produce reasonable evidence of the player's ability and, ultimately, a Handicap Index that is reflective of demonstrated ability.

ACCEPTABILITY OF SCORES

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



In an authorized format of play



In the company of at least one other person



By the Rules of Golf



On a golf course with a current Course Rating and Slope Rating



During an active season

Rule 2.1

UNACCEPTABLE SCORES



MINIMUM NUMBER OF HOLES PLAYED

CHANGE FOR '24

For a 9-hole score to be acceptable:

All 9 holes must be played over 9-holes with a current Course Rating and Slope Rating.

For an **18-hole score** to be acceptable:

At least 10 holes must be played.

When 10 to 17 holes are played, the player must post their score using the hole-by-hole option.

QUESTIONS

RULE 3 - Adjustment of Hole Scores

A score for handicap purposes should not be overly influenced by one or two bad hole scores that are not reflective of a player's demonstrated ability. In addition, incomplete scores and/or scores where a player did not hole out on every hole can provide reasonable evidence of the player's ability and can be used for handicap purposes. Rule 3 covers the circumstances where scores may be acceptable and how these hole scores should be adjusted.

Rule 3.1

MAXIMUM HOLE SCORE FOR HANDICAP PURPOSES

3.1a Before a Handicap Index Has Been Established

For a player submitting their first scores to obtain an initial Handicap Index, the maximum score for each hole played is limited to par +5 strokes.

Name: *John Smith* Handicap: *Not Established* Date: *01/07/24*

Hole	1	2	3	4	5	6	7	8	9	
Par	4	3	4	3	4	5	4	4	4	35
Score	6	7	6	5	7	12	6	7	7	63

← Gross score

← Adjusted gross score for handicap purposes

Maximum Hole Score = Par + 5

Rule 3.1

MAXIMUM HOLE SCORE FOR HANDICAP PURPOSES

3.1b After a Handicap Index Has Been Established

Net Double Bogey

A player's maximum hole score for handicap purposes. Equal to par of the hole +2 strokes + any handicap stroke(s) that the player receives on that hole.



Why It exists:

- Even the best players have bad holes, and the occasional bad hole shouldn't define (reflect) a player's ability.
- As a result, the maximum hole score ensures that the bad holes don't impact a player's Handicap Index too severely.

EXAMPLE

John Smith has a Course Handicap of **16**.

This means that he receives **one** handicap stroke on holes allocated **1 through 16** on the stroke index (or handicap row) of the scorecard.

On the 17th hole, where he receives a stroke, his gross score of **9** would be reduced to **7**.

As a result, his gross score of **88** is reduced to an adjusted gross score of **86** for handicap purposes.

DIAGRAM 3.1b: CALCULATION AND APPLICATION OF NET DOUBLE BOGEY ADJUSTMENT FOR MAXIMUM HOLE SCORE

Name: JOHN SMITH Handicap: 16 Date: 12/09/24

Hole	1	2	3	4	5	6	7	8	9	Out
Par	4	4	4	3	4	5	3	4	4	35
Stroke Index	7 ✓	13 ✓	3 ✓	15 ✓	11 ✓	1 ✓	17	5 ✓	9 ✓	
Score	5	5	6	4	5	5	3	5	5	43

✓ = Stroke received

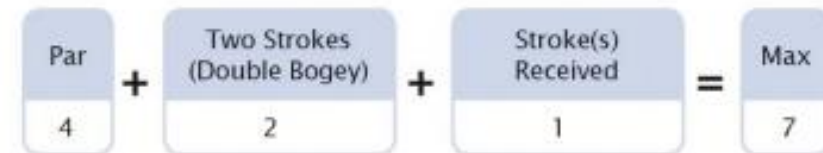
Hole	10	11	12	13	14	15	16	17	18	In	TOTAL
Par	3	4	5	3	4	5	3	4	4	35	70
Stroke Index	18	12 ✓	4 ✓	14 ✓	8 ✓	2 ✓	16 ✓	6 ✓	10 ✓		
Score	3	4	6	4	5	5	3	9	6	45	88

Gross hole score

Net double bogey

Gross score

Adjusted gross score for handicap purposes



HELPFUL NET DOUBLE BOGEY TIPS

When applying net double bogey, just think...

Double Bogey +

And encourage players to post their scores using the hole-by-hole option – since net double bogey adjustments are made automatically.

WHEN A HOLE IS NOT PLAYED

CHANGE FOR '24

A score from an incomplete round or when one or more holes have not been played may only be used for handicap purposes if, among other things:

- The round has been played over at least the minimum number of holes required for either a 9-hole (**9 holes required**) or an 18-hole score (**10-17 holes**) to be acceptable, and
- The reason for not completing the round was valid.



Rule 3.2

WHEN A HOLE IS NOT PLAYED

Where the Handicap Committee determines that one or more holes has not been played, an **18-hole Score Differential** will be created using their **expected score** for the hole or holes not played.



CHANGE FOR '24

10-17-HOLE SCORES

When 10-17 holes have been played, a value is calculated from the holes played. Then, **expected score** is used for any holes not played. Lastly, these values are added to determine the 18-hole Score Differential.

Reminder:

- **The player will be required to post their score hole-by-hole when 10-17 holes are played** so the appropriate Score Differential can be calculated from the holes that were played to combine with the expected score for the holes not played.

Expected Score

The score a player is expected to achieve over a specified number of holes on a course of standard difficulty. It is calculated using the player's Handicap Index and attributes a numerical value against any hole or holes not played during a round.

The expected score is based on the average Score Differential of a player with a given Handicap Index and a normal distribution of scores – so it is not specific to each player.

Rule 3.2

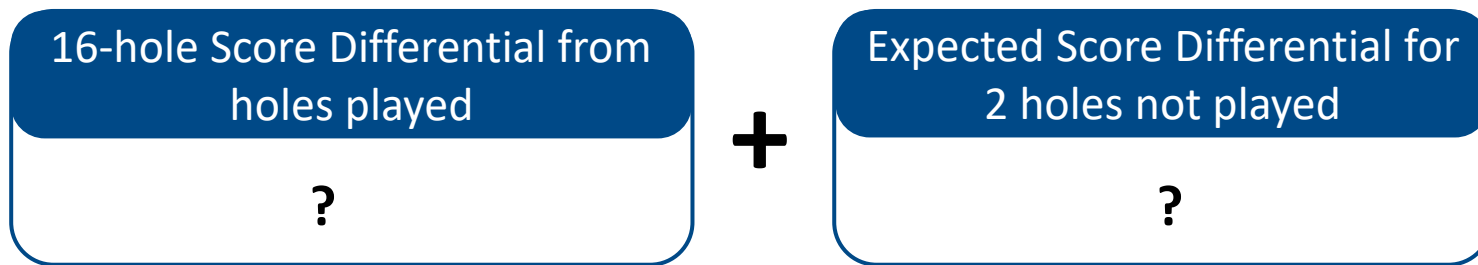
EXAMPLE (16 HOLES PLAYED)

Name of Player: Jane Smith | Handicap Index: 16.0 | Course Handicap: 18
 Golf Course: Sunnyside Golf Club | Course Rating: 72.4 | Slope Rating: 126

Hole	1	2	3	4	5	6	7	8	9	Out
Par	4	4	5	4	3	5	4	4	3	36
Yards	384	337	518	398	180	502	365	387	138	3209
S.I.	7	13	3	9	15	1	11	5	17	
Score	4	5	6	5	3	5	6	4	4	42

Hole	10	11	12	13	14	15	16	17	18	In	Total
Par	4	4	3	5	4	3	5	4	4	36	72
Yards	322	283	165	491	400	144	521	377	390	3093	6302
S.I.	8	12	18	4	10	16	2	6	14		
Score	5	5	4	6	5	4	7	-	-	36	78

To create an 18-hole Score Differential, the round into holes played and holes not played:



Rule 3.2

SCORING RECORD

When between 10 and 17 holes are played, the scoring record will display the following:

- The actual adjusted gross score.
- The number of holes played, in parentheses, next to the adjusted gross score.
 - This is intended to help with potential confusion from seeing a score that is unlike most/all others in the scoring record.
- The 18-hole Course Rating and Slope Rating.
- The 18-hole Score Differential equivalent.

REVISION SCORES					HANDICAP INDEX: 15.3			
Used	Type	Date	Score	C.R./Slope	PCC	Diff	ESR	Adj.
*	A	4/10/24	89	72.2/135	—	14.1		—
*	H	4/07/24	87	71.7/130	—	13.3		—
	H	4/03/24	96	71.7/130	—	21.1		—
	A	4/01/24	100	71.3/133	—	24.4		—
*	A	3/25/24	91	71.5/133	—	16.6		—
	A	3/22/24	95	72.2/135	—	19.1		—
*	A	3/20/24	78 (16)	72.4/126	—	14.9		—
*	A	3/15/24	88	72.2/135	—	13.2		—
	H	3/13/24	98	71.7/130	—	22.9		—
*	H	3/11/24	93	71.7/130	—	18.5		—
	H	3/09/24	94	71.7/130	—	19.4		—
	H	3/05/24	96	71.7/130	—	21.1		—
	A	3/01/24	97	70.6/131	—	22.8		—
*	A	2/26/24	90	71.5/134	—	15.6		—
*	H	2/25/24	90	71.7/130	—	15.9		—
	A	2/20/24	101	72.2/135	—	24.1		—
	A	2/14/24	99	71.5/129	—	24.1		—
	A	2/12/24	94	70.0/128	—	21.2		—
	A	2/04/24	95	69.0/125	—	23.5		—
	A	1/30/24	104	71.4/129	—	28.6		—

CHANGE FOR '24

Rule 3.2

10-17-HOLE SCORES: BENEFITS



CONSISTENT

Players will see more consistency than if they were to apply net par for remaining unplayed holes. This is because the expected score is not course specific or reliant upon the course's stroke index allocation.



FLEXIBLE

For the first time, if between 10-13 holes are played, the player will have an 18-hole Score Differential in their scoring record.



MODERN

By leveraging score-posting technology to make this process simple and intuitive, the result will be a more modern experience for players.

HOLES NOT COMPLETED

There are various circumstances that might result in a player starting a hole but not holing out. For example, when:

- The result of the hole has been decided,
- A hole has been conceded in match play, or
- A player's partner has already posted a better score.

Rule 3.3 HOLE NOT COMPLETED

When a hole is started but not completed, the score recorded for handicap purposes is their **most likely score**:

Most Likely Score

=

The number of strokes already taken

+

The number of strokes the player would most likely require to complete the hole

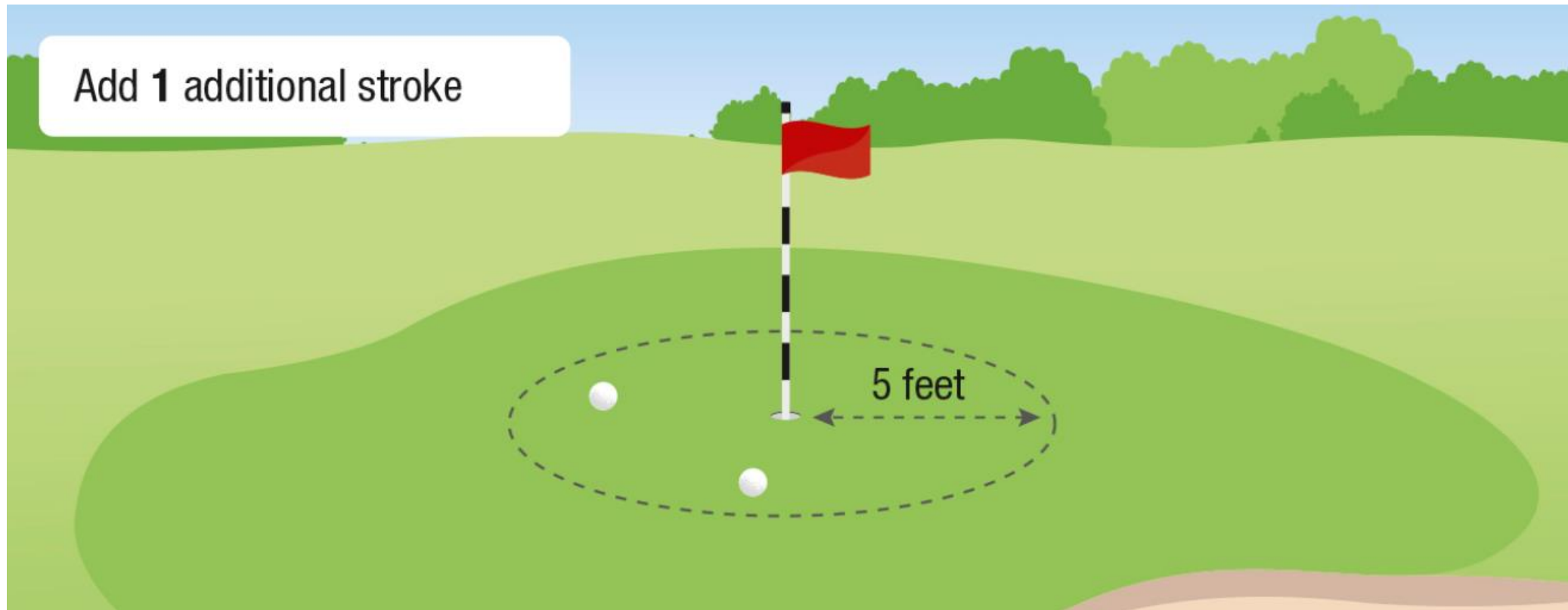
+

Any penalty strokes incurred

Rule 3.3

MOST LIKELY SCORE GUIDELINES

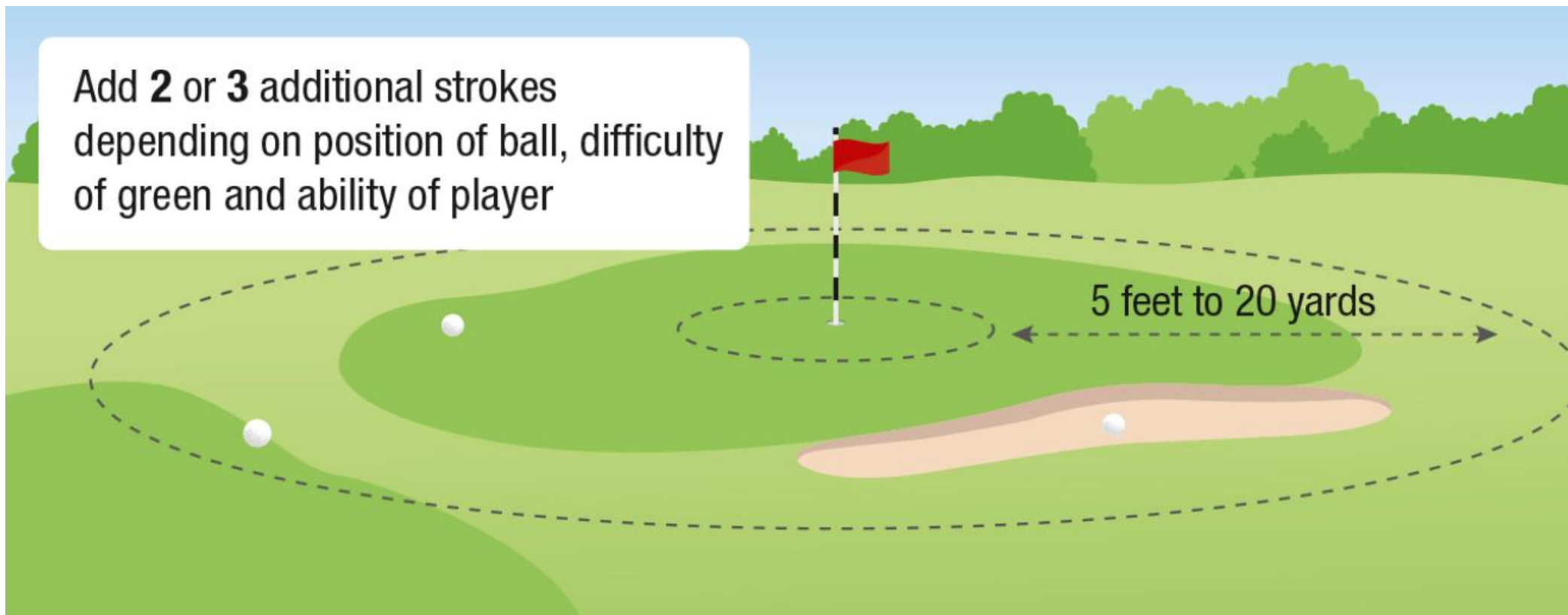
If the ball lies on the putting green, no more than 5 feet from the hole:



Rule 3.3

MOST LIKELY SCORE GUIDELINES

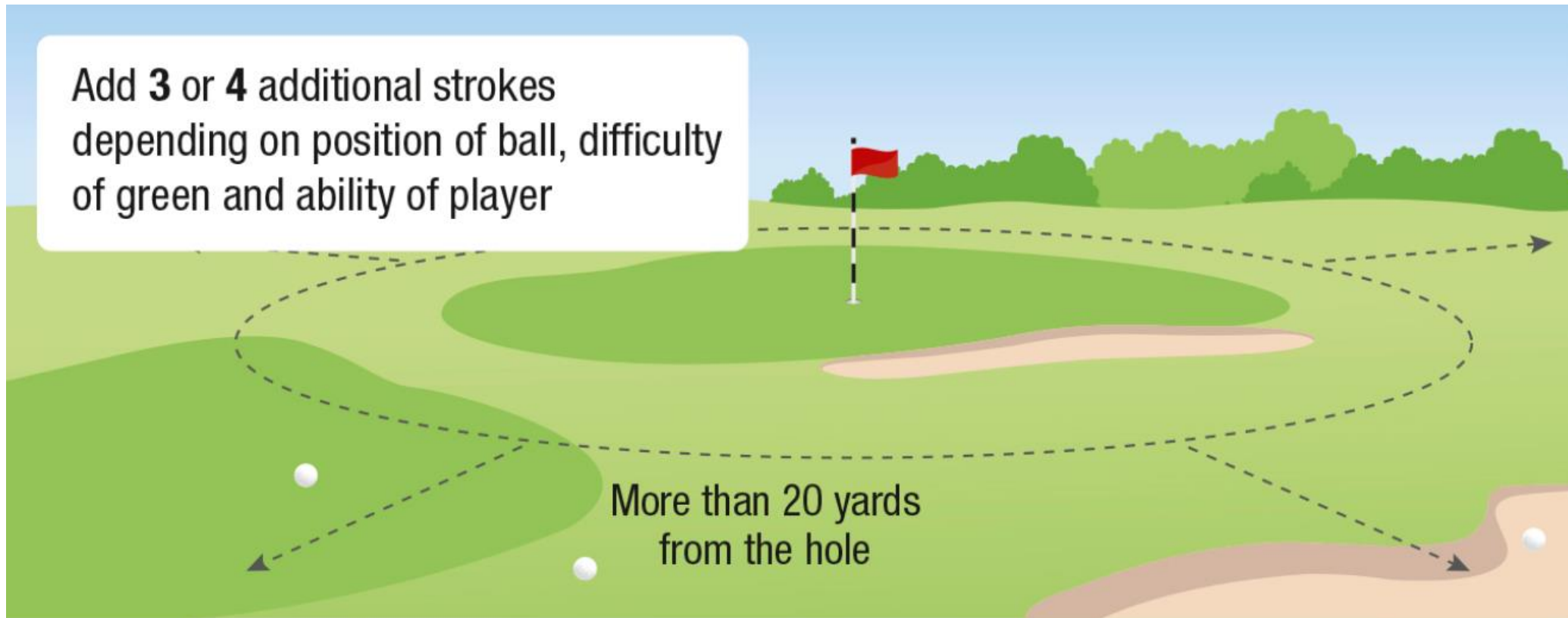
If the ball lies between 5 feet and 20 yards from the hole:



Rule 3.3

MOST LIKELY SCORE GUIDELINES

If the ball lies more than 20 yards from the hole:



QUESTIONS

RULE 4 - Submitting a Score

Rule 4 covers the process for the submission of acceptable scores for handicap purposes, both to obtain an initial Handicap Index and to maintain an established Handicap Index.

Timely submission of scores by a player, or anyone else responsible or authorized to submit scores on their behalf, allows for responsive updates and provides a real-time measure of the player's golfing ability.

This Rule also outlines the information that players are required to submit for acceptable scores and how these scores can be verified.

ELIGIBILITY TO SUBMIT A SCORE

A score posted into the player's scoring record must be posted by:

- The player,
- The Handicap Committee,
- The Committee in charge of the competition*, or
- By anyone else authorized by the player.

**The Committee needs to tell players if they are going to post scores for a competition.*

Rule 4.3

TIMEFRAME FOR POSTING A SCORE

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

If a player does not post their score on the day of play:

- Their Handicap Index will not be updated in time for the next day (see Rule 5.4), and
- Their score will not be included in the daily playing conditions calculation (PCC) (see Rule 5.6).



CERTIFICATION OF A SCORE-PEER REVIEW

A score posted for handicap purposes must be made available for peer review as soon as possible after the completion of the round. To facilitate the process of peer review:

- A player, or someone authorized by the player, must post their score as soon as possible after completion of the round and before midnight local time, and
- The Handicap Committee should ensure a submitted score is posted to the player's scoring record as soon as possible.

Peer review is normally conducted by someone:

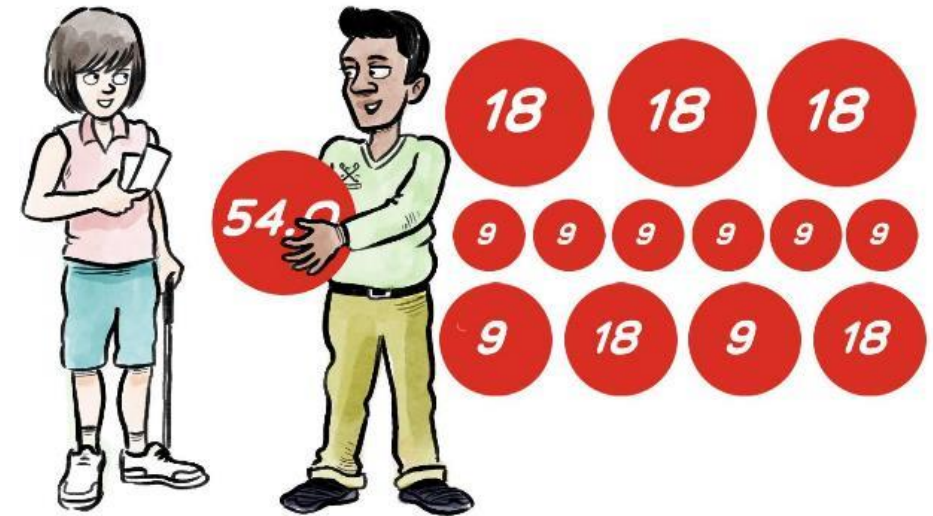
- Playing in the same group or who was present during the round, and/or
- Who is a member of the same golf club as the player.

Rule 4.5

NUMBER OF SCORES FOR INITIAL HANDICAP INDEX

To obtain an initial Handicap Index, a player must submit acceptable scores from a minimum of 54 holes made up of **any combination of 9-hole and 18-hole rounds**.

- There is no time limit on posting these scores as they may be backdated, and
- It is strongly recommended that initial scores are submitted hole-by-hole to better assess player's ability (**see Rule 4.1b**).



QUESTIONS

RULE 5 - Handicap Index Calculation

A player's Handicap Index should represent their demonstrated ability and, where appropriate, be responsive to scores that are inconsistent with their demonstrated ability.

Rule 5 covers the process of calculating a Handicap Index and incorporates the safeguards needed to help ensure that a player's Handicap Index remains reflective of their ability and that equity is retained for all golfers.

Rule 5.1

CALCULATION OF A SCORE DIFFERENTIAL

5.1a For an 18-hole Score

After an 18-hole score is posted, it is converted into a Score Differential, which accounts for the difficulty of the course and tees played. The calculation is as follows:

Score
Differential

=

(113 / Slope Rating)

x

(Adjusted Gross Score – Course Rating – PCC adjustment)

Note: The PCC adjustment ranges from -1.0 to +3.0 (see Rule 5.6).

Rule 5.1

EXAMPLE SCORE DIFFERENTIAL CALCULATION

5.1a For an 18-hole Score

**Score
Differential**

=

(113 / Slope Rating)

x

(Adjusted Gross Score – Course Rating – PCC adjustment)

(113 / 117)

x

(85 – 68.7 – 0)

Adjusted Gross Score	85
Course Rating	68.7
Slope Rating	117
PCC adjustment	0

=

Score Differential

15.7

Rule 5.1

CALCULATION OF A SCORE DIFFERENTIAL

5.1b For a 9-hole Score

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

Note: Play of a Rated 9 is required for a score to be acceptable for handicap purposes.

Expected Score	The score a player is expected to achieve over a specified number of holes on a course of standard difficulty. It is calculated using the player's Handicap Index and attributes a numerical value against any hole or holes not played during a round.
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The expected score is based on the average Score Differential of a player with a given Handicap Index and a normal distribution of scores – *it is not specific to each player.*

Rule 5.1b

9-HOLE SCORES: EXAMPLE 1

Sunnyside Golf Club

Name of Player: **John Smith**

Handicap Index: **10.0**

Bronze Tees, Front 9 Ratings: **36.0/125**

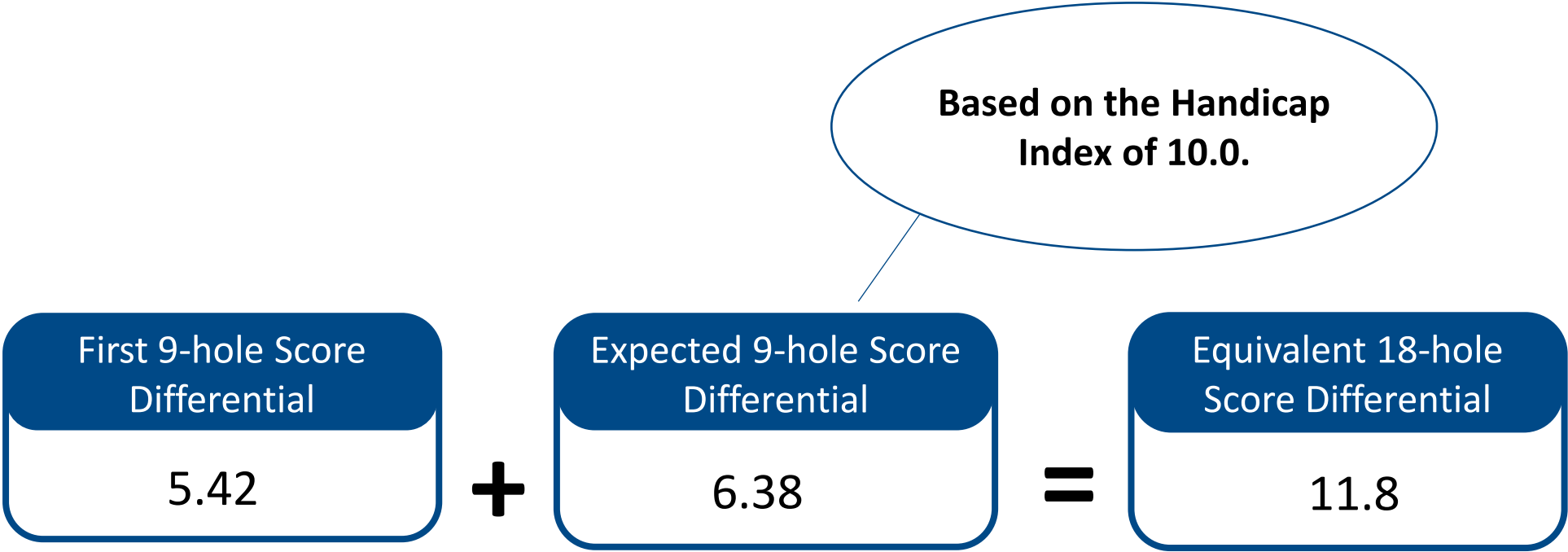
Hole	1	2	3	4	5	6	7	8	9	Out
Par	4	4	5	4	3	5	4	4	3	36
S.I.	7	13	3	9	15	1	11	5	17	
Score	4	5	6	5	3	5	6	4	4	42

$$\begin{aligned}
 &\text{9-hole Score Differential} = \frac{(113 / 9\text{-hole Slope Rating})}{(113 / 125)} \times (\text{Adjusted Gross Score} - 9\text{-hole Course Rating} - \frac{1}{2} \text{PCC adjustment}) \\
 &= \frac{(113 / 125)}{(113 / 125)} \times (42 - 36.0 - 0) \\
 &= \text{Score Differential } \mathbf{5.42}
 \end{aligned}$$

**Rule
5.1b**

9-HOLE SCORES: EXAMPLE 1

The 18-hole Score Differential is calculated by combining the 9-hole Score Differential from the 9-holes played with the expected Score Differential for the hole or holes not played (calculated based on a given Handicap Index and a course of standard difficulty).



**Rule
5.1b**

EXAMPLE 2 (DIFFERENT HANDICAP INDEX)

CHANGE FOR '24

Front 9 / Silver Tees
Course Rating: **36.0**
Slope Rating: **125**

Adjusted gross score of **42**
produces a 9-hole
Score Differential of **5.42**

Player A
Handicap Index: 4.0
18-hole Score Differential: **8.7**
9-Hole Score **42**

Player B
Handicap Index: 10.0
18-hole Score Differential: **11.8**
9-Hole Score **42**

Player C
Handicap Index: 16.0
18-hole Score Differential: **14.9**
9-Hole Score **42**

Rule 5.1b

9-HOLE SCORES

When 9 holes are played, the scoring record will display the following:

- The 9-hole adjusted gross score.
- The 9-hole Course Rating and Slope Rating.
- The 18-hole Score Differential equivalent.
- A score type of (N).

Use of Expected Score can begin as soon as a player has established a Handicap Index.

REVISION SCORES					HANDICAP INDEX: 9.9			
Used	Type	Date	Score	C.R./Slope	PCC	Diff	ESR	Adj.
	A	4/10/24	88	72.2/135	—	13.2		—
*	N	4/07/24	41	35.8/130	—	9.8		—
*	H	4/03/24	82	71.7/130	—	9.0		—
	A	4/01/24	90	71.3/133	—	15.9		—
	A	3/25/24	88	71.5/133	—	14.0		—
	A	3/22/24	88	72.2/135	—	13.2		—
*	N	3/20/24	40	36.1/132	—	9.2		—
	A	3/15/24	90	72.2/135	—	14.9		—
*	H	3/13/24	82	71.7/130	—	9.0		—
*	H	3/11/24	82	71.7/130	—	9.0		—
	N	3/09/24	43	35.8/130	—	13.3		—
	H	3/05/24	90	71.7/130	—	15.9		—
	A	3/01/24	91	70.6/131	—	17.6		—
	A	2/26/24	91	71.5/134	—	16.4		—
*	H	2/25/24	83	71.7/130	—	9.8		—
	A	2/20/24	88	72.2/135	—	13.2		—
*	A	2/14/24	85	71.5/129	—	11.8		—
	N	2/12/24	45	35.5/128	—	17.7		—
	A	2/04/24	93	69.0/125	—	21.7		—
*	N	1/30/24	42	35.2/129	—	11.9		—

CHANGE FOR '24

Rule
5.1b

9-HOLE SCORES: BENEFITS

CHANGE FOR '24



CONSISTENT

It produces a consistent Score Differential based on the Handicap Index and avoids volatility seen with the previous treatment of 9-hole scores.



RESPONSIVE

It provides responsive Handicap Index revisions and allows players to reach a full scoring record of 20 scores more quickly.



EQUITABLE

The new method provides a better indication of what the player would have scored on the second 9 (using player equations rather than net par) and should result in a more equitable Handicap Index.



INCLUSIVE

It is welcoming to players who typically play 9 holes of golf on a given day. For example, this could be due to preference, time available, or participation in a league.

CALCULATION OF A HANDICAP INDEX

5.2a For Fewer Than 20 Scores

A Handicap Index is calculated from the lowest Score Differentials in the scoring record.

If a scoring record contains fewer than 20 Score Differentials, this table is used to determine the number of Score Differentials to be included in the calculation and any adjustment that may apply.

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

Rule 5.2

CALCULATION OF A HANDICAP INDEX

5.2b For 20 Scores

If a scoring record contains at least 20 Score Differentials, the procedure for calculating a Handicap Index is:

Step 1

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

Step 2

Compute the difference between the average of the lowest 8 Score Differentials and the Low Handicap Index to determine if a cap is applied.



**Rule
5.2b**

EXAMPLE CALCULATION

$$(9.8 + 9.0 + 9.8 + 9.0 + 9.0 + 9.8 + 10.9 + 11.9) = 79.2$$

÷ 8

=

Handicap Index

9.9

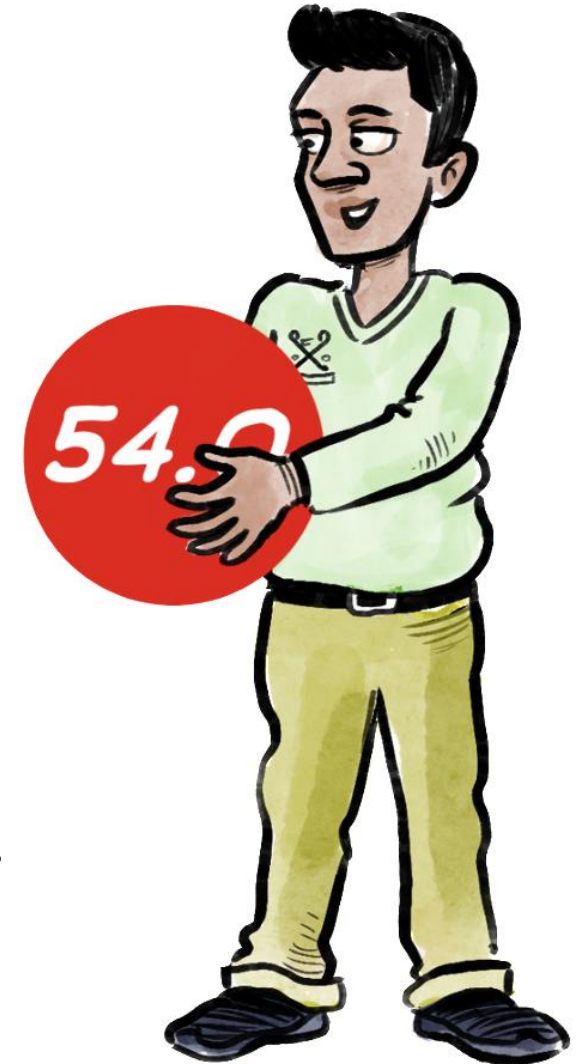
Used	Date	Score	CR/Slope	PCC	Score Diff.
	4/10/24	88	72.2/135	0	13.2
*	4/07/24	83	71.7/130	0	9.8
*	4/03/24	82	71.7/130	0	9.0
	4/01/24	90	71.3/133	0	15.9
	3/25/24	88	71.5/133	-1	14.9
	3/22/24	88	72.2/135	0	13.2
*	3/20/24	83	71.7/130	0	9.8
	3/15/24	90	72.2/135	0	14.9
*	3/13/24	82	71.7/130	0	9.0
*	3/11/24	82	71.7/130	0	9.0
	3/09/24	87	71.7/130	0	13.3
	3/05/24	90	71.7/130	0	15.9
	3/01/24	91	70.6/131	0	17.6
	2/26/24	91	71.5/134	0	16.4
*	2/25/24	83	71.7/130	0	9.8
	2/20/24	88	72.2/135	0	13.2
*	2/14/24	85	71.5/129	+1	10.9
	2/12/24	90	70.0/128	0	17.7
	2/04/24	93	69.0/125	0	21.7
*	1/30/24	85	71.4/129	0	11.9

MAXIMUM HANDICAP INDEX

The maximum Handicap Index is **54.0** for ALL players.

For competitions:

- The Committee in charge of a competition may set a maximum limit for entry (see Rule 7.2), and
- They may limit the Playing Handicap for the competition.



Rule 5.4

FREQUENCY OF REVISION OF A HANDICAP INDEX

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

Players are expected to post their scores on the same day of play, which: (including multi-day competitions)

- Ensures that a player's Handicap Index is updated as soon as possible after the round was played,
- Allows for the playing conditions calculation to be carried out, and
- Ensures that scores are available for peer review.



Rule 5.5

AGING OF SCORES/HANDICAP INDEX

A score continues to be part of the Handicap Index calculation as long as it remains within the player's most recent 20 scores recorded, regardless of the age of the score.

RECENT SCORES				HANDICAP INDEX: 10.0						
	Used	Type	Date	Score	C.R./Slope	PCC	Diff	ESR	Adj.	
1		C	04/30/24	91	70.6/131	-	17.6	-	-	← New score
2		A	04/15/24	88	72.2/135	-	13.2	-	-	
3	*	H	04/06/24	83	35.8/130	-	9.8	-	-	
4	*	H	04/01/24	82	71.7/130	-	9.0	-	-	
5		A	03/28/24	90	71.3/133	-	15.9	-	-	
6		A	03/21/24	88	71.5/133	-	14.0	-	-	
7		A	03/17/24	88	72.2/135	-	13.2	-	-	
8	*	H	03/14/24	71 (15)	71.7/130	-	9.8	-	-	
9		A	03/11/24	90	72.2/135	-	14.9	-	-	
10	*	H	03/08/24	82	71.7/130	-	9.0	-	-	
11	*	H	03/07/24	82	71.7/130	-	9.0	-	-	
12		H	03/04/24	87	35.8/130	-	13.3	-	-	
13		H	03/03/24	90	71.7/130	-	15.9	-	-	
14		A	03/01/24	91	70.6/131	-	17.6	-	-	
15		A	02/27/24	91	71.5/134	-	16.4	-	-	
16	*	H	02/23/24	83	71.7/130	-	9.8	-	-	
17		A	02/19/24	88	72.2/135	-	13.2	-	-	
18	*	A	02/09/24	85	71.5/129	-	11.8	-	-	
19		A	02/06/24	90	35.5/128	-	17.7	-	-	
20		A	01/24/24	93	69.0/125	-	21.7	-	-	
21	*	A	01/16/24	85	35.2/129	-	11.9	-	-	← Expiring score

PLAYING CONDITIONS CALCULATION

The playing conditions calculation (PCC) is a statistical procedure that compares the scores posted by players **on the day** against expected scoring based on the number and composition of players submitting scores.

Each player has an expected score based on their Handicap Index, and:

- If significantly fewer players than anticipated attain their expected score, conditions are determined to be harder than normal.
- If significantly more players than anticipated attain their expected score, conditions are determined to be easier than normal.

*The adjustment, which ranges from -1 to +3, is based on the amount needed to move enough players into the expected scoring range and applied to everyone who posted a score **for that day**.*

Rule 5.6

SCORE DIFFERENTIAL CALCULATION WITH PCC

Score Differential

=

(113 / Slope Rating)

X

(Adjusted Gross Score – Course Rating – PCC adjustment)

(113 / 132)

X

(94 – 69.4 – 2)

Adjusted Gross Score	94
Course Rating	69.4
Slope Rating	132
PCC adjustment	0

Adjusted Gross Score	94
Course Rating	69.4
Slope Rating	132
PCC adjustment	+2

=

Score Differential

19.3

KEY CONSIDERATIONS FOR THE PCC

1

The PCC takes place once, at midnight local time each day.

2

Players with a Handicap Index of 36.0 or less are considered.

3

At least eight acceptable scores must be posted on a given day – and the more scores that are posted, the better the data is.

4

A PCC adjustment could apply if course is set-up harder or easier than normal – which means it's important to ensure consistent course setup.

5

A manually entered course and Ratings result in a score not being considered.

6

Scores must be posted on the day of play to be included in the PCC, but if posted late (for the correct date) will receive any applicable adjustment.

KEY CONSIDERATIONS FOR THE PCC

1

The PCC takes place once, at midnight local time each day.

2

Players with a Handicap Index of 36.0 or less are considered.

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A PCC adjustment could apply if course is set-up harder or easier than normal – which means it's important to ensure consistent course setup.

5

A manually entered course and Ratings result in a score not being considered.

6

Scores must be posted on the day of play to be included in the PCC, but if posted late (for the correct date) will receive any applicable adjustment.

LOW HANDICAP INDEX

The Low Handicap Index represents the demonstrated ability of a player over the 365-day period preceding the day on which the most recent score in their scoring record was played and **provides a reference point against which the current Handicap Index can be compared.**

- A Low Handicap Index is established once a player has at least 20 acceptable scores in their scoring record.
- Once a player has established a Low Handicap Index, it is re-evaluated every time a new acceptable score is submitted and **must be displayed in the player's scoring record.**

Retains a
memory
of your
lowest
Handicap
Index



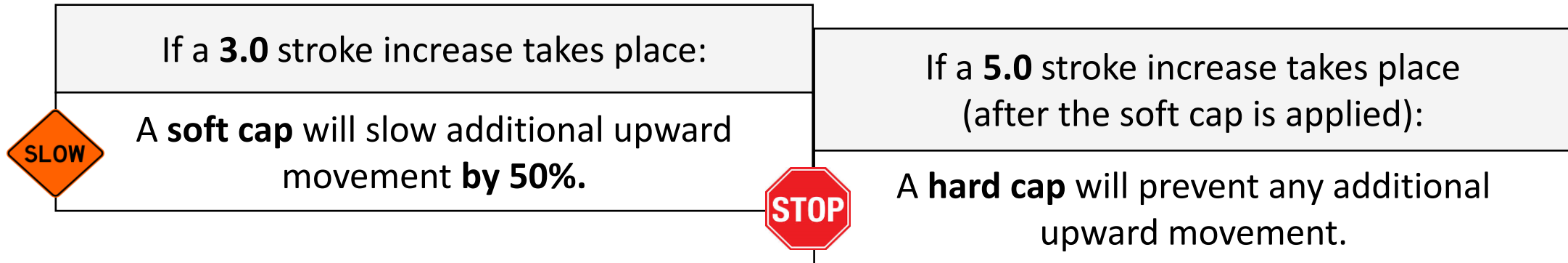
KEY MESSAGES FOR PLAYERS

Why 365 days?

- 1 It is enough time to consider the “memory” of a player’s demonstrated ability.
- 2 It provides a consistent timeframe for everyone, rather than a count of scores which would be dependent on frequency of play.
- 3 It enables a player who performed well in an annual event to potentially still be impacted in the same event the following year.

SOFT CAP AND HARD CAP

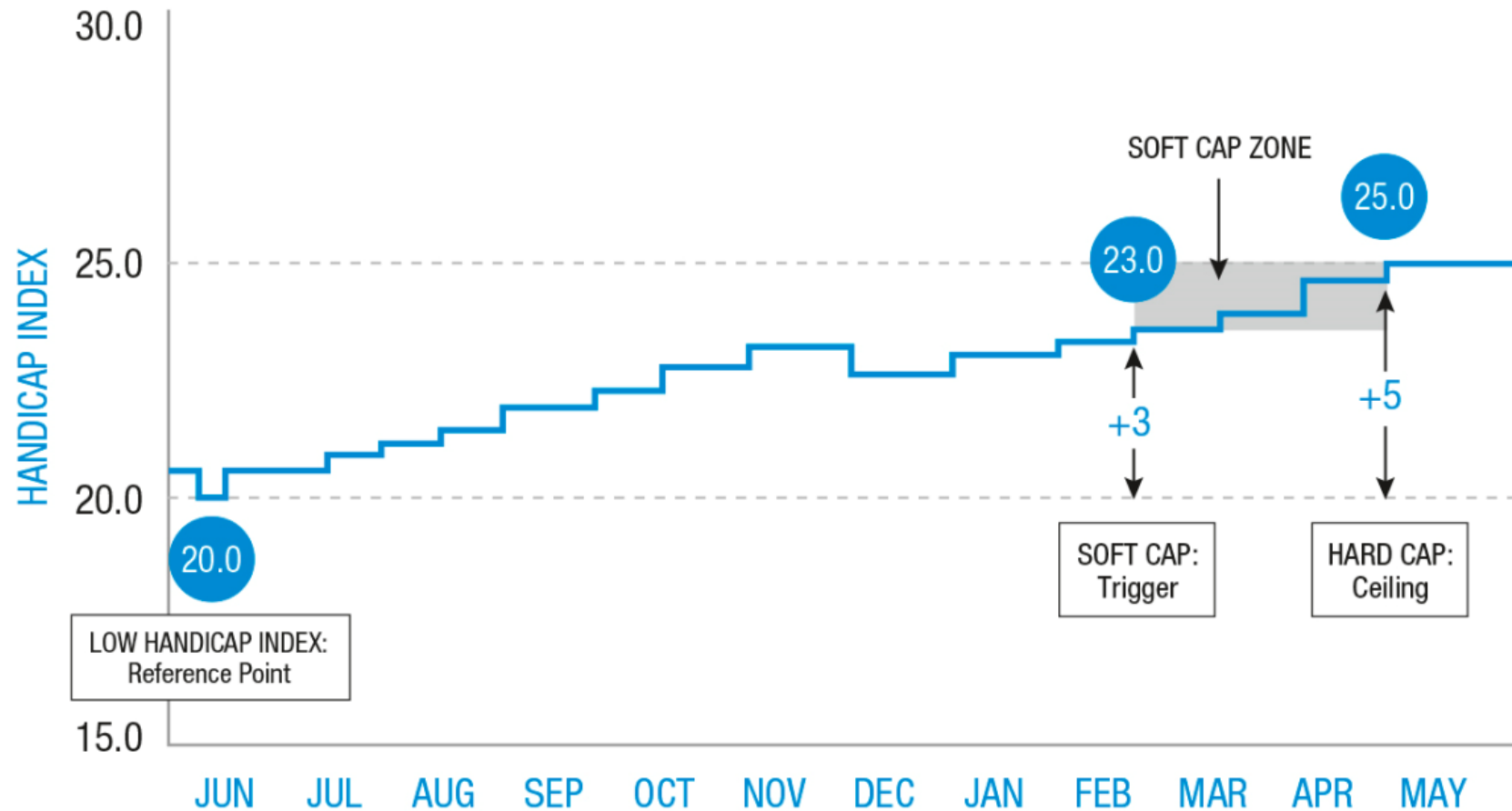
The caps, which are a part of the Handicap Index calculation, ensure that a temporary loss of form does not cause a player's Handicap Index to increase to a level inconsistent with their demonstrated ability.



The Handicap Committee at the player's home club can override a cap if circumstances exist such as an injury.

Rule 5.8

CAP EXAMPLE



KEY MESSAGES FOR PLAYERS

1

The cap is part of the Handicap Index calculation and applied automatically. It ensures that a temporary loss of form does not cause a player's Handicap Index to increase to a level inconsistent with their demonstrated ability.

2

The purpose of the caps is to provide equity and ensure a player's chance of playing to their handicap is consistent with others. Without the caps, players who experience a significant upward movement in a short period of time, on average, have a more likely chance of scoring at or below their Handicap Index compared to a more stable player.

3

Research suggests that most players who experience a cap will return to their "normal" demonstrated ability. In many cases, the impact of a soft cap is only a few tenths of a stroke and may not result in a change in their Course Handicap.

EXCEPTIONAL SCORE REDUCTION

The exceptional score reduction (ESR) identifies exceptional scores which may indicate the player's true ability. The following table is used to determine the amount of the reduction:

Number of strokes the <i>Score Differential</i> is lower than a player's <i>Handicap Index</i> in effect when the round was played	<i>Exceptional score reduction</i>
7.0 - 9.9	-1.0
10.0 or more	-2.0

An Exceptional Scores report is available to AGAs and club administrators.

Rule 5.9

SCORING RECORD PRIOR TO ESR

Handicap Index: 10.0						
	Date	Score	CR/Slope	PCC	Score Diff.	Adjustment
	4/10/24	88	72.2/135	0	13.2	
*	4/07/24	83	71.7/130	0	9.8	
*	4/03/24	82	71.7/130	0	9.0	
	4/01/24	90	71.3/133	-1	16.7	
	3/25/24	88	71.5/133	0	14.0	
	3/22/24	88	72.2/135	0	13.2	
*	3/20/24	83	71.7/130	0	9.8	
	3/15/24	90	72.2/135	0	14.9	
*	3/13/24	82	71.7/130	0	9.0	
*	3/11/24	82	71.7/130	0	9.0	
	3/09/24	87	71.7/130	0	13.3	
	3/05/24	90	71.7/130	0	15.9	
	3/01/24	91	70.6/131	+1	16.7	
	2/26/24	91	71.5/134	0	16.4	
*	2/25/24	83	71.7/130	0	9.8	
	2/20/24	88	72.2/135	0	13.2	
*	2/14/24	85	71.5/129	0	11.8	
	2/12/24	90	70.0/128	0	17.7	
	2/04/24	93	69.0/125	0	21.7	
*	1/30/24	85	71.4/129	0	11.9	

ESR EXAMPLE – 7.1 BETTER THAN 10.0 HANDICAP INDEX

Handicap Index: 10.0			
Date	Score	CR/Slope	Score Diff.
4/15/24	75	71.7/130	2.9

Rule 5.9

ESR EXAMPLE

Twenty most recent
Score Differentials
adjusted by -1
to facilitate Handicap
Index adjustment

Handicap Index: 7.9						
	Date	Score	CR/Slope	PCC	Score Diff.	Adjustment
*	4/15/24	75	71.7/130	0	1.9	-1
	4/10/24	88	72.2/135	0	12.2	-1
*	4/07/24	83	71.7/130	0	8.8	-1
*	4/03/24	82	71.7/130	0	8.0	-1
	4/01/24	90	71.3/133	-1	15.7	-1
	3/25/24	88	71.5/133	0	13.0	-1
	3/22/24	88	72.2/135	0	12.2	-1
*	3/20/24	83	71.7/130	0	8.8	-1
	3/15/24	90	72.2/135	0	13.9	-1
*	3/13/24	82	71.7/130	0	8.0	-1
*	3/11/24	82	71.7/130	0	8.0	-1
	3/09/24	87	71.7/130	0	12.3	-1
	3/05/24	90	71.7/130	0	14.9	-1
	3/01/24	91	70.6/131	+1	15.7	-1
	2/26/24	91	71.5/134	0	15.4	-1
*	2/25/24	83	71.7/130	0	8.8	-1
	2/20/24	88	72.2/135	0	12.2	-1
*	2/14/24	85	71.5/129	0	10.8	-1
	2/12/24	90	70.0/128	0	16.7	-1
	2/04/24	93	69.0/125	0	20.7	-1

Rule 5.9

Subsequent Score
Submissions do not
have an ESR
Adjustment

Handicap Index: 8.1						
	Date	Score	CR/Slope	PCC	Score Diff.	Adjustment
	4/23/24	88	71.5/133	0	14.0	
	4/18/24	87	71.7/130	0	13.3	
	4/17/24	88	71.5/133	0	14.0	
*	4/15/24	75	71.7/130	0	1.9	-1
*	4/10/24	88	72.2/135	0	12.2	-1
*	4/07/24	83	71.7/130	0	8.8	-1
*	4/03/24	82	71.7/130	0	8.0	-1
	4/01/24	90	71.3/133	-1	15.7	-1
	3/25/24	88	71.5/133	0	13.0	-1
	3/22/24	88	72.2/135	0	12.2	-1
*	3/20/24	83	71.7/130	0	8.8	-1
	3/15/24	90	72.2/135	0	13.9	-1
*	3/13/24	82	71.7/130	0	8.0	-1
*	3/11/24	82	71.7/130	0	8.0	-1
	3/09/24	87	71.7/130	0	12.3	-1
	3/05/24	90	71.7/130	0	14.9	-1
	3/01/24	91	70.6/131	+1	15.7	-1
	2/26/24	91	71.5/134	0	15.4	-1
*	2/25/24	83	71.7/130	0	8.8	-1
	2/20/24	88	72.2/135	0	12.2	-1

QUESTIONS

BREAK

RULE 6 - Course Handicap and Playing Handicap Calculation



Rule 6.1

COURSE HANDICAP CALCULATION

The Course Handicap calculation converts a Handicap Index to the **number of strokes needed to play to par of the tees being played**. This allows portability of a player's Handicap Index wherever they play.

It is used for the application of net double bogey and net par adjustments, where appropriate.

Course Handicap

=

Handicap Index

x

(Slope Rating / 113)

+

(Course Rating – Par)

=

11.0

x

(132 / 113)

+

(71.7 – 72)

Handicap Index	11.0
Course Rating	71.7
Slope Rating	132
Par	72

=

Course Handicap

13

PLAYING HANDICAP CALCULATION

6.2a Standard Calculation

The Playing Handicap calculation determines the **number of strokes each player gives or receives**, enabling equity among players of all handicap levels within different formats of the game.

For formats of play where a handicap allowance of 100% is adopted, the Playing Handicap will be the same as the Course Handicap.

Playing Handicap

=

Unrounded
Course Handicap

x

Handicap allowance

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

PLAYING HANDICAP CALCULATION

6.2b Calculation When Multiple Tees with Different Pars Are Used in a Competition

When a competition is played from two or more sets of tees (such as mixed gender or mixed ability events):

- **No additional adjustment is required for the difference in Course Rating and Slope Rating.**
- Depending on the format of play and any difference in par between tees, an adjustment for the difference in par is made to the Playing Handicap for equity purposes. For example, stroke play and match play formats where results are recorded as gross or net scores.
- **If par is different on a hole in match play, the player with the lowest net score wins the hole.**

Playing Handicap

=

Unrounded
Course Handicap

x

Handicap allowance

+/-

Difference in par

See Rule 6.2b for more information

COURSE HANDICAP VS. PLAYING HANDICAP

The Course Handicap is used for:

- General/Recreational Play
- Determining your target score, and
- Adjusting hole scores for net double bogey

The Playing Handicap is used for:

- The purposes of the game/competition

Remember:

Course Handicap = You against the course

Playing Handicap = You against the other players

QUESTIONS

RULE 7 - Committee Actions



Rule 7.1

HANDICAP COMMITTEE

7.1a Conducting a Handicap Review and Adjusting a Handicap Index

The Handicap Committee has the responsibility of ensuring that players at the club have a Handicap Index that represents their demonstrated ability.

- To fulfill that duty, the Handicap Committee has discretion to conduct a handicap review at any time. However, it is strongly recommended that they conduct a review at least annually for all players who have designated that golf club as their home club.
- A handicap review may also be conducted at the request of the player or another player at any time.



**Rule
7.1a**

ADJUSTING A HANDICAP INDEX

In considering the available evidence, the Handicap Committee must decide the most appropriate course of action for any adjustment to a player's Handicap Index, which can be either:

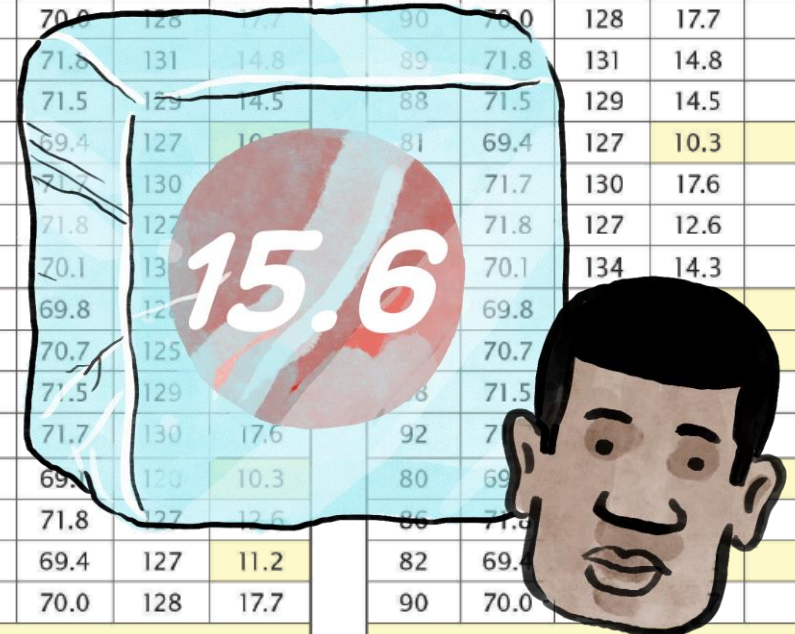
A – Resetting the Handicap Index by applying an adjustment to each of the most recent 20 Score Differentials.

B – Freezing the Handicap Index at a level selected by the Handicap Committee for a defined period (not to exceed 365 days/1 year).

Score	Course Rating	Slope Rating	Score Diff.	Handicap Review Adj.
83	70.0	131	11.2	-1
86	71.8	127	12.6	-1
82	69.0	125	11.8	-1
79	69.8	128	8.1	-1
87	70.1	134	14.3	-1
90	70.0	128	17.7	-1
89	71.8	131	14.8	-1
88	71.5	129	14.5	-1
81	69.4	127	10.3	-1
92	71.7	130	17.6	-1
86	71.8	127	12.6	-1
87	70.1	134	14.3	-1
79	69.8	128	8.1	-1
83	70.7	125	70.7	-1
88	71.5	129	71.5	-1
92	71.7	130	71.7	-1
80	69.4	127	80	-1
86	71.8	127	86	-1
82	69.4	127	82	-1
90	70.0	128	90	-1

Score	Course Rating	Slope Rating	Score Diff.	Handicap Review Adj.
83	70.0	131	11.2	-1
86	71.8	127	12.6	-1
82	69.0	125	11.8	-1
79	69.8	128	8.1	-1
87	70.1	134	14.3	-1
90	70.0	128	17.7	-1
89	71.8	131	14.8	-1
88	71.5	129	14.5	-1
81	69.4	127	10.3	-1
92	71.7	130	17.6	-1
86	71.8	127	12.6	-1
87	70.1	134	14.3	-1
79	69.8	128	8.1	-1
83	70.7	125	70.7	-1
88	71.5	129	71.5	-1
92	71.7	130	71.7	-1
80	69.4	127	80	-1
86	71.8	127	86	-1
82	69.4	127	82	-1
90	70.0	128	90	-1

8 of 20 average: 10.3				Handicap Index: 9.3M
------------------------------	--	--	--	-----------------------------



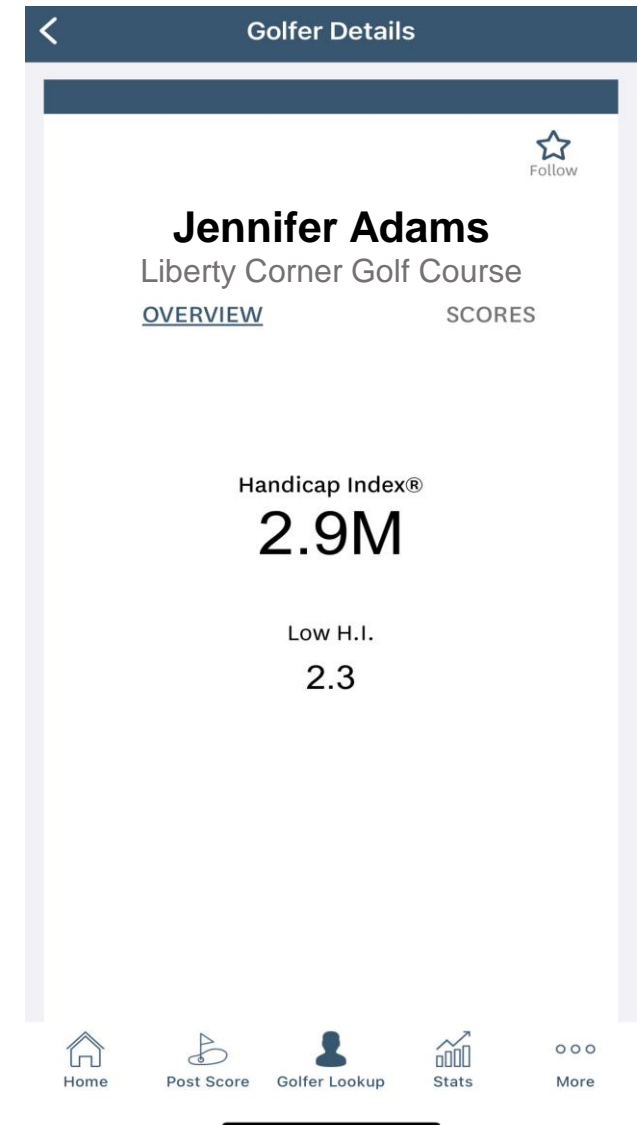
Rule 7.1a

HANDICAP INDEX ADJUSTMENT

Whether to apply any adjustments remains solely at the discretion of the Handicap Committee after taking into consideration any other knowledge the Committee has relating to the player's demonstrated ability.

Once the review is complete, the Handicap Committee can consider the appropriate Handicap Index adjustment for the player. Any adjustment to a player's Handicap Index must:

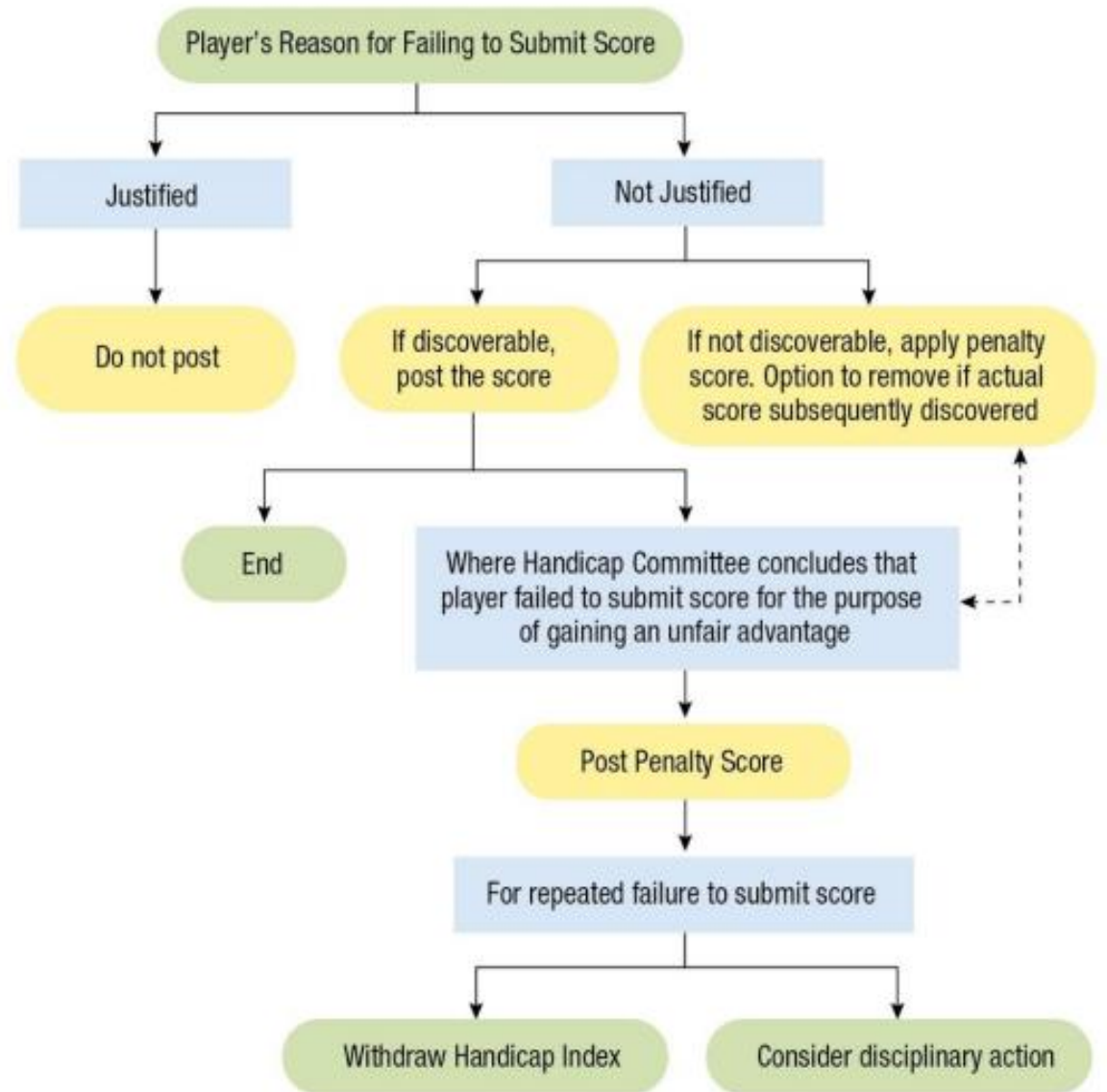
- Be applied only after the player has been informed and has had an opportunity to respond to the Handicap Committee, *i.e.*, follow and appeals procedure, if requested.
- Be a minimum of 1 stroke, upward or downward.
- Only increase a player's Handicap Index by up to 5.0 strokes above the player's Low Handicap Index, unless there are exceptional circumstances.



**Rule
7.1b**

PENALTY SCORES

In a situation where a player fails to post an acceptable score, the Handicap Committee can determine whether the player's reason for not posting a score was justified and take appropriate action.



Rule
7.1b

PENALTY SCORES

The value of any penalty score applied to a player's scoring record should be appropriate for the circumstances and/or the *player's intent*. For example:

- Intended to lower their Handicap Index – equal to the highest Score Differential in their last 19 scores.
- Intended to raise their Handicap Index – equal to the lowest Score Differential in their last 19 scores.



For a player who repeatedly fails to submit acceptable scores, the Handicap Committee should consider either withdrawing their Handicap Index or taking other disciplinary action.

Rule
7.1b

PENALTY SCORES

The Handicap Committee should have policies and procedures in place so that penalty scores are applied consistently.

For example: The club may choose to adopt the following policy:



First failure to post:

Written warning

Second failure to post:

Penalty score issued for score(s) not posted

Third failure to post:

Further disciplinary action taken by the Handicap Committee

The Handicap Committee is **not** required to notify the player before posting a penalty score to their scoring record.

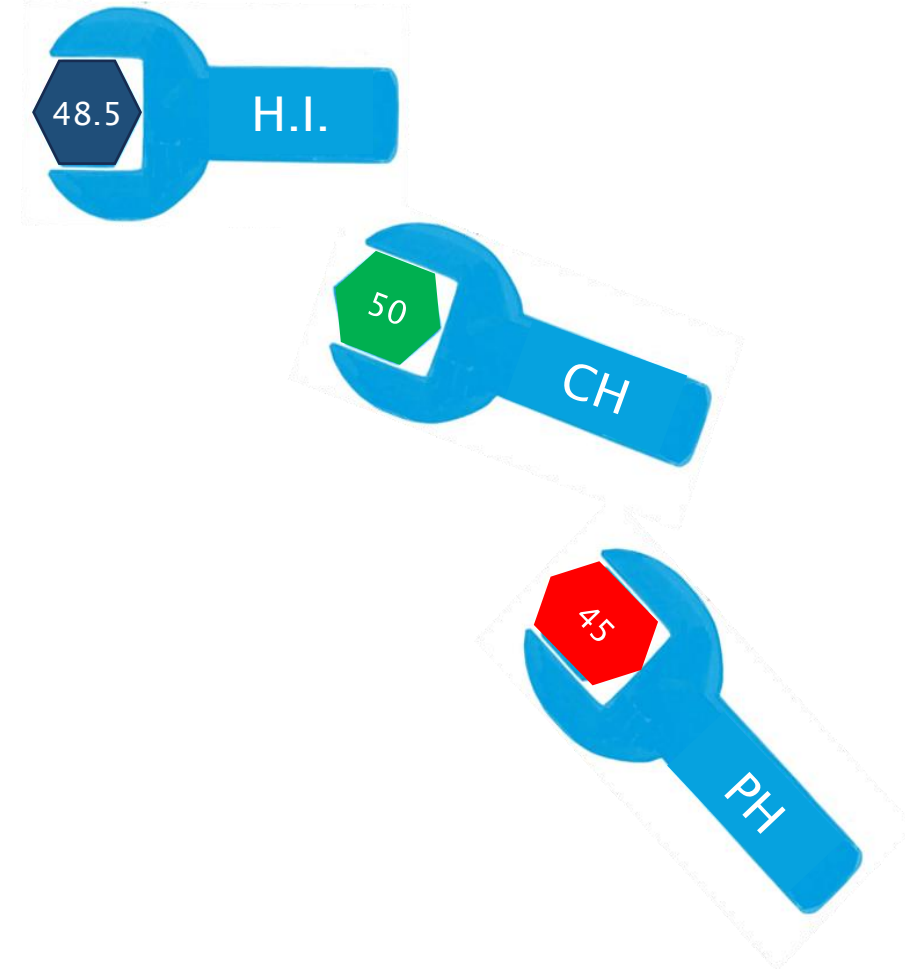
**Rule
7.2a**

COMMITTEE IN CHARGE OF THE COMPETITION

The Committee in charge of a competition may set entry/eligibility conditions within their Terms of the Competition.

For example, the Committee can:

- Set a maximum Handicap Index limit for entry.
- Set a maximum Course Handicap.
- Set a maximum Playing Handicap.
- Reserve the right to adjust the Playing Handicap before or between rounds of a competition.



QUESTIONS

APPENDICES



An aerial photograph of a golf course, showing vibrant green fairways and tees on the left, transitioning into a complex system of blue water hazards and sand traps on the right. The lighting is dramatic, with deep shadows and bright highlights, suggesting a low sun position.

Handicap Allowances

RECOMMENDED HANDICAP ALLOWANCES

CHANGE FOR '24

Format of Play	Type of Round	Recommended <i>Handicap Allowance</i>
Stroke play	Individual	95%
	Individual Stableford	95%
	Individual Par/Bogey	95%
	Individual Maximum Score	95%
	Four-Ball	85%
	Four-Ball Stableford	85%
	Four-Ball Par/Bogey	90%
Match play	Individual	100%
	Four-Ball	90%

Other	Recommended <i>Handicap Allowance</i>
Foursomes	50% of combined team handicap
Greensomes	60% low handicap + 40% high handicap
Pinehurst/Chapman	60% low handicap + 40% high handicap
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%
Scramble (4 players)	25%/20%/15%/10% from lowest to highest handicap
Scramble (3 players)	30% low/20%/10% high
Scramble (2 players)	35% low/15% high
Total score of 2 match play	100%
Best 1 of 4 Par/Bogey	75%
Best 2 of 4 Par/Bogey	80%
Best 3 of 4 Par/Bogey	90%
4 of 4 Par/Bogey	100%

An aerial photograph of a golf course, showing vibrant green fairways, several sand traps, and a large, dark blue water hazard on the right side. The lighting is dramatic, with long shadows cast across the grass.

Handicap Review

- The Handicap Committee plays a vital role in the successful administration of a player's Handicap Index.
- It is strongly recommended that the Handicap Committee conducts a handicap review at least once a year for all players for on their handicap roster.
- A consistent, objective approach is important.
- **New WHS Technical Specifications provides recommendations for reports, which will identify players who are consistently scoring above or below expectations – or where anomalies exist.**
 - **Coming early 2024**

HANDICAP REVIEW CONSIDERATIONS

CHANGE FOR '24

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

The player's scoring record history.	The trend of the player's Handicap Index - differences in player's Handicap Index over last 12months/24 months.	Deviations from the expected scoring performance for the player.
Frequency of score submissions in last 12 months vs. previous 12-month cycles.	Comparison of average Score Differentials between competitive and casual rounds.	Any scores from, or performances known, in non-authorized formats of play.
% of acceptable scores from 9-hole rounds.	% of acceptable scores submitted at a player's home club.	Other information available to the Committee.

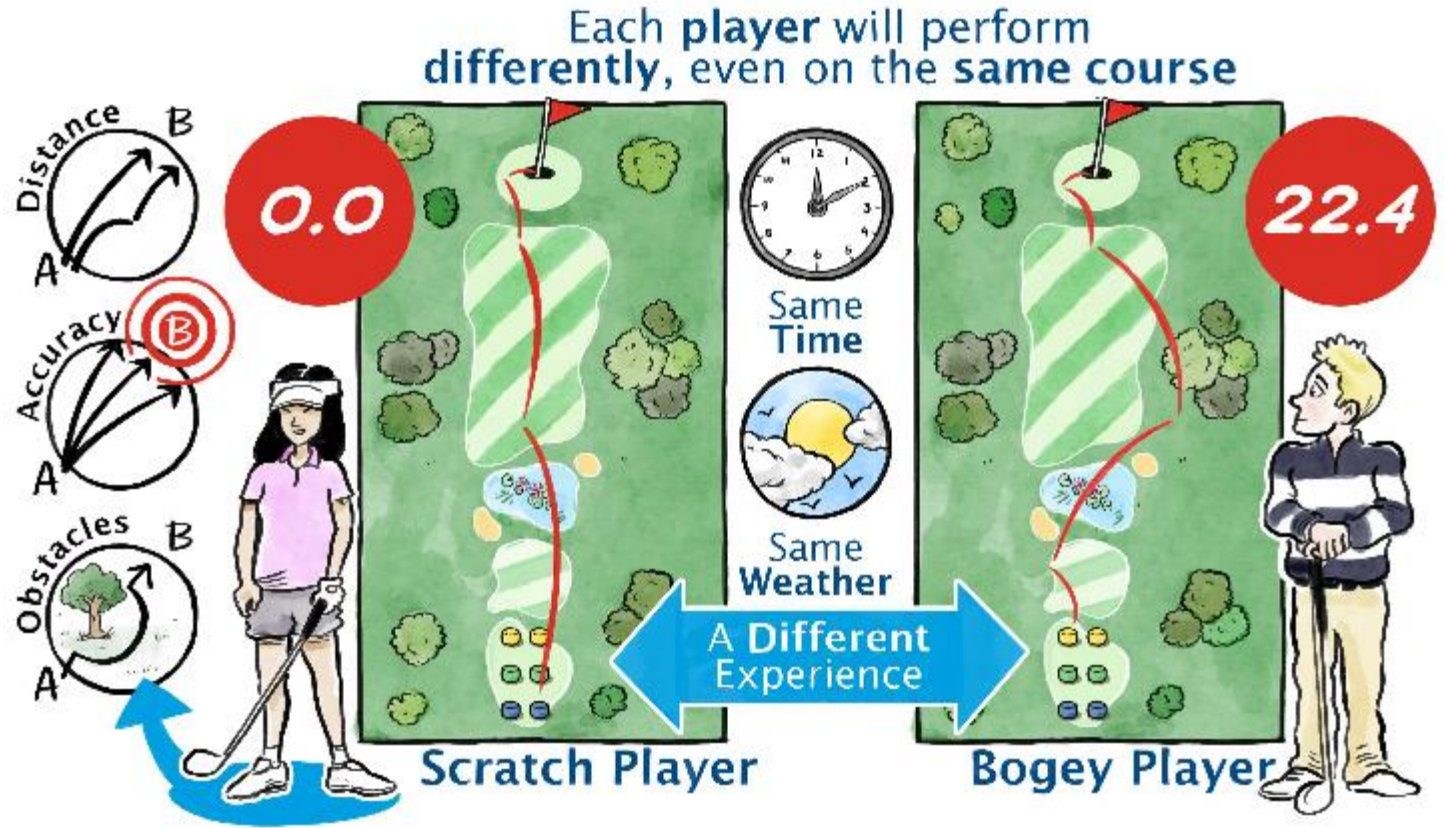


The Golf Course, Course Rating and Slope Rating

COURSE RATING SYSTEM

The same Course Rating System is used worldwide under the WHS.

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.



COURSE RATING SYSTEM - KEY TERMS

Course Rating

An indication of the difficulty of a golf course for the scratch player under normal course and weather conditions.

Scratch Player

A player with a 0.0 Handicap Index.

Bogey Player

A player with a Handicap Index of approximately 20.0 for men and 24.0 for women.

Slope Rating

An indication of the **relative difficulty** of a golf course for players who are not scratch players compared to players who are scratch players. The value can be between 55-155.

NEW MINIMUM LENGTH OF GOLF COURSE

CHANGE FOR '24

Beginning in 2024, the WHS will include a new minimum length of a golf course to be eligible for a Course and Slope Rating.

The new limits are:

- **750** yards for a 9-hole golf course
- **1,500** yards for an 18-hole golf course

All Courses/Tees Meeting These Minimum Lengths Will Receive 18-hole Course and Slope Ratings.

BENEFITS OF THIS CHANGE

CHANGE FOR '24



PORTABLE

This will allow scores to be acceptable for handicap purposes at more golf courses and a Handicap Index to be portable between shorter and more traditional length courses.



INCLUSIVE

As these courses are typically played by beginners or players looking to extend their golfing experience as their hitting distance decreases, it provides an opportunity to enjoy the game more by using their Handicap Index.



MODERN

This is supportive of current trends in golf including more short courses being built and shorter tees being added to accommodate more players based on their ability.

QUESTIONS

THANK YOU

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- **Pass Certification Quiz – 80%**

15) For a golfer who has a Handicap Index, which of the following statements are true regarding rounds of 10-17 holes played?

- a. The score cannot be posted for handicap purposes.**
- b. Hole-by-hole score posting is required.**
- c. Net double bogey is recorded for holes not played.**
- d. Both B and C**

SCGA WHS HUB

World Handicap System (WHS) Hub



LINKS

[SCGA WHS Presentation](#)

[Rules of Handicapping](#)

[Player Reference Guide](#)

Three Key Changes for '24

18-HOLE & 15,000-YARD COURSES

For 18 holes are eligible for a Course Rating™ and Slope Rating™ - enhancing the portability of a Handicap Index* to make the system more accommodating for all players.



10-17-HOLE SCORES

Use of expected Score Differential™ applies when 10-17 holes are played, introducing more flexibility to score posting. In this scenario, you're asked to post your score hole-by-hole.



9-HOLE SCORES

No more waiting on 9-hole scores to combine, as they will count toward your Handicap Index the very next day. A premium is placed on the holes you played and combined with an expected Score Differential for consistency and fairness.

