

WORLD HANDICAP SYSTEM™

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2024 WORLD HANDICAP SYSTEM™

3 KEY CHANGES

COURSE RATING & SHORTER COURSES



10-17-HOLE SCORES



9-HOLE SCORES



USGA

FOR THE GOOD OF THE GAME.

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 an overview of the World Handicap System™ (WHS™) and is intended to teach players the basics of the Rules of Handicapping. It is broken down into four sections:

GETTING
STARTED

BEFORE
YOUR
ROUND

DURING
YOUR
ROUND

AFTER
YOUR
ROUND

GETTING
STARTED

BEFORE
YOUR
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Purpose of the World Handicap System

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

With a maximum Handicap Index[®] of 54.0, the WHS is designed for players of all abilities.



What is a Handicap Index?

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

It can be used to track your progress and play a casual or competitive round with other players.

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



A *player* is expected to:

- Act with integrity by following the *Rules of Handicapping* and to refrain from using, or circumventing, the *Rules of Handicapping* for the purpose of gaining an unfair advantage.
- Attempt to make the best score possible at each hole.
- Submit *acceptable scores* for handicap purposes as soon as possible after the round is completed and before midnight local time.
- Play by the *Rules of Golf*.
- Conduct peer review.



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

Read on to learn more!



GETTING
STARTED

BEFORE
YOUR
ROUND

DURING
YOUR
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AFTER
YOUR
ROUND

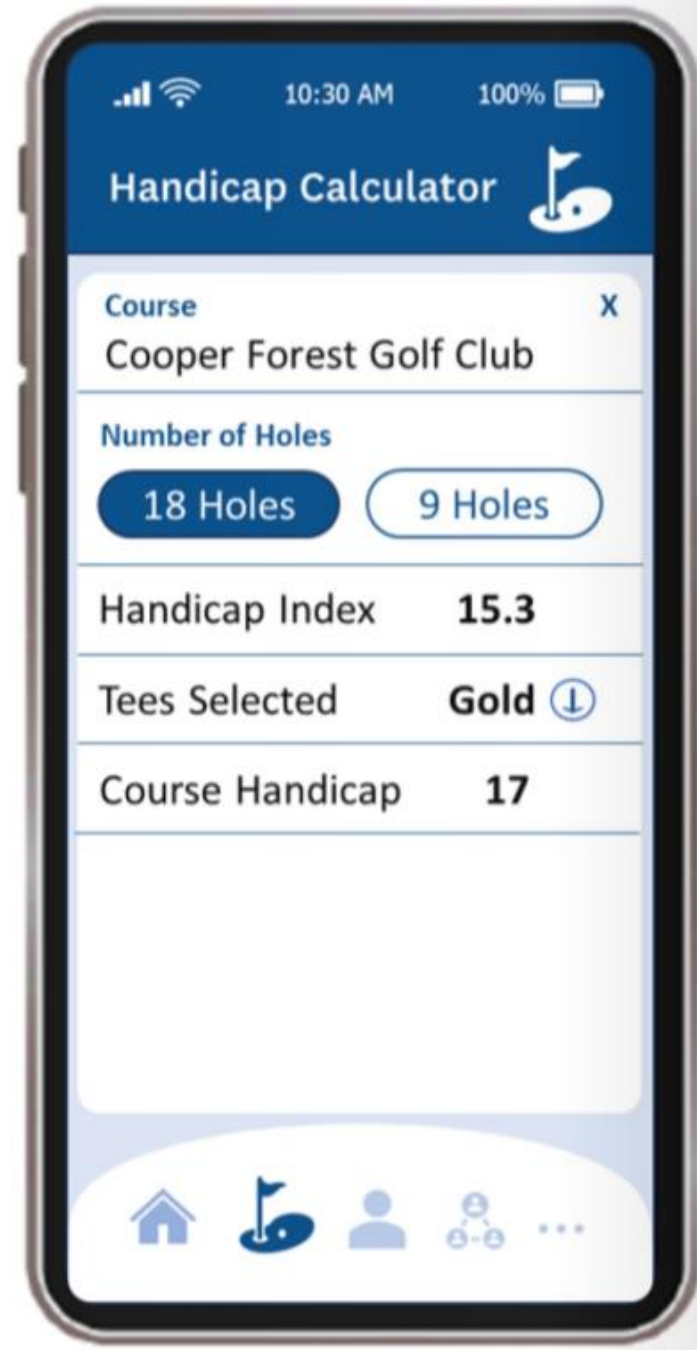
Find your Course Handicap™

Once you decide which tees you are going to play, it is time to convert your Handicap Index into a Course Handicap, which is the number of strokes you need to play to par.

You can use your mobile app to find your Course Handicap by looking up the course and selecting the tees you're going to play.

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

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



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

Here is an example of a player with a Handicap Index of 15.0:

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

When you play a more difficult set of tees, you will be expected to shoot a higher score!

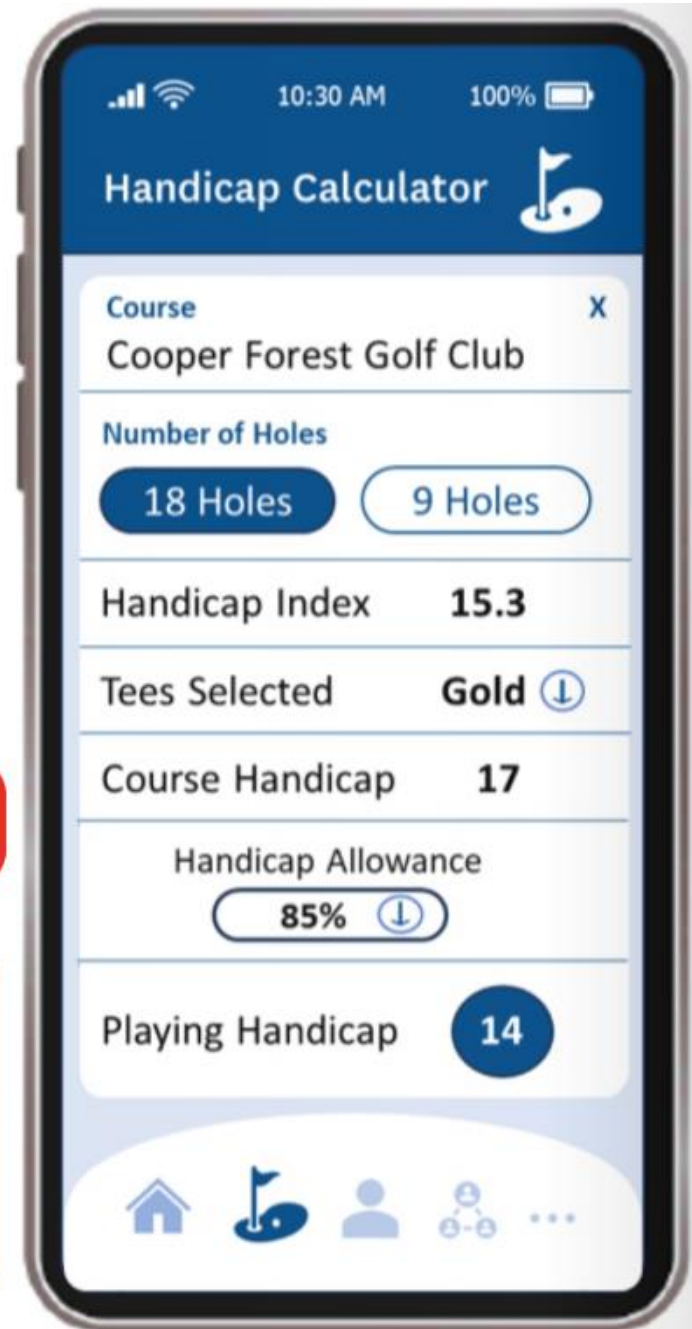
Know your Playing Handicap™

If you are playing a casual, non-competitive round, your Course Handicap simply becomes your Playing Handicap.

These numbers will often be the same, however, the Playing Handicap can be different when the format of play includes a handicap allowance or if players are competing from tees with different pars:

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

Example: The recommended handicap allowance for four-ball stroke play is 85%, which means a player could have a Course Handicap of 17 and a Playing Handicap of 14.




GETTING
STARTED

BEFORE
YOUR
ROUND

DURING
YOUR
ROUND

AFTER
YOUR
ROUND

Know where you get your strokes

Compare your Playing Handicap to the values from the stroke index (sometimes listed as handicap) row on the scorecard. 

The stroke index row identifies the holes on which your handicap strokes are received.

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 the player will receive one handicap stroke on holes allocated 1 through 10.

Know your maximum hole score

If you happen to struggle on a hole during a casual round, you do not have to finish it!

The maximum hole score for handicap purposes is **net double bogey**, so feel free to pick up once you have reached that limit to keep up a good pace of play.



Net double bogey

=

Double bogey + any handicap strokes you receive

Example: A player with a Course Handicap of 10 receives 1 stroke on holes allocated 1 through 10. On a par 4 hole with a stroke index of 5, their net double bogey max is 7 (double bogey +1).

EXAMPLE APPLICATION

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

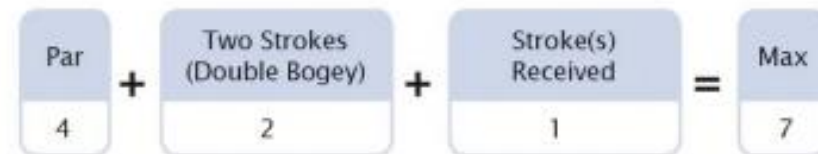
Hole	10	11	12	13	14	15	16	17	18	In	TOTAL
Par	3	4	5	3	4	5	3	4	4	35	70
Stroke Index	18	12 ✓	4 ✓	14 ✓	8 ✓	2 ✓	16 ✓	6 ✓	10 ✓		
Score	3	4	6	4	5	5	3	9	6	45	88

Gross score

Adjusted gross score for handicap purposes

Gross hole score

Net double bogey

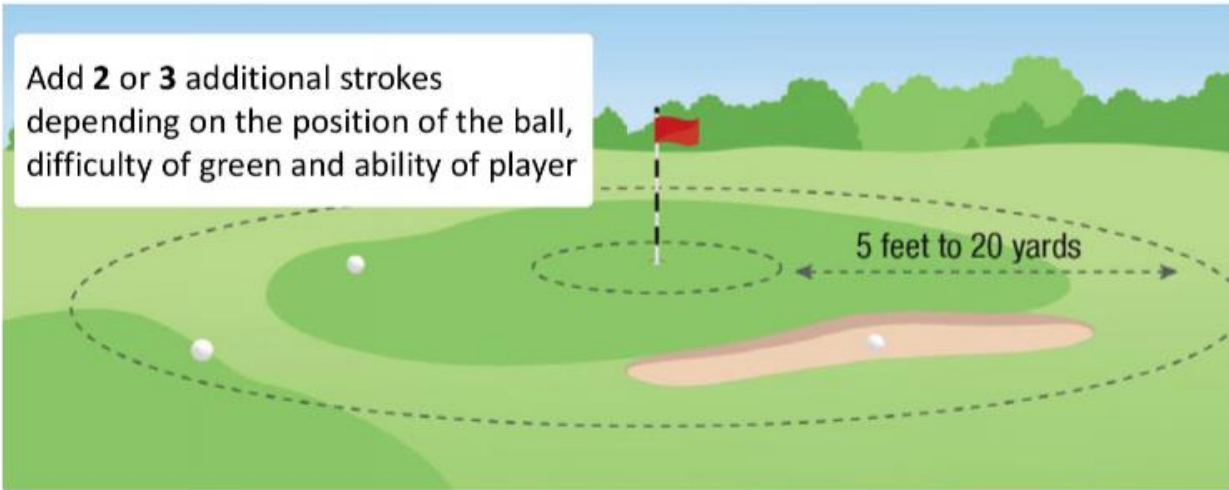


Use your most likely score

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

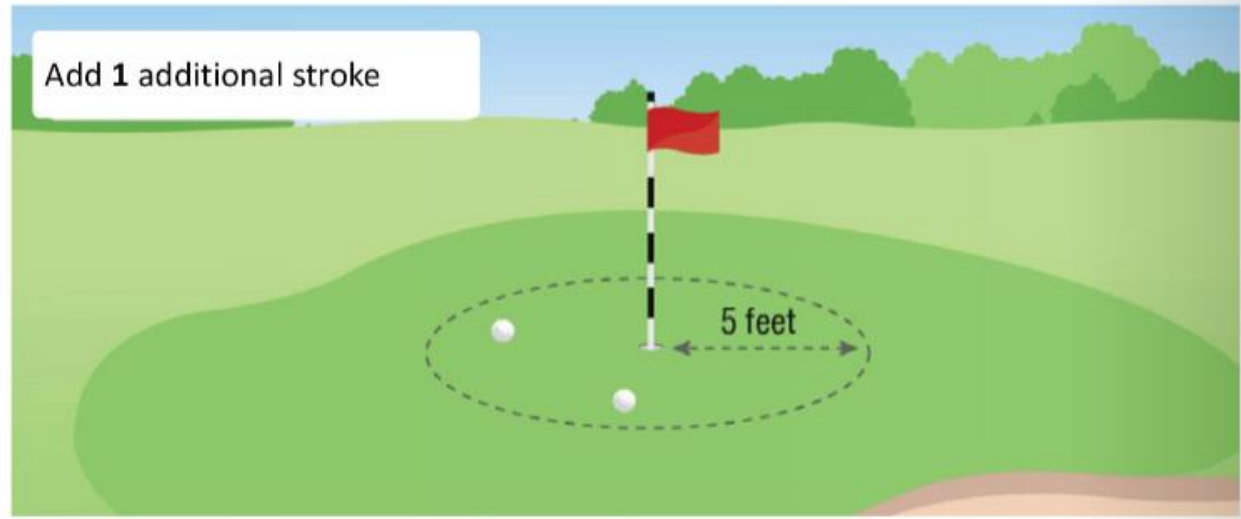
Add 2 or 3 additional strokes
depending on the position of the ball,
difficulty of green and ability of player

5 feet to 20 yards



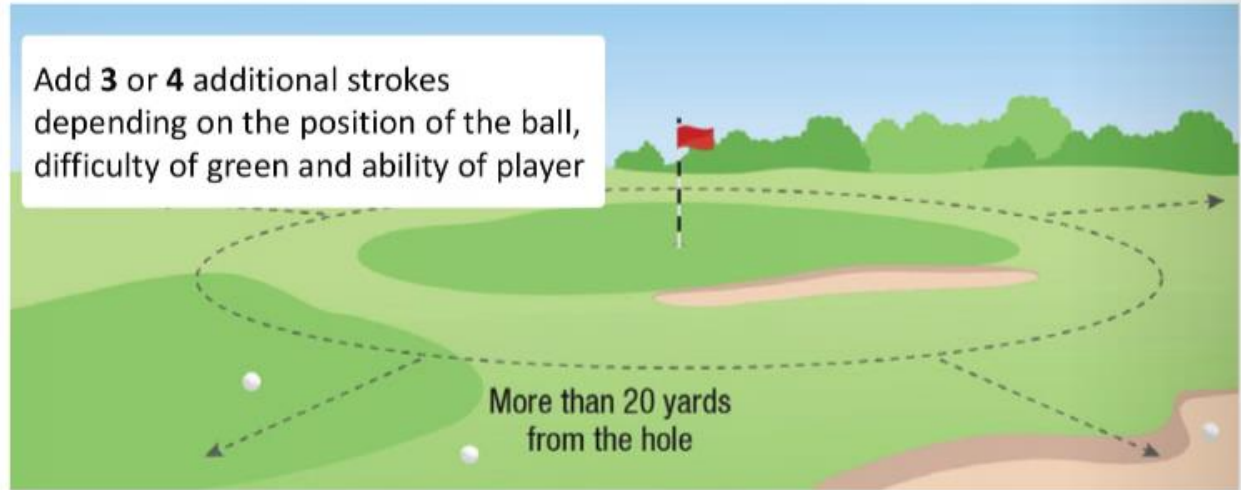
Add 1 additional stroke

5 feet



Add 3 or 4 additional strokes
depending on the position of the ball,
difficulty of green and ability of player

More than 20 yards
from the hole



QUESTIONS



GETTING
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Post your score

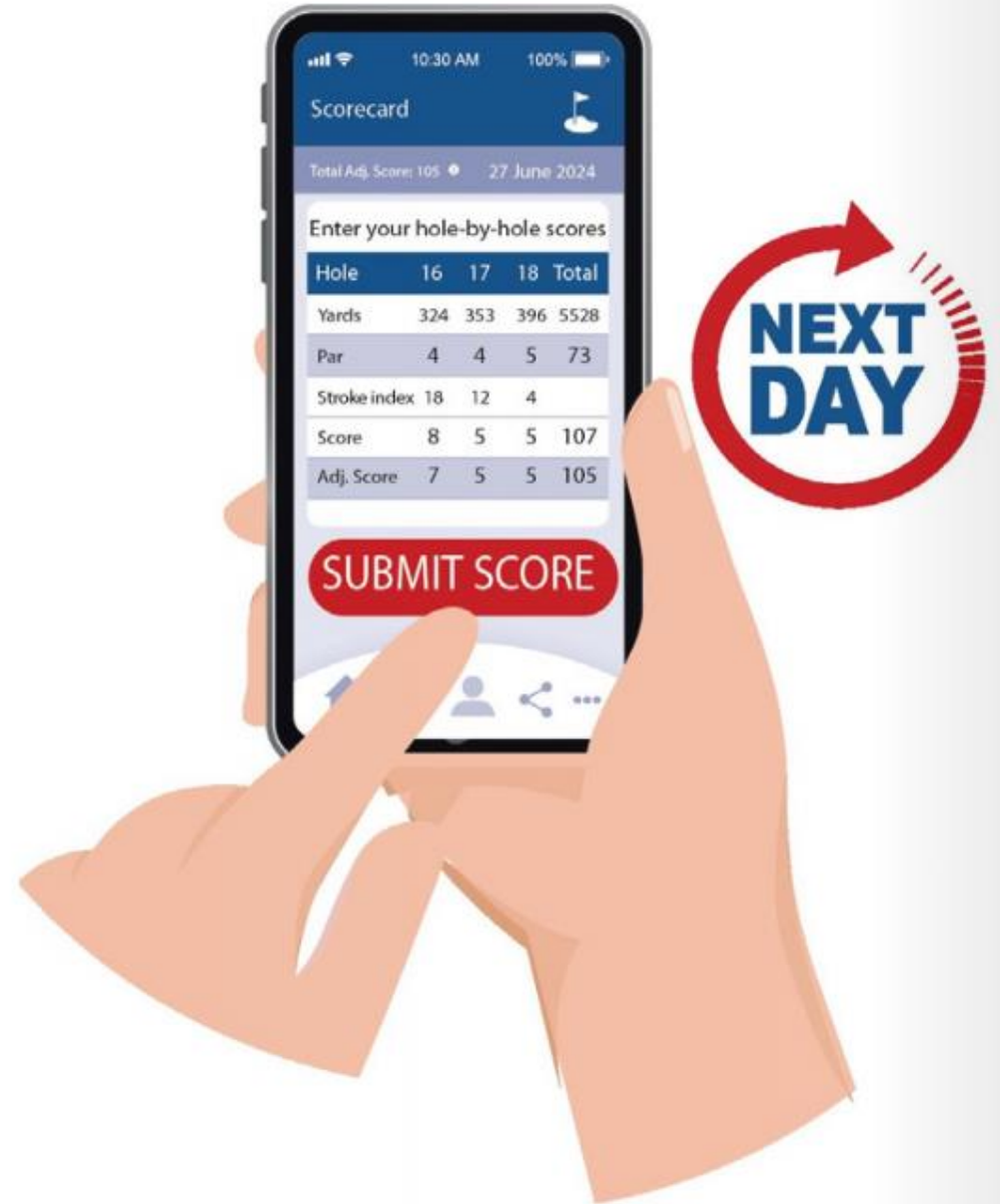
Do not wait – Post your score as soon as possible after playing!

You will be expected to post your score the day you play because:

Your Handicap Index will be
UPDATED OVERNIGHT

and

Your score will be included in the daily
PLAYING CONDITIONS CALCULATION



Let the calculations begin!

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

If scores were significantly lower or higher than expected, a PCC adjustment, which can range from -1 to +3, will be applied to the Score Differential™ calculation for all scores from that day.

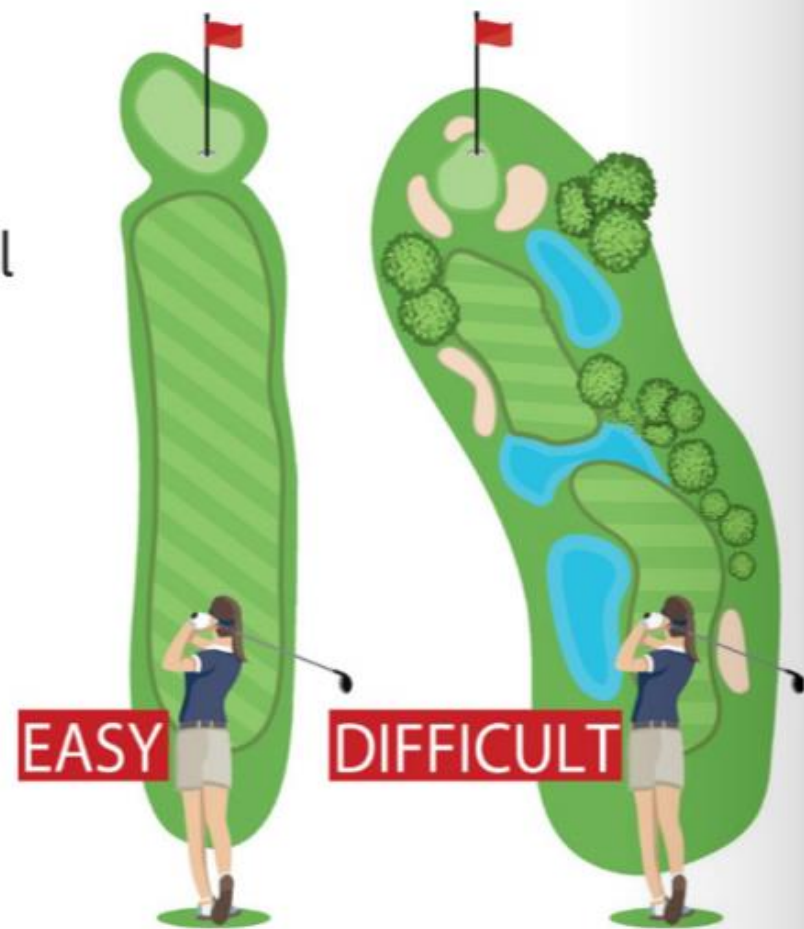


A negative (-) adjustment means the course played easier than expected and a positive (+) adjustment means the course played more difficult. A PCC of 0 means the course played as expected, which will be the case on most days.

Check it the next day!

Once the PCC is determined, your final Score Differential will be calculated and added to your scoring record. A Score Differential measures your performance for your round in relation to the difficulty of the course and tees 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 reflects this.



**Score
Differential**

=

(113 / Slope Rating)

x

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

Rules of Handicapping - Rule 5.6

PLAYING CONDITIONS CALCULATION

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

21.1

Score Differential

19.3

If you posted a 9-hole 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 on a course of standard difficulty.



**9-hole Score
Differential**

+

**Expected 9-hole
Score Differential**

=

**18-hole
Score Differential**

Notes:

1. At least 9 holes must be played for a score to be acceptable for handicap purposes.
2. The expected score for a player is based on their Handicap Index at the time the round is played. A player with a Handicap Index of 10.0 will have a different (and lower) expected score than a player with a Handicap Index of 15.0.

Rules of Handicapping - Rule 5.1b

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

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

EXAMPLE

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

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

Type	Date	Score ⓘ	C.R./Slope	PCC ⓘ	Diff. ⓘ	Course Name / Tee
☆ NH	01/16/2024	52	33.3 / 114	-	42.9	Midland CC / Tee V
☆ A	01/01/2024	115	67.6 / 118	-	45.4	Legacy GL / Green Tees



If you played between 10-17 holes

Similarly, a Score Differential will be calculated for the holes played, and your expected Score Differential for the number of holes remaining will be added to create an 18-hole Score Differential.

For example, if only 16 holes were completed before severe weather prevented you from finishing the round:



**Score Differential
from 16 holes played**

+

**Expected Score
Differential for two holes**

=

**18-hole
Score Differential**

Note: When between 10 and 17 holes are played, you will be required to post your score using the hole-by-hole option so that a Score Differential value can be determined for the holes played.

Rules of Handicapping - 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.
- The 18-hole Course Rating and Slope Rating.
- The Score Differential.

Type	Date	Score ⓘ	C.R./Slope	PCC ⓘ	Diff. ⓘ	ESR ⓘ	Course Name / Tee
H	01/23/2024	90 (16)	69.2 / 124	-	27.4	-	Pinehurst CC - No. 7 / Green Tees
H	01/19/2024	96	69.2 / 126	-	24.0	-	Pinehurst CC - No. 9 / National Hybrid



If you played between 10-17 holes

Post Score

HOLE-BY-HOLE

Rapidly enter your hole-by-hole score

HOLE-BY-HOLE WITH STATS

Keep track of your number of putts as well as your approach shot and driving accuracy

TOTAL SCORE

Post total score or Front-9 and Back-9 scores

If you played 10-17 holes, you must post your score using the hole-by-hole method.

Round Setup

Course
Southern Pines GC

Number of Holes Played

18 Holes

9 Holes

10-17 Holes

Tees

White Tees

69.8 / 131 / 71

Starting Hole

Hole 1

Score Type

Home

Away

Competition

Date Played

Tuesday, February 13, 2024

Your Course Handicap™ is 16

ENTER HOLE-BY-HOLE SCORE

Post Hole-by-Hole Score

Post Score

Total Adj. Score: 84 | To Par (Adj. Score): +21

Hole	15	16	17	18	In	Total
Yards	470	291	392	312	3038	6137
Par	5	4	4	4	36	71
Stroke Index	6	16	4	12		

You have not entered a score for every hole. If you post your score, it will receive an 18-hole Score Differential used for your Handicap Index.

CANCEL

POST ANYWAY

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 was 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.**

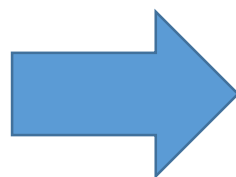
If the Score Differential is 10.0 or more strokes better, your Handicap Index will be reduced **by 2.0 strokes.**

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 the player's Handicap Index when the round was played, their Handicap Index will be calculated with an additional 1.0 stroke reduction.

Rules of Handicapping - Rule 5.9

ESR EXAMPLE

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



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

Learn the basic calculation

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

Once you have 20 scores in your scoring record:

A Handicap Index is calculated by taking an average of **your best 8 Score Differentials** out of your most recent **20** scores.

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

Average of the **BEST 8** of your last **20 SCORES DIFFERENTIALS**

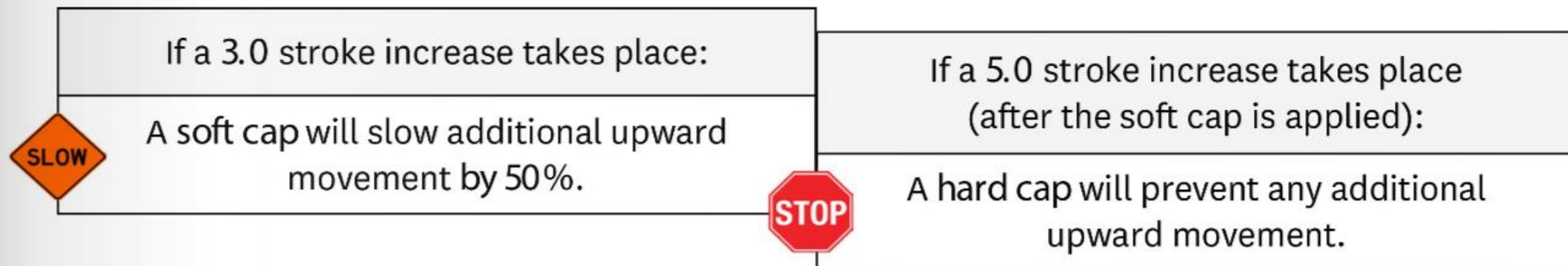
Date	Score	CR/Slope	PCC	Score Diff.
4/10/24	88	72.2/135	0	13.2
4/07/24	83	71.7/130	0	9.8
4/03/24	82	71.7/130	0	9.0
4/01/24	90	71.3/133	0	15.9
3/25/24	88	71.5/133	-1	14.9
3/22/24	88	72.2/135	0	13.2
3/20/24	83	71.7/130	0	9.8
3/15/24	90	72.2/135	+2	13.2
3/13/24	82	71.7/130	0	9.0
3/11/24	82	71.7/130	0	9.0
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

HANDICAP INDEX: 9.9

If your number is going up

Even the best players have tough stretches from time to time, and although form changes, a player's underlying ability does not change rapidly - which is why:

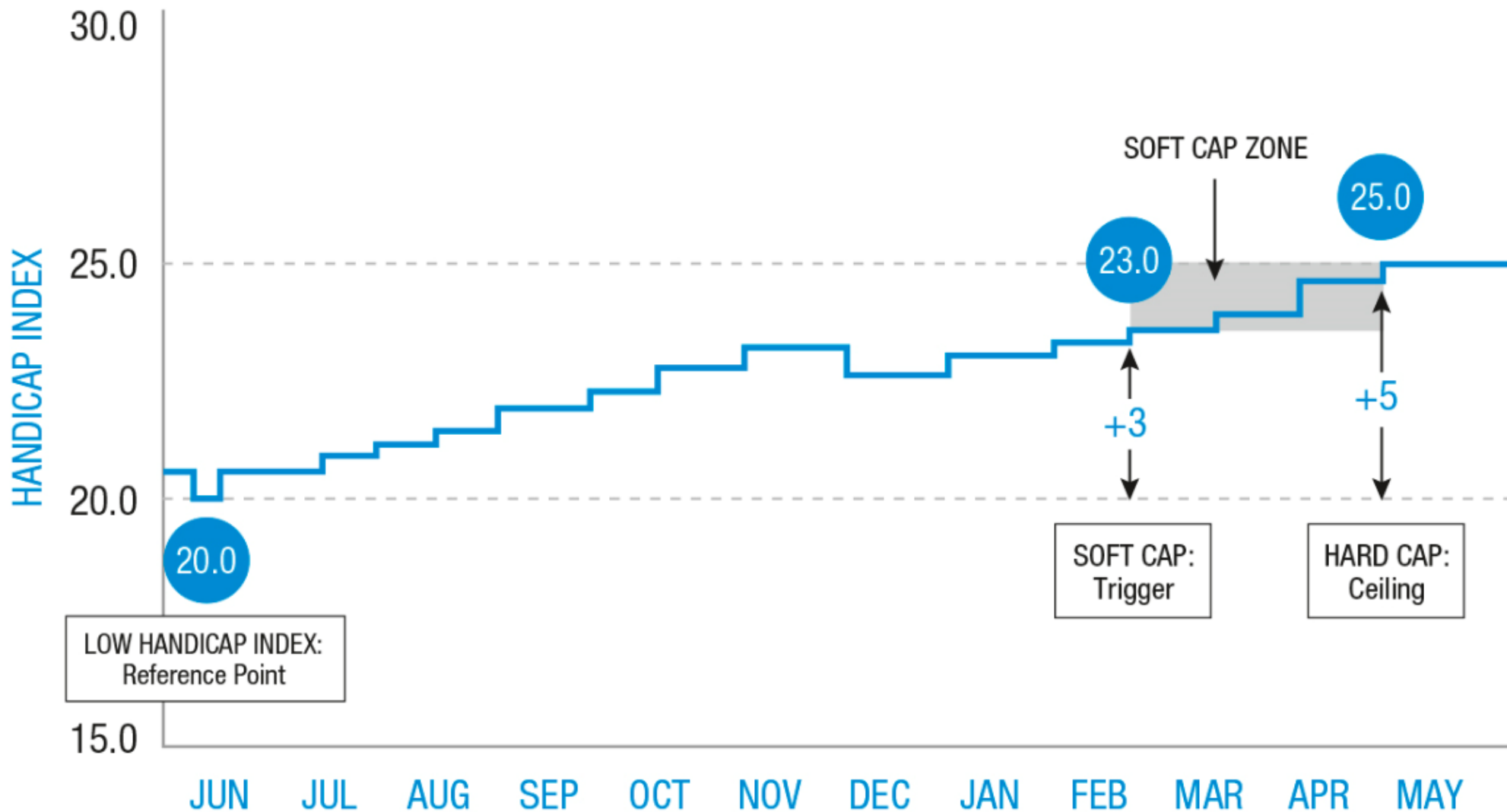
Each time your Handicap Index updates, the new 8 of 20 average is compared to your Low Handicap Index™ from the past year and:



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

Rules of Handicapping - 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.



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 playing ability.

Handicap Committees also play a vital role, and are expected to conduct a Handicap Review for all players on a regular basis. 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 player needs to be reviewed, contact the Handicap Committee for assistance.

QUESTIONS



Thank you!!

Now that you can track your progress and play with others on a fair basis, all that is left to do is enjoy yourself the next time you tee it up ... and don't forget to

Post Your Score!

If you have any questions, reach out to your local Allied Golf Association

To learn more about the World Handicap System, visit usga.org/WHS.

www.carolinasghinsupport.org

GHIN Support: 910-687-4040

CGA Main line: 910-673-1000