

# Handicapping 101

## The Basics

General Guidelines and Procedures

MWGA - A Driving Force For Women's Golf!  
Visit our website at [www.MWGolf.org](http://www.MWGolf.org)  
Email: [Handicap@mwgolf.org](mailto:Handicap@mwgolf.org)

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**New for 2024:** (1) To post a 9-hole score, all nine holes must be played. The WHS will then convert the 9-hole differential to an 18-hole differential. There will no longer be combining two 9 hole scores to get an 18 hole score

(2) For an 18-hole score, at least 10 holes must be played (a complete front or back 9 plus 1 more hole). Using hole by hole posting, all holes not played shall be left blank and the World Handicap system will generate an 18-hole differential for the score.

All MWGA members receive a GAM membership, which includes access to the GAM/USGA handicap system.

The information in this document can be found on the MWGA website, [www.mwgolf.org](http://www.mwgolf.org), under Handicapping.

**Rules referenced in this document are from the [Rules of Handicapping](#)**

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MWGA Members are required to have all acceptable scores posted. Any player playing with an index higher than what she/he is entitled, is subject to disqualification. Acceptable scores for any round played, should be posted on the same day played. If you are not regularly posting your scores, you need to send an explanation to the MWGA Handicap Director at [Handicap@mwgolf.org](mailto:Handicap@mwgolf.org). Scores and ratings need to be adjusted in accordance with USGA guidelines, before posting. Anyone playing in an MWGA competition and is found not to have acceptable scores posted in a timely and accurate manner may result in a modified playing index, removal from the net competition or a disqualification from the competition.

## Definitions

**Acceptable Scores** are made by playing an authorized format, with a least one other person, under the Rules of Golf, on a course with an official course and slope rating. (see Rule 2)

**Adjusted Gross Score** is the player's gross score adjusted for unfinished holes, conceded strokes, holes not played or not played under the Rules of Golf, and for the maximum postable score per hole. Holes not played are to be left blank when posting.

**Course Handicap (CH)** is The number of handicap strokes a player receives, before *handicap allowances*, from a specific set of tees as determined by the *Slope Rating* and the difference between *Course Rating* and *par* (see Rule 6.1).

**Course Rating (CR)** is the evaluation of playing difficulty of a course, by gender, for a scratch golfer under normal conditions and is based on yardage and other obstacles.

**Maximum Postable Score per hole** is the downward adjustment of individual hole scores, **for handicap purposes**, in order to make handicaps more representative of a player's potential ability. A player's maximum score is **net double bogey, or double bogey plus** your handicap strokes on that hole. Maximum score is used only when a player's actual or most likely score exceeds the maximum number allowed.

## Application of Net Double Bogey Adjustment

Sunnyside Golf Club  
 Bronze Tees Course Rating: 72.1      Slope Rating: 122  
 Name of Player: *Janet Smith*  
 Course Handicap: 18

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

Score for Competition = 95  
 Score for Handicap Purposes = 94

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

→ 94

↓  
 7 → = Net double bogey adjustment of -1

Example: A player with a 18 Course Handicap scores a 95 for an 18-hole round. The maximum number of strokes the player can post for handicap purposes is double bogey, plus 1. On hole 17, she scored an 8 which is a double +2. The score stands for the competition, but when she posts the score, the maximum she can post on hole 17 is a 7. Her adjusted gross score for posting is a 94.

**Most Likely Score** is the score you would enter for posting purposes for a hole you started but did not finish. There are many reasons for not finishing a hole. The hole could be conceded in a match, or the player's partner already has a better score or play is stopped due to weather, darkness, illness or injury. In any of these cases, the player would post the score as outlined in Rule 3.3. See page 5 for diagram.

**Playing Conditions Calculation (PCC)** The statistical calculation that determines if conditions on a day of play differed from normal playing conditions to the extent that

they significantly impacted players' performance. Conditions include course conditions, weather conditions, course set-up. (see Rule 5.6)

**Score Differential (SD)** is the difference between a player's adjusted gross score and the USGA Course Rating of the course on which the score was made, multiplied by 113, then divided by the Slope Rating, minus the PCC (will not be discussed here)

$$\text{(Gross Score - CR) x 113 / SR - PCC = Score Differential}$$

(rounded to one decimal place)

**Slope Rating (SR)** is the measurement of the relative difficulty of a course, by gender, for players who are not scratch golfers.

### Understanding Indexes and Handicaps

**Why should I get an official USGA Handicap Index?**

A USGA Handicap Index allows players of varying abilities to play golf with each other on an equal footing. It represents a player's potential playing ability. In addition, the MWGA, GAM, USGA, and other tournaments require a competitor to have a USGA Handicap Index to participate.

**How can I get and maintain a Handicap Index?**

As a member of MWGA, you belong to GAM and can establish your index through us for no additional fees. The USGA software product, GHIN (Golf Handicap Information Network), is used to post scores and to calculate handicap indexes in accordance with the Rules of Handicapping. When you post a score, a score differential is calculated: **SD = (Gross Score - CR) x 113 / SR - PCC** (rounded to one decimal place). The standard slope for the average course is 113.

A *Handicap Index* is calculated by averaging the lowest 8 of the most recent 20 *score Differentials*. To establish your first official USGA Index, you will need to post a minimum of three 18-hole scores. (With the new handicapping rules in place, 3 nine-hole scores will suffice.) The more scores you post, the more representative your index. To maintain a current index, you should continue to post all *adjusted gross* scores for rounds played under authorized formats and by the Rules of Golf.

**The number of scores posted, determines the number of SDs to use to Calculate your Handicap Index**

Total Scores Posted	Number of Lowest Score Differentials to use	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

**What is the difference between a Handicap Index (HI) and a Course Handicap (CH)?**

Many people are confused by the terms index and handicap.

- Your **HI** is the measurement of your potential ability on a course of standard playing difficulty.
- Your **CH** is calculated by using your **HI** along with the ratings that represent the playing difficulty of the course. The more difficult the course, the higher your **CH**.

The following shows how a Handicap Index is used to calculate a Course Handicap.

**Example:** if you have a USGA Index of **17.2** and are playing on a course with a:

- 1)** slope rating of 127, a course rating of 70.5 and a course par of 72; the CH is 18
- 2)** slope rating of 118, a course rating of 68.9 and a course par of 72; the CH is 15

You will have two different course handicaps. Use the Course Handicap Calculator found at all GAM member courses or take your:

**Your Course Handicap on Different Courses**

$$\text{(Handicap Index} \times \text{Slope Rating)} / 113 - (\text{Course Rating} - \text{Par}) = \text{CH}$$

(Handicap is rounded to nearest whole number)

Using the example above:  $17.2 \times 127 \div 113 - (70.5 - 72) = 18$

1)

**Your Course Handicap =**  

$$\text{(Handicap Index} \times \text{Slope Rating)} / 113 - (\text{Course Rating} - \text{Par}) = \text{CH}$$
(Handicap is rounded to nearest whole number)

Using the example above:  $17.2 \times 118 \div 113 - (68.9 - 72) = 15$

**Online • Mobile App • Club Kiosk**  
**Unless Scores are being Posted by the Competition Committee**

All acceptable scores are to be posted through the internet, on your mobile device or at your clubs' kiosk. Scores should be posted the same day you play. It is recommended you post hole-by-hole (HBH). HBH posting will allow the system to make net double-bogey adjustments for you and you can keep statistics.

To post scores use the GHIN mobile app on your mobile device or online go to [www.gam.org](http://www.gam.org), then **on the GAM home page click "Post Scores" or go to [www.ghin.com](http://www.ghin.com) or use the kiosk at your club**

- **Enter your "GHIN" number and "last name"; if you don't remember your GHIN number.**
  - It is under your name in the GAM Handicap Revision email you receive on the 1<sup>st</sup> and 15<sup>th</sup> of each month.
  - If you don't have the email, you can find it by logging into your GAM account. Your GHIN number can be found under Handicap and under Membership on your GAM Golf Card.
  - If these don't work you can contact your club handicap administrator at [handicap@mwgolf.org](mailto:handicap@mwgolf.org), or contact the GAM Office at (248) 478-9242 ext.110 or send an email to [handicap@gam.org](mailto:handicap@gam.org)
  
- **Select "Post Score" then follow the prompts; select the course, number of holes played, the date played and the tees.**
  
- **Verify the slope and course ratings for the tees you played, then select the correct tees.** If you play tees not rated for your gender, see the Handicap Rating Adjustment chart on page 5
  
- **Adjust Gross Scores for Maximum Score, Unfinished Holes and Holes Not Started**

Either post hole-by-hole or adjust your gross scores for Maximum Postable Score per hole. You must play all 9 holes (front or back) to post a 9-hole score. If you play at least 10 holes (including a complete front or back 9) you may post an 18-hole score, leaving any holes not played BLANK.

  - Post a score even if you pick up on holes or are conceded holes. For handicap purposes, record your most likely score preceded by an "X". Add 1 to 4 strokes to the strokes you already have on the hole (including penalty strokes) as described in Rule 3.3 and in the diagram on page 5 of this document.
  - Post your *adjusted gross* scores from all courses that have a official USGA Course and Slope Rating. Use the Ratings Adjustments table if you do not play from the rated tees. If a course does not have a current rating, you should not post those scores.

If you are in a competition and your score is being posted by the Competition Committee, DO NOT post that score. If you do, it will be in your scoring record twice.

If you have a problem posting a score, send an email to your Handicap Director at [Handicap@mwgolf.org](mailto:Handicap@mwgolf.org) : Include your name, GHIN number, date, course and, tees played and your adjusted score. You may also find help at [www.mwgolf.org](http://www.mwgolf.org) under select Posting Scores.

**Compare GHIN Mobile – GHIN.com – Kiosk**

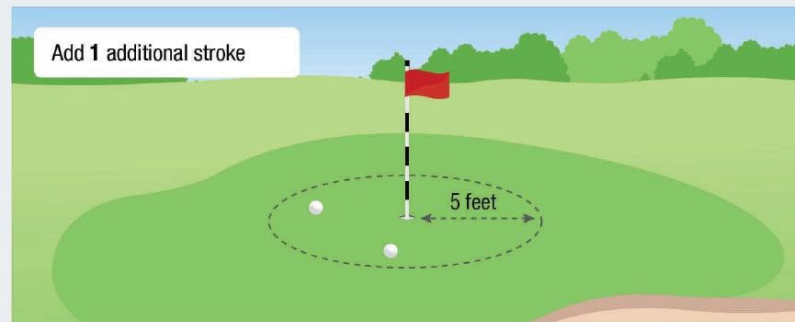
<b>Where can I</b>	<b>Mobile App</b>	<b>GHIN.com</b>	<b>Kiosk</b>
<b>Find Golfer Lookup</b>	x	x	x
<b>Post Total score</b>	x	x	x
<b>Post Hole-By-Hole (HBH)scores</b>	x	x	x
<b>Post Hole-By-Hole scores with stats</b>	x	x	
<b>Find Score History and stats</b>	x	x	
<b>Find Handicap History</b>	x	x	
<b>Find Course Handicap Calculator</b>	x	x	
<b>Follow Golfers</b>	x	x	
<b>Manually adjust course &amp; slope ratings</b>		x	
<b>Change/Update stats for a HBH round</b>		x	
<b>Get My Handicap Card</b>	x		

**Most Likely Score to Post for Holes Started, but Not Finished**

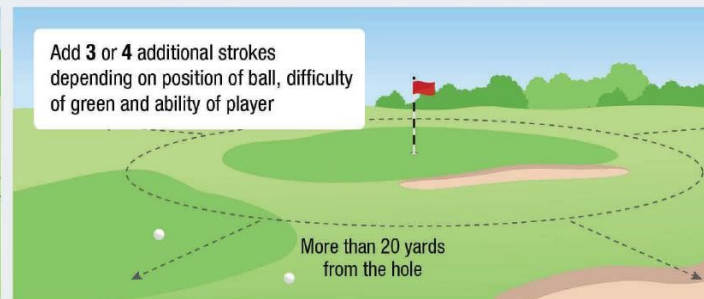
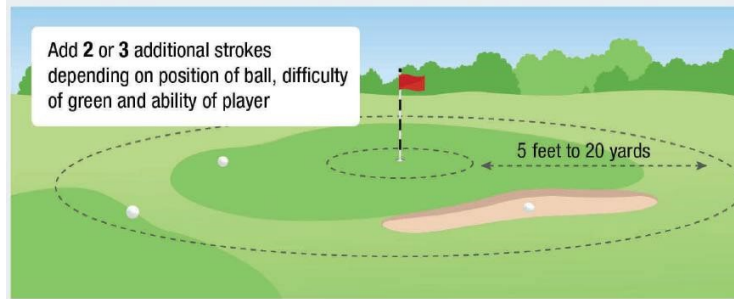


**DIAGRAM 3.3: MOST LIKELY SCORE WHEN A HOLE IS STARTED BUT PLAYER DOES NOT HOLE OUT**

▼ If the ball lies on the putting green, no more than 5 feet (1.5 metres) from the hole.



▼ If the ball lies between 5 feet (1.5 metres) and 20 yards (20 metres) from the hole. ▼ If the ball lies more than 20 yards (20 metres) from the hole.



**Handicap Rating Adjustments**  
**Posting a Score from an Unrated Set of Tees on a Rated Course**

- If you play a course with a current USGA Course and Slope Ratings, but did not play from the rated tees, get the yardage of the nearest set of tees rated your gender.
- Determine the yardage difference. Find the yardage range in the table below. Add the table values to the Course and Slope ratings if the tees played are longer or subtract the values if the tees played are shorter.
- If there is more than 300 yards difference between the tees you played and the rated tee, the score should not be posted for handicap purposes.

Women's Rating Adj. Yards			Change in Rating	
			Crs.	Slope
100	to	116	0.6	1
117	to	134	0.7	1
135	to	152	0.8	2

Men's's Rating Adj. Yards			Change in Rating	
			Crs.	Slp
100	to	120	0.5	1
121	to	142	0.6	1
143	to	164	0.7	2

153	to	170	0.9	2
171	to	188	1.0	2
189	to	206	1.1	2
207	to	224	1.2	2
225	to	242	1.3	3
243	to	260	1.4	3
261	to	278	1.5	3
279	to	300	1.6	3

165	to	186	0.8	2
187	to	208	0.9	2
209	to	230	1.0	2
231	to	252	1.1	3
253	to	274	1.2	3
275	to	300	1.3	3