

Q & A on Using your Handicap Index

(From the United State Golf Association Handicap System Manual)

1. Do I establish my handicap from a particular set of tees?

No. You do not establish your handicap from a particular set of tees. A Handicap Index is the threshold that a player will meet or better 20-25 percent of the time on the USGA Standard Slope Rating of 113.

2. What is a Course Handicap (CH)?

The Course Handicap gives a golfer the number of strokes needed to play down to the level of a scratch golfer, or the USGA Course Rating of a particular set of tees. CH = Handicap Index times Slope Rating of the tees played divided by 113, rounded and expressed as a whole number.

Example: If your handicap index is 14.6 and you are playing a course from a set of tees with a Slope of 120, your Course Handicap = $(14.6 \times 120)/113 = 15.5$ rounded = 16. This is the number you would use in competition unless you are competing with someone playing on a different set of tees (see below).

3. What does it mean to “play to my handicap”?

The score you need to shoot to play to your handicap is called your Target Score. The Target Score equals Course Handicap (CH) plus USGA Course Rating (CR).

Example: If you are playing from a set of tees with a Course Rating of 70.2 and a Slope of 120 and your Handicap Index is 14.6, your Target Score would be:
 CH 16 (from question 2 above) + CR 70.2 = 87 (rounded). This is your Target Score which you should expect to meet or better 20 – 25% of the time.

4. Do I need to adjust my Course Handicap when competing with players using a different set of tees?

Yes. Everyone needs to play to the same USGA Course Rating. Course Handicaps can be adjusted by adding the rounded difference in USGA Course Rating to the higher-rated tee players or subtracting from the lower-rated tee players. ***This adjustment also needs to be applied when men and women compete from the same tees.***

Example: Nancy and Sara decide to have a friendly competition. Sara wants to play from the White Tees and Nancy wants to play from the Red Tees. Both of these tees are rated for women but the ratings are different. Here is how the formula works:

| Sara from White Tees (72.2/130) | vs. | Nancy from Red Tees (67.4/116) |
|---------------------------------|--------------------|--------------------------------|
| 14.2 | Handicap Index | 17.4 |
| 130/113 | x Slope Rating/113 | 116/113 |
| 16 | Course Handicap | 18 |
| <u>+72.2</u> | Course Rating | <u>+67.4</u> |
| 88 | Target Score | 85 |

To make the adjustment you take the difference between the USGA Course Rating from each set of tees. In this case that is: $72.2 - 67.4 = 4.8 = 5$ (rounded)

| | | |
|-------------|---|-------------|
| 21 | Add 5 to Sara’s Course Handicap (or subtract from Nancy’s Course Handicap) | |
| 88 | Target Gross Score | 85 |
| <u>- 21</u> | - Course Handicap (adj) | <u>- 18</u> |
| 67 | = Net Score | 67 |

Nancy and Sara now have the same expected Net Score and can compete on a more even playing field.

See the EWGA Palm Beach County website at www.ewga-pbc.com for more articles on handicaps and using the EWGA Golf Life Management System. For more information on the USGA Handicap System and the Rules of Golf, visit the USGA website, www.usga.org. If you need assistance establishing your Handicap Index® or have questions about maintaining or using your Handicap Index®, please email the Chapter Handicap Chair, Sara Hume, at slhume@comcast.net.