

HANDICAP 101

What Are the Benefits of a Handicap?

- Charts your progress as a golfer
- Aids in goal setting
- Enables tournament-scramble officials to pair golfers
- Enables golfers of various levels to compete on an equal basis

How Many Scores Do I Need to Establish a Handicap?

To establish a handicap, you need at least 3 18-hole rounds. This can be a combination of 9-hole rounds and 18-hole rounds. For example, you can use 4 scores for 9 holes and 1 score for 18 holes. When you have 3 18-hole scores entered, the system will calculate your handicap using your lowest score.

As you enter more scores, the system will start taking more scores to determine your handicap. At the point when you have 20 18-hole rounds entered, the system will use your best 8 18-hole rounds to determine your handicap. As each round is entered past the 20 rounds, the most recent score is retained and the oldest is dropped from the calculation. Best 8 scores are not always the 8 lowest scores because of the difficulties of courses.

Definitions

Course Rating – The score a zero handicap player should achieve. When compared to par, it indicates whether the course is easier or more difficult. **If course par is 72 and course rating is 72, then the Course is neutral.** A 9-hole rating will usually be, but not always, around 36 +/- 2. An 18-hole rating will usually be, but not always, around 72 +/- 4.

Slope – Measurement of a course's difficulty based on two factors – length and obstacles. Obstacles include water, traps, fairway width and difficulty of the putting greens. **Average course is 113.**

The rating and slope allow a handicap to be developed for a golfer that will adjust for the difficulty/level of courses she plays in comparison to another golfer.

Ratings and slopes are determined by the USGA through periodic reviews of the courses. Every course over 3,000 yards should have an 18-hole slope and an 18-hole rating. The 18-hole slope and rating are usually printed on the scorecard. Every course also has a front 9 slope and rating and a back 9 slope and rating. The 9-hole slope and rating are not usually located on the scorecard. You must obtain the 9-hole slope and rating if you play only 9 holes. Obtain from 3 sources: GHIN app or website, ask someone in the course clubhouse, or www.usga.org under Playing, Handicapping, Course Rating and Slope Database

The slope and course ratings for our league courses are as follows:

Briarwood - Red	35.3/120	34.2/112	69.5/116
Grantwood - Red	33.8/116	35.1/119	68.9/118
Manakiki - Orange	34.4/115	35.0/119	69.4/117
Pine Ridge -Yellow	33.5/113	32.2/99	65.7/106
Pine Ridge -White/Yellow	35.9/123	34.5/115	70.4/119
Seneca (Baldwin) - Gold	38.9/137		
Seneca (Chippewa) - Gold	37.5/126		
Seneca (Furnace) - Gold	38.0/133		
Springvale - Red	33.3/108	33.9/112	67.2/110
Sweetbriar (Sweetbriar 9) - Gold	32.7/110		
Sweetbriar (Legacy Ft) - Gold	34.3/123		
Sweetbriar (Legacy Bk) - Gold	34.5/117		

Based on our definitions above and reviewing the chart, Pine Ridge-Yellow is our “easiest” course and the Seneca courses are our “hardest” course. In other words, if you played 18 holes at Pine Ridge -Yellow and scored an 85, you could anticipate scoring a 109 on Seneca Baldwin-Furnace (24 point difference in slope). Also, if you score a 100 at Seneca Baldwin-Furnace, it would be considered a “better” score for handicap purposes than the 84 at Pine Ridge-Yellow.

If you happen to golf with 3 guys and choose to play from the men’s tees, there is a process of adjusting the men’s slope and rating to a woman. Check with the pro shop and they may be able to give the information to you. Otherwise contact Wendy Shick at wendy.shick@gmail.com and she can calculate.

Handicap Index vs. Course Handicap (New method for 2020)

After you begin reporting scores for your handicap, a new handicap will be calculated as soon as your 3 18’s are entered. GHIN calculates a Handicap Index. **PLEASE ENTER EVERY DAY AFTER YOU PLAY. THE NEW SYSTEM IS MORE TIME SENSITIVE AND IS BASED ON DAILY INPUTS.**

Your handicap index should be submitted when playing courses other than your home course. This number is your true handicap. For example, if you are entering a scramble and your handicap is requested, give your Handicap Index.

Your Course Handicap is specific to the course you play that day. It is calculated by comparing the COURSE RATING to PAR. If the course rating is the same as the course par, then your Course Handicap will be the same as your Handicap Index. If the course rating is 71 and the course par is 72, then your course handicap will be 19 (assuming your handicap index is 20).

Eligible Scores to Post

According to the USGA rules, the following are scores eligible for posting. You are required to post all eligible scores, not just the ones you are happy with and not just your LPGA league rounds. This rule is designed to maintain the integrity of the handicap system and the honor of the game.

1. NEW FOR 2016 – you are not permitted to post a score when played alone.
2. Post all scores no matter where you play during that course’s playing season. The USGA defines the Northeast Ohio “playing season” usually round April 1 to October 31. The dates vary each year, but the GHIN has the dates programmed. This means those fanatics who golf in Cleveland during the winter should not post those scores. But for those lucky individuals who travel to warmer climates during the winter, posting of those scores is required since those areas golf year round.
3. Post all scores for any 9-hole course with yardage greater than 750 and 18-hole course with yardage greater than 1,500 yards if the course is rated (REVISED FOR 2024).
4. Post all scores, even if you play only 9 holes. 9-hole scores will be considered in the calculation of a player’s Handicap Index immediately after the day of play, rather than waiting to combine with another 9-hole score (REVISED FOR 2024).
5. Do not post scores if you played a scramble or any competition limiting the number of clubs you play with such as irons-only competition.
6. If for some reason (such as weather, illness, darkness, match play) you are only able to play 10-17 holes out of 18 holes, enter your score Hole-by-Hole and fill in the holes you did play. Leave unplayed holes blank and the system will calculate the remaining scores (REVISED FOR 2024).

Adjusting Your Scores (New method for 2020)

Your handicap index represents your best scores (8 out of the last 20). Your handicap is also enhanced with the NET DOUBLE BOGEY (NDB rule). NDB replaces the old Equitable Stroke Control (ESC). NDB keeps an occasional bad hole from changing your handicap index too much. So when we hit into the water, out of bounds and hit the trap - all on the same hole - we get a break.

If you post your score Hole by Hole, the GHIN system will make the adjustments for you. **We strongly ENCOURAGE Hole By Hole POSTING.**

NDB rule means the highest score you can have on any hole changes based on the par of the hole and varies based on your Course Handicap. For example, if your Course Handicap is 18, then you “get” one stroke on each hole to determine your net score for the hole (handicap adjusted). The maximum score you can receive for posting purposes is 1 plus 2 for net double bogey. So on a par 3 you can post a maximum of 3+1 (handicap stroke) + 2 (NDB) = 6. On a par 4 the maximum is 7 and on a par 5 the maximum is 8.

If you are posting a manual entry because the course is not listed in the handicap system or you play from tees not rated for women, you will need to do this NDB adjustment on your own. Or call Wendy to help you do it the first time.

Until you have a handicap index established, use 10 as your maximum score. (This is compatible with the League’s weekly play rule of a maximum of 8 strokes to the green and 2 putts).

If you are playing in a tournament, always play until you hole-out your ball. NEVER PICK UP after reaching the maximum score you can post for handicap purposes.

What Does a Handicap Really Tell Me?

The USGA Handicap System is based on the potential ability of a player rather than the average of all scores. The USGA Handicap Research Team found the average player is expected to play at her handicap or better only 25 percent of the time. **The average score will be three strokes higher than the handicap**, after adjusting for the difficulty of a course (slope rating). Again, the player’s handicap index reflects the player’s potential because it is based on the best scores posted for a given number of rounds, ideally the best 8 of the last 20 rounds.

How does your USGA Handicap Index stack up against the rest of the women golfers in the nation? The average handicap index for women is 28.0. The average for men is 14.1.

Handicap	Percent	Cumulative Percent
0-5	1.32	1.32
5-10	2.4	3.72
10-15	5.29	9.01
15-20	10.79	19.8
20-25	16.58	36.38
25-30	20.07	56.45
30-35	17.02	73.47
35-39	11.63	85.10
40+	14.90	100.00

For a woman, the maximum handicap that will be issued by the USGA is 54.0.

Information retrieved from www.usga.org under the handicap folder. It is a great source if you want to learn more.