Welcome to the World Handicap System Workshop!

Representatives from the MSGA attended a USGA workshop in March 2019, which certified our Association. Now the USGA is requiring us to educate and certify our clubs, so that you can use the new World Handicap System for issuing handicaps to your members in 2020. And, that’s what this workshop, and successful completion of the USGA Club Certification quiz, will accomplish.

To get the most benefit from this workshop, carefully read through the slides in the following pages, along with the comments provided. Be sure to complete each practice as you are instructed, to test your understanding of the formulas. And, feel free to make notes on this personal copy.

If you need help understanding any of the formulas or concepts of the World Handicap System, please contact Emily at 1-800-628-3752, ext 1, or emily@msgagolf.org.
Listed above is the content for this workshop. We are introducing key changes, and will need your help to educate your Pro Shop staff and members.

After reading through this workshop, you will be expected to pass the USGA Club Certification Quiz. It is open book, so you can use your notes, this packet, the Rules of Handicapping book, and so on. However, it’s preferred that you complete the quiz on your own, as it will better test your knowledge. The quiz is 20 questions, with some calculations included (with the help of a calculator!), and a score of 80% or higher passes. The quiz is completed online, or, if preferred, a paper version can be provided. More information will be included at the end of this workshop.
PART 1: Overview of World Handicap System (WHS)

The USGA Handicap System is the primary system being used today. There are 6 systems that represent 80 countries. Each system aims to achieve the same thing, but has different results that aren’t portable worldwide.

Because of this, collaboration was needed. Representatives from each of these systems formed the World Handicap Operations Committee. Together with the World Handicap Board, they’ve helped develop the new World Handicap System, using the best features of each system.

The result is, starting in 2020, golfers of different abilities will play and compete on a fair and equitable basis, in any format, on any course, anywhere around the world. It will provide a single measure for determining a player’s ability. The WHS will be governed by the USGA and The R&A and administered by national and multi-national associations around the world. Safeguards are included to ensure consistency as well as adaptability to different golf cultures.
The USGA and The R&A currently govern golf with one global set of playing rules, equipment rules, and rules of amateur status. Now, there will also be just one Handicap System.

The USGA Course Rating System we’re using today will now be known as The Course Rating System, and will be implemented around the world so each golf course is rated the same way. It will join The Rules of Handicapping to form the World Handicap System. These are the foundation of the WHS, and the key to truly portable handicaps.
The full rights and responsibilities of each stakeholder are outlined in **Appendix A** in the Rules of Handicapping book.
A printout of the 2020 Rules of Handicapping book has been included in your packet. We’ll send each club an official hard copy in the spring.

The Rules of Handicapping book has been rewritten to include 7 rules, instead of 17 sections, with 7 appendixes. There is also a section with definitions and an index.

An important message from the USGA is that there is more to having a handicap than just using it in competition. It’s really an important part of the game itself, and all players should have one to get the most out of playing. You’ll hear more about this from the USGA in 2020.
**Video #1: Inclusivity**

The World Handicap System is designed to be inclusive of ALL people, even those who only play recreationally. This first video emphasizes this important concept and also gives you a preview of the new handicap system.

To access the video (3 min), go to the following link and click the play button: https://drive.google.com/file/d/14KND_6QSHkN5HB-r7FY6dnzgMT6M3E-/view?usp=sharing
PART 2: Course Rating System

The Course Rating System is the first facet of the World Handicap System.

It will be expanded globally so that all golf courses are rated using the same method.
Video #2: Course and Slope Rating

Here is a review of how the Course Rating System works.

To access the video (2 min, 40 sec), go to the following link and click the play button:
https://drive.google.com/file/d/1-rnm9wsUt2dRE_60oepGwi6hLUCuSKz/view?usp=sharing
A Scratch golfer has a Handicap Index of 0.0.
What is a Bogey Rating?

It evaluates the playing difficulty of a set of tees for bogey golfers under normal course and weather conditions.

It’s based on yardage and other obstacles to the extent that they affect the scoring difficulty of the bogey player.

A Bogey player has a Handicap Index of about 20.0 to 24.0.
Even though you don't usually see the Bogey Rating listed for a set of tees, the Slope Rating factors in the ability of Bogey players. So, the Course and Slope ratings reflect the difficulty for both Scratch and Bogey players.
PART 3: Rules of Handicapping – Fundamentals

We’ll first go through some of the fundamentals of the handicap system, and what is changing.

**Video #3: Player Journey**

This video takes us through the player journey.

**To access the video (3 min), go to the following link and click the play button:**
https://drive.google.com/file/d/1PXfL6Bpaj9Wf8fMlj3FDe92LRRsnkp/view?usp=sharing
Listed above are the primary things changing with the World Handicap System. These were alluded to in the videos, but now let's dig in a little deeper.

What is Changing?

1) Maximum Handicap Index
2) Course Handicap Calculation
3) Playing Handicap - new term
4) Maximum Hole Score - new concept
5) Most Likely Score Guidelines
6) Hole Not Played, 18 and 9-hole rounds
7) Acceptability of Scores
8) Time Frame to Submit Score
9) Handicap Formula
Maximum Handicap Index

Previously, the maximum Handicap Index was 36.4 for men and 40.4 for women. This has changed to 54.0, regardless of gender.

There are high handicap golfers on golf courses today. It’s important for these novice golfers, who are largely ignored, to also learn about the Rules of Handicapping, utilizing pace of play provisions, like picking up their ball at the maximum hole score, and so on. Providing these golfers with a Handicap Index will help them better track their progress, stay motivated, have more fun, and ultimately, keep playing. Statistics show that players with a Handicap Index play more rounds of golf. So, making the system more welcoming can help grow the game and create a more sustainable future.

(Rule 5.3)
Course Handicap

The Course Handicap will now play down to the Par of the tees being played.

Course Handicap = (Handicap Index x Slope Rating / 113) + (Course Rating – Par)

Ex 1: \((12.1 \times 132/113) + (72.9 - 72) = 15\) (previously 14)

Ex 2: \((12.1 \times 120/113) + (69.6 - 72) = 10\) (previously 13)

Course Handicap Calculation

This is a big change! A Course Handicap will now represent the number of strokes a player receives in relation to the par of the tees being played. Looking at the formula above, the “Course Rating – Par” section is new. It will be important that par values are accurate!

In the examples above, this player has a 12.1 index.

Example 1: He is playing tees with a course rating of 72.9, a slope of 132, and par of 72. With the previous formula, he would have been a 14, but now is a 15.

Example 2: He is playing tees with a course rating of 69.6, a slope of 120, and par of 72. Previously he would have been a 13, now he is a 10.

Course Handicap is changing for a few reasons:

1) Currently, when players compete from different tees, an adjustment is made because they are competing with different benchmarks. This is known as the Section 3-5 adjustment, and has often caused confusion. Setting up multi-tee events will now be easier because the adjustment will already be made in the Course Handicap. (There will be a small adjustment if there’s a difference in par, but this is less common.)

2) Under the current system, it’s common for a Course Handicap to change very little from tee to tee. This has caused confusion because it’s only accounting for the number of strokes needed to play to the Course Rating. With this change, Course Handicap values (cont...)
will change more from tee to tee, as they’ll represent the number of strokes to play to par. Par is a term that resonates with golfers, so setting par as the benchmark adds simplicity. Their target score will simply be their Course Handicap + par.

3) Having a Course Handicap that’s relative to par will ensure that the correct number of strokes are received and applied for Net Par and Net Double Bogey (which we’ll discuss later).

NOTE: In calculating a 9-hole handicap, don’t necessarily divide the 18-hole Course Handicap in half. If the 9-hole ratings for front and back 9’s are different, you need to use the correct 9-hole rating in the calculation.

(Rule 6.1)
Course Handicap Practice

Course Handicap =
(Handicap Index x Slope Rating / 113) + (Course Rating – Par)

Problem 1:
Joe has a Handicap Index of 4.1. He is playing the
White Tees 67.9/120, Par 72. What is his Course Handicap?

Problem 2:
Jill has a Handicap Index of 24.8. She is playing the
Red Tees 69.1/118, Par 71. What is her Course Handicap?

* PRACTICE NOTE * - Work each problem above using the formula, and then check the answer
key in the back of this packet to see how you did. This applies to all practice slides in this
workshop.

It will be easier to use a calculator. The “/ ” sign in the formula means to “divide by”. Be sure to
calculate what is in each parenthesis first, and then add the 2 results together, rounding to the
nearest whole number (.4 rounds down, .5 rounds up).

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Did you get the same answer? It’s important you understand how to calculate a Course
Handicap, because you could be tested on it.

It might be a little confusing at the start of the 2020 season, as some player’s Course Handicaps
could take an initial jump. Let’s look at the effect on 2 players...
Here is an example of a Scratch player... what his handicaps were in 2019 vs. 2020 for the same set of tees using the new formula.

There is now more of a change from tee to tee. The closer that the Course Rating is to par for that set of tees, the less of a change there is.
Here is an example of a player with a higher Handicap Index. Using the new formula, there is a bigger difference of Course Handicaps between tees than was previously.

There will be education needed initially, and a little learning curve, but this concept should ultimately be well received.

As before, there will be Course Handicap calculators at the club kiosk, online, in the app, and new printable charts will be provided to the clubs.
Playing Handicap

When handicap allowances are used in various formats of play, Course Handicaps are *adjusted* to make the competition equitable.

The adjusted Course Handicap will be referred to as a Playing Handicap.

\[
\text{Playing Handicap} = \text{Course Handicap} \times \text{Handicap Allowance}
\]

NOTE: When players compete from tees with different *par*, there will be an additional adjustment, but this will happen much less frequently than players competing from tees with a different Course Rating. (See the Rules of Handicapping book, p. 65, for how to make this adjustment.)

(Rule 6.2)
Maximum Hole Score

This is a big change! The ESC chart is going away. We’re going from *Equitable Stroke Control (ESC)* to *Net Double Bogey*.

Even the best golfers have bad holes. The occasional bad hole shouldn’t define a player’s ability. The maximum hole score ensures that the bad holes don’t impact a player’s Handicap Index too severely.

Net Double Bogey is more consistent from hole to hole than ESC. It is more reflective of the player’s ability, instead of a set number for all holes. And, if a committee sets Net Double Bogey as the maximum score in a competition, there is no adjustment necessary for handicap purposes. This is the primary method used around the world and has been very successful.

(Rule 3.1)

Let’s look at a couple of examples how Net Double Bogey works...
Another way to remember Net Double Bogey is “Double Bogey Plus” (or “Double Bogey Minus” for plus handicaps). A double bogey is 2 over par.

First, it’s important to understand what we mean by “strokes”. Some people call these handicap holes. Every scorecard lists a handicap # per hole, with the hardest hole as 1 and the easiest as 18 (men and women generally have different numbers listed). Using your Course Handicap for the tees you are playing, you would receive 1 stroke for each numbered stroke hole, starting with 1, until you count to your handicap. For example, if you have a 5 handicap, you get 1 stroke for the first 5 stroke holes (see picture).

If your handicap exceeds 18, you wrap around to 1 again and get an additional stroke on each hole as you keep counting. For example, a 20 handicap gets 1 stroke for the first 18 holes, and an additional stroke for stroke holes 1 and 2. (cont...)
In the example on the slide, a player with a Course Handicap of 11 receives one stroke on the first 11 allocated stroke holes. On a par 4 hole with a stroke index of 6, his Net Double Bogey would be 7 (4 + 2 + 1). In other words, par 4 + 2 (a double bogey) + 1 (stroke for that hole). (If you have a plus handicap, you would subtract strokes.)

Again, the maximum score could change per hole (depending on the strokes received), whereas ESC was the same no matter what hole.

**NOTE:** If the player’s Handicap Index is over 54.0, or the player has not established an Index yet, the maximum hole score is simply **par + 5**.

**IMPORTANT:** Remember, you use the Course Handicap, NOT the Playing Handicap, as the basis for determining strokes.
In the example above, this player is an 18 handicap, so she receives 1 stroke for each hole. On hole #17, her Net Double Bogey is: Par 4 + 2 + 1 = 7. She will adjust her score on this hole from an 8 to a 7.

Notice the difference between the score for competition (95) vs. the score she will post for handicap purposes (94).

Players can adjust their scores manually and post an Adjusted Gross Score, or, if the score is posted hole-by-hole in the computer, the Net Double Bogey adjustment is made automatically. Of course, it is still important to understand Net Double Bogey for pace of play purposes... knowing when to pick up your ball.
Net Double Bogey Practice

Net Double Bogey = Par ± 2 +/- Strokes

Problem 1:
Bill has a Course Handicap of 7. Hole 4 is a Par 4, with a stroke index of 8. What is his maximum score on this hole?

Problem 2:
Judy has a Course Handicap of 21. Hole 5 is a Par 4, with a stroke index of 1. What is her maximum score on this hole?

Time to practice!

Using the examples above, practice the formula for Net Double Bogey. Remember to check the answer key in the back when you are done.

Did you get the same answer? It’s important you understand how to calculate Net Double Bogey, because you could be tested on it.
Guidelines for Most Likely Score

When a player starts, but does not complete a hole, the score recorded for handicap purposes is the Most Likely Score.

The Rules of Handicapping includes the following guidelines for determining a most likely score:

<table>
<thead>
<tr>
<th>Position of the ball:</th>
<th>Strokes to be added:</th>
</tr>
</thead>
<tbody>
<tr>
<td>On the putting green within 5 feet of the hole</td>
<td>Add 1 additional stroke</td>
</tr>
<tr>
<td>Between 5 feet and 20 yards from the hole</td>
<td>Add 2 or 3 additional strokes, depending on ball position, green difficulty, and player ability</td>
</tr>
<tr>
<td>Beyond 20 yards from the hole</td>
<td>Add 3 or 4 additional strokes, depending on ball position, green difficulty, and player ability</td>
</tr>
</tbody>
</table>

NOTE: The Most Likely Score wouldn’t exceed Net Double Bogey (for an established player) or par + 5 (if above the maximum handicap of 54.0 or have no Handicap Index). Instead, the player would record the lower number between Most Likely Score and Net Double Bogey.

(Rule 3.3)
Hole Not Played

When a player does not play a hole, the score recorded for handicap purposes is **Net Par**.

For example:
A hole being declared out of play by the Committee for maintenance or reconstruction purposes.

<table>
<thead>
<tr>
<th>Number of holes played</th>
<th>Type of score</th>
<th>What score(s) to record for holes not played</th>
</tr>
</thead>
<tbody>
<tr>
<td>At least 7 holes</td>
<td>9-hole score</td>
<td>Add net par</td>
</tr>
<tr>
<td>At least 14 holes</td>
<td>18-hole score</td>
<td>Add net par</td>
</tr>
</tbody>
</table>

Hole Not Played, 18 and 9-Hole Rounds

The player must have a valid reason for not playing the hole(s), such as fading light or bad weather, player injury or illness, a match finishing before the final hole, or a hole being declared out of play for maintenance or construction.

Then, a minimum number of holes must be played to count for handicap purposes: At least 7 holes played is a 9-hole score and at least 14 holes played is an 18-hole score (this used to be 13). For holes that are not played, use Net Par for your score on that hole (also known as Par Plus, meaning par plus handicap strokes for that hole).

(Rule 3.2)
Nine-hole Handicap Indexes will no longer exist. This is to ensure that each player has just one Handicap Index and one scoring record under the World Handicap System. It will also mean using a consistent method of calculation, and the Handicap Index will be interchangeable for both 9-hole and 18-hole play.

This isn’t a change for Montana, because the MSGA hasn’t allowed 9-hole Indexes for many years. All golfers currently on the MSGA roster have an 18-hole Handicap Index. For each 9-hole score posted, a 9-hole Score Differential is calculated (using the 9-hole rating for the tees played), and then two 9-hole Score Differentials are combined to form an 18-hole Score Differential.

NOTE: The 9-hole scores are combined in the order they are posted, not necessarily by date.

(Rule 5.1b)
Acceptability of Scores

These requirements must be met in order to post a score for handicap purposes.

A couple of areas to note:

- You must play with another person, which satisfies peer review, even if they didn’t play. This can be a caddie, a friend riding in the cart, and so on. You just can’t be *physically alone* in order to count the score.

- You must play where it is *in season*. So, if it’s winter in Montana, but you played in Arizona (where it’s in season), the score is official and you must post it to your record. It’s where you play, not where you are a member. You can view the official seasons of all associations in the United States at: [https://www.usga.org/handicapping-articles/handicap-active-and-inactive-season-schedule-25489.html](https://www.usga.org/handicapping-articles/handicap-active-and-inactive-season-schedule-25489.html). *Note:* Montana’s official season is April-October.

(Rule 2.1)
Unacceptable Scores

- Unauthorized format, ex: scrambles
- When being coached
- Used non-conforming equipment
- Played physically alone
- Did not play required amount of holes
- Played during the inactive season where played, home or away
- Disqualified for unfair advantage

On the flip side, these situations would make the score invalid.

Note that an unauthorized format, like a scramble, would be unacceptable for handicap purposes, because you must play your own ball.

(Rule 2.1)
Time Frame for Submitting a Score

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

If a player does not submit their score on the day of play, their score will not be included within the daily playing conditions calculation (PCC).

If the score is submitted late, the PCC will still be applied, if the score is dated correctly.

Handicap Committee can investigate a player with repeated late scores - unfair advantage.

Time Frame to Submit Score

This is an important change... We will need to re-train our golfers!!

With bi-monthly revisions, some golfers may have felt that posting scores the day of play wasn’t as urgent. But, with daily revisions, this becomes very important! This will ensure the accuracy of a player’s Handicap Index on the next day, and contributes to the fairness of the game.

IMPORTANT NOTE: Some clubs enter scores for their players, so it’s important that the club keeps up on this daily as well. The Rules of Handicapping book says, “Failure to carry out this responsibility may compromise the integrity of the Rules of Handicapping.” (5.4/2; p. 53)

There are many convenient tools available (kiosk, online system, app, rapid score entry, tournament software), so there really is no excuse not to post the score right away. We just need to get into the habit of doing so.

(Rule 4.3)
PART 4: Rules of Handicapping – Handicap Formula

Now we'll dive a little deeper into the Handicap Formula itself, and what areas are changing.

Video #4: Handicap Formula

This last video will give an overview of the new Handicap Formula, and then we’ll go over it in more detail.

To access the video (3 min), go to the following link and click the play button: https://drive.google.com/file/d/1VBVmaVlr4rGEkSA67zxxDTUl34t/view?usp=sharing
What is Changing?

1) Minimum Number of Scores Required for a Handicap
2) Number of Score Differentials Used to Calculate a Handicap Index
3) Handicap Formula for Each Score Differential
4) New Playing Conditions Calculation (PCC)
5) New Exceptional Score Reduction (ESR)
6) New Soft Cap and Hard Cap Restrictions
7) Frequency of Revisions

It’s true that the handicap calculation will be done by the computer, but it’s good to understand the basic mechanics of what’s happening. You could also be tested on how to calculate the formulas.
Minimum Number of Scores Required for a Handicap

It was previously a 5 score minimum, but it is now 3. So, you need a minimum of 3 acceptable 18-hole scores, or any combination of 9 or 18-hole rounds that total 54 holes.

The World Handicap System aims to be more inclusive, and this feature will hopefully encourage golfers who play sporadically to establish and maintain a Handicap Index. And, with daily revisions, they will receive a Handicap Index the day after posting the 3rd 18-hole score, instead of having to wait until the next revision.

(Rule 4.5)
Number of Score Differentials Used to Calculate a Handicap Index

Previously, the formula used the lowest 10 of 20 Score Differentials, but this has changed to the lowest 8 of 20. And, previously the average of the lowest 10 was multiplied by a 96% bonus for excellence. This has been eliminated.

The USGA comments that “An 8 of 20 system, which rounds to the nearest tenth, will allow for greater responsiveness to good scores and will eliminate the need for a bonus for excellence, which is often difficult to explain and confuses people on how the calculation works. Considering that higher handicap players typically have more fluctuation within their scoring records, using 8 of 20 will allow their best scores to weigh more heavily and create for more equity throughout the full range of handicaps.”

(Rule 5.2b)
This slide compares a score record from 2019, and how it changed in 2020 using the new calculation. The asterisks show the lowest Score Differentials, which go from 10 in the first record to 8 in the second. For this player, it’s an increase of .4 strokes.

This won’t be the case for all golfers. While the impact for most golfers will be minimal, the amount of change will depend on the handicap of the player (low, mid, high) and whether the player’s scores are consistent or volatile.

NOTE: A player won’t have to start over for the new system – scoring records were carried over and recalculated under the new WHS formula in January.
Here is a table showing how many Score Differentials are used if there are less than 20 in the record. Notice that a 3rd column has been added. This chart is located on page 50 of the Rules of Handicapping book.

The USGA comments that “While we are being more inclusive to new golfers by reducing the minimal number of scores from 5 to 3, we’ve added a third column, which includes a downward adjustment as a safeguard to ensure that the field is still protected from player’s who have a minimal number of scores in their record. This happens when there are 3, 4, or 6 scores in a player’s scoring record. The adjustment reappears at 6 because that’s when an average of the lowest two scores is used. This is done for a couple reasons. First, with limited scoring information available, a downward adjustment is necessary to project the player’s ability. A player typically plays to their ability one out of every five rounds. When only three scores exist, it’s possible that the player hasn’t yet played to their potential. Second, the adjustment takes place as a safeguard. We’re using less data to calculate the player’s Handicap Index, so we want to be sure to protect the field whose handicaps are calculated using a more robust scoring record.”

The more scores the player adds, the better the Handicap Index will reflect their ability.

(Rule 5.2a)

<table>
<thead>
<tr>
<th>Number of score differentials in scoring record</th>
<th>Score differentials(s) to be used in calculation of Handicap Index</th>
<th>Adjustment</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Lowest 1</td>
<td>-2.0</td>
</tr>
<tr>
<td>4</td>
<td>Lowest 1</td>
<td>-1.0</td>
</tr>
<tr>
<td>5</td>
<td>Lowest 1</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>Average of lowest 2</td>
<td>-1.0</td>
</tr>
<tr>
<td>7 or 8</td>
<td>Average of lowest 2</td>
<td>0</td>
</tr>
<tr>
<td>9 to 11</td>
<td>Average of lowest 3</td>
<td>0</td>
</tr>
<tr>
<td>12 to 14</td>
<td>Average of lowest 4</td>
<td>0</td>
</tr>
<tr>
<td>15 or 16</td>
<td>Average of lowest 5</td>
<td>0</td>
</tr>
<tr>
<td>17 or 18</td>
<td>Average of lowest 6</td>
<td>0</td>
</tr>
<tr>
<td>19</td>
<td>Average of lowest 7</td>
<td>0</td>
</tr>
<tr>
<td>20</td>
<td>Average of lowest 8</td>
<td>0</td>
</tr>
</tbody>
</table>
Handicap Formula for Each Score Differential

This is the same formula as before, but with an added Playing Conditions Calculation (PCC), which we’ll discuss next. And, instead of being truncated, the result is rounded to the nearest tenth.

The PCC will be conservative in nature, so the vast majority of the time the PCC adjustment will probably be ‘0’.

NOTE: A 9-hole score calculation uses half of the PCC adjustment.

(Rule 5.1)
It’s a good reminder that a lower score doesn’t always mean a lower Score Differential, since the Course and Slope Rating are key components in the calculation. In this case, the highest score produces the lowest Score Differential.
### New Playing Conditions Calculation (PCC)

The Playing Conditions Calculation (PCC) is new to the U.S., but it’s already being used successfully in other parts of the world, like Australia. Playing conditions can cause scores to be abnormally high or low on a given day. A score of 80 on a rainy, windy day, or on a day where the course is set up more difficult than normal, may be more impressive than a 79 on a calm day with normal course conditions. Or, play could be affected by course conditions or construction.

The PCC will account for this and adjust Score Differentials to better reflect the player’s actual performance. Any adjustment will be clearly identified in the player’s scoring record. This is a conservative adjustment and will be applied in whole integer values (you won’t see an adjustment of +1.45).

The calculation will be automatic through the computation service. It will be purely data driven, based on players’ performances (not the weather forecast). The more posted scores which are above or below what is expected based on Course/Slope Ratings and Handicap Index of players, the more likely an adjustment will take place. The USGA expects that PCC will only kick in 30% of the time or less.

NOTE: This is another reason why it’s IMPORTANT for golfers to post scores on the day they played, so that their data is included in the calculation. (However, if the score is posted later, the PCC adjustment for that day will still be applied, if the score is dated correctly.)

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**Playing Conditions Calculation**

- Adverse weather conditions or abnormal course set-up
- Scores unusually high or low on a given day
- Simple and conservative in nature
- Adjusted in whole numbers. (-1, +1, +2, etc.)
Here is more detail about the PCC Adjustment. It’s important to remember to insert the PCC into the formula correctly. As you see above, a +1 adjustment is subtracted and a -1 adjustment is added (double negative).

The computer first looks at a specific group to determine a possible PCC adjustment. The group consists of at least 8 scores from players with a 36.0 Handicap Index or below. This is because players in this category are usually more consistent players. Then, once the PCC adjustment is determined, it is applied to all players.

PCC can also be used to indicate when the Course Rating of a golf course may need to be reviewed. Because this is a conservative adjustment, if it’s being applied 4-5 days a week, the ratings may not be accurately reflecting the difficulty of the course, often due to issues with course setup. If you notice that this is an issue, please contact us for more information.

(Rule 5.6)
Score Differential Practice

Score Differential =

(Adjusted Gross Score – Course Rating – PCC) X (113 / Slope Rating)

Todd played an 84, on tees with a Course Rating of 72.1 and Slope of 114. The PCC adjustment for today is a +1. What is the Score Differential?

Time to practice! Get out your calculator! Let’s apply what we’ve learned so far.

First, we’ll practice calculating a Score Differential. Be sure to calculate what is in each parenthesis first, and then multiply the 2 results together, rounding to the nearest tenth. Remember to check the answer key in the back when you are done.

Did you get the same answer? It’s important you understand how to calculate a Score Differential, because you could be tested on it.
Another practice! Here you are calculating a Handicap Index based on the last 20 score differentials. Do you remember how? Remember to check the answer key in the back when you are done.

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Did you get the same answer? It’s important you understand how to calculate a Handicap Index, because you could be tested on it.
One more practice! Now you are calculating a Handicap Index based on less than 20 score differentials. Do you remember how? Remember to check the answer key in the back when you are done.

Did you get the same answer? It’s important you understand how to calculate a Handicap Index with less than 20 Score Differentials, because you could be tested on it.
New Exceptional Score Reduction (ESR)

The Exceptional Score Reduction (ESR) replaces the 10-3 Tournament score reduction ("R").

It considers all scores, instead of just tournament scores, so that any time a player demonstrates ability that is significantly better than their current handicap index, a simple automatic adjustment is made. You would still label tournament scores, but it will be informational only.

The steps above outline the procedure. The term ‘8 of 20’ refers to the lowest 8 Score Differentials before the final Handicap Index is determined (before factoring in any adjustments). The chart above is located on page 61 of the Rules of Handicapping book. When an Exceptional Score Reduction is applied, this -1 or -2 adjustment will be applied to each of the previous 20 Score Differentials in a player’s scoring record. The net result will be a 1.0 or 2.0 stroke reduction in the Handicap Index. Subsequent scores posted will not contain the -1 or -2 adjustment, which allows the impact of ESR to slowly reduce as new scores are posted.

(Rule 5.9)

Let’s look at an example of how ESR is applied to a score record...
Here is an example of how ESR works, starting from the paragraph at the bottom of the slide, reading each paragraph as you move up.

Notice that ESR adjustments can potentially double up (-1/-1). The adjustments stay with each score. This allows the impact to gradually change as more scores are added to the record, pushing the adjustments off. It’s still applied even if there are less than 20 scores in the record. The ESR adjustment column will be visible in the score record.

ESR will be easier to explain than the previous Tournament Score Reduction, not only how players get reduced, but also how posting scores will allow the reduction to naturally work itself out. It’s more intuitive, because the reduction is immediate and the reason is simple, with little room for debate. A player’s Handicap Index will now be more responsive to exceptional performances in both competitive and recreational play.

NOTE: This will not be retroactive before 1/1/20. It will only look at scores from that point forward. Any 10-3 reduction (“R”) or modification by the Handicap Committee (“M”) before 1/1/20 is being replaced by the new method.
Time to practice!  Following the steps above, determine if an ESR adjustment will be made, and, if so, what is the new Handicap Index?  The new Score Differential is in row 1, from 7/19/20.  Remember to check the answer key in the back when you are done.

- - - - -

Did you get the same answer?  It’s important you understand how to calculate an Exceptional Score Reduction, because you could be tested on it.
New Soft Cap and Hard Cap Restrictions

To explain the Cap restrictions, we first have to explain **Low Handicap Index**. The Low Handicap Index is a new concept in the Handicap calculation. It’s important to remember that it is not established until there are at least 20 scores in the record.

Anyone with 20 scores as of 12/31/19 was issued a new Handicap Index on 1/1/20, using the new calculation method. This also became their Low Handicap Index moving forward. If a player had fewer than 20 scores on 12/31, their record was recalculated using the new method, but they will not be issued a Low Handicap Index until they have built up at least 20 scores.

The Low Handicap Index will show on the scoring record, and is the baseline for the Soft and Hard Cap calculations, which we’ll discuss next. After it’s established, it will look back over a 12-month period preceding the most recent score.

**NOTE:** A player’s Low Handicap Index may become more than 12 months old in the period between rounds being played, if the player isn’t posting scores often. If so, it will recalculate on the day following the score posting.

(Rule 5.7)
The two trigger points are known as the **Soft Cap** and **Hard Cap**.
The Soft and Hard Caps are a safeguard against a temporary loss of form, and also serve as anti-abuse safeguards, minimizing the potential for handicap manipulation. This favors the consistent player. The volatile player will be impacted more often, which is a good feature for a handicap system to have.

The Cap procedure does not kick in until: (1) The player has first established a Low Handicap Index with at least 20 scores, and (2) The Handicap Index is at least 3 strokes above the Low Handicap Index.

NOTE: The Handicap Committee will still have the ability to override the Hard Cap if special circumstances exist, such as an injury.

(Rule 5.8)
Here is a breakdown of a Soft Cap. **The Soft Cap will suppress upward movement by 50% after a 3.0 stroke increase over the Low Handicap Index has been reached.**

Follow the steps above. We’re calling it an ‘8 of 20’ average, because the official Handicap Index hasn’t been finalized yet.

The key is that the upward movement is unrestricted up until 3 strokes. Here, the player went 2.2 strokes over that limit, so the suppression (or Soft Cap) kicks in. Half of the 2.2 excess is 1.1. This is subtracted from the ‘8 of 20’ average to calculate the player’s new reduced Handicap Index (from 15.2 to 14.1).

**NOTE:** It could be tempting to simply subtract 15.2 – 10.0, but you **first** need to put it through the Soft Cap suppression (50%) before determining if it’s a Soft or Hard Cap.
Soft Cap Practice

CAP FORMULA:
(Current '8 of 20' - Low Handicap Index - 3) ÷ 2, subtract result from '8 of 20'.
This is the Soft Cap. Compare it with the Low Handicap Index.
If less than 5, Soft Cap stands. If 5 or more, then Hard Cap (LHI + 5) applies.

A player has a Low Handicap Index of 19.2. His current '8 of 20' average is 24.7. What is the Soft Cap?

Practice time! Using the formula above, determine what the Soft Cap will be. You can round your answer to the nearest tenth before comparing it with the Low Handicap Index. Remember to check the answer key in the back when you are done.

Did you get the same answer? It’s important you understand how to calculate a Soft Cap, because you could be tested on it.
Here is a breakdown of a Hard Cap. The Hard Cap will restrict upward movement to 5.0 strokes over the Low Handicap Index.

Follow the steps above. The key here is to first calculate the Soft Cap suppression (50%) before determining if it’s a Soft or Hard Cap. Don’t just look at the 17.4 – 10.0!

In the example, after calculating the Soft Cap, which is 15.2, it is compared with the Low Handicap Index. Because it is 5 or more (15.2 – 10 = 5.2), the Hard Cap kicks in and the Handicap Index is restricted to 15.0.
This is your last practice! Using the formula above, determine what the Hard Cap will be. You can round your answer to the nearest tenth before comparing it with the Low Handicap Index. Remember to check the answer key in the back when you are done.

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Did you get the same answer? It’s important you understand how to calculate a Hard Cap, because you could be tested on it.
Frequency of Revisions

We will now have DAILY revisions, instead of twice a month, and the Trend Handicap has been eliminated.

Providing players with a daily revision is more responsive and up-to-date. And, establishing a Handicap Index for new players will be streamlined – they won’t have to wait up to 2 weeks. Again, it’s crucial that scores are submitted on time, so that: (1) The scores are included in the PCC calculation, (2) Players have an accurate Handicap Index, and (3) Players do not receive an unfair advantage.

An update only takes place if a new score is posted, so players will have different revision dates, depending on when they last played. And, this is not a real-time revision, like the Trend Handicap. If someone plays twice in one day, their Handicap Index will still only update once on the following day.

NOTE: See page 71 of this packet for guidance regarding competitions, such as which revision date to use and posting scores from events.

(Rule 5.4)
USGA Network Merge

While not part of the World Handicap System itself, it’s important to remind you about the merge to one USGA Network that occurred 1/1/20. All golfers’ records under the USGA “umbrella” were moved to one network location, which can then be accessed by any handicap software provider. This change happened behind the scenes, and does not refer to changing programs.

The benefit of the USGA Network is that all Associations will see the same player lookup. Records can be transferred easily. Players will have just one Network # and score record that will follow them, or can be shared between multiple Associations, even if those Associations use different handicap software providers. Montana’s players received new Network #s as a part of this process.

All calculations are done by the USGA, which will make them more consistent and reliable.
PART 5: Club Handicap Committee Responsibilities

We'll now outline some of the important Handicap Committee responsibilities. As for all of the committees we'll discuss, a more detailed description is found in the Rules of Handicapping book.

Read through the Handicap Review requirements above. If a player is a multi-member, only his Home Club is responsible for the review.

NOTE: This is stating the obvious, but it’s a good reminder: The Handicap Committee has an important role in the fairness of the game, and it should be careful to not let personal relationships with the golfers affect their decisions.

(Rule 7.1)
### Handicap Review

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

<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency of score submissions</td>
<td>in last 12 months vs previous 12-month cycles</td>
</tr>
<tr>
<td>Deviations from the expected scoring performance for the player</td>
<td></td>
</tr>
<tr>
<td>The trend of the player’s Handicap Index - differences in player’s Handicap Index over last 12 months/24 months.</td>
<td></td>
</tr>
<tr>
<td>The player’s scoring record history.</td>
<td></td>
</tr>
<tr>
<td>% of acceptable scores submitted at a player’s home club</td>
<td></td>
</tr>
<tr>
<td>% of acceptable scores from 9-hole rounds</td>
<td></td>
</tr>
<tr>
<td>Any scores from, or performances known, in non-authorized formats of play</td>
<td></td>
</tr>
<tr>
<td>Comparison of average score differentials in match play vs stroke play formats of play</td>
<td></td>
</tr>
<tr>
<td>Comparison of average score differentials between competitive and casual rounds</td>
<td></td>
</tr>
</tbody>
</table>

This slide notes several things to consider in a review, and more detail is listed in Appendix D of the Rules of Handicapping book.

Other things to be considered: Improving play following golf lessons, frequency of playing, aging, and incapacitating injuries or illness. Also, if the player is receiving multiple ESR adjustments or Caps, it would be a good indicator that a review is needed.

Reports will be provided to help the Handicap Committee flag those needing a closer look.

(Rule 7.1a)
Read through the slide regarding adjusting a Handicap Index, should one be needed after a review.

(Rule 7.1a)
Adjusting a Handicap Index

When adjusting, the Handicap Committee should consider all available information relating to the player’s demonstrated ability, including:

- The player’s scoring potential,
- Any handicap(s) previously held by the player,
- Whether the player is an improver, a steady player, or a declining player.

The Handicap Committee can consult with, or have ratified, any player’s handicap adjustment by the Association (MSGA).

Here is more information to help in the decision process.
Outlined above are two ways the Handicap Committee can make an adjustment to a Handicap Index, should one be needed. If you need help with either of these processes in the software, please contact Emily.
Listed above are steps the Handicap Committee should use to decide if a Penalty score is needed (see the diagram on page 74 of the Rules of Handicapping book). Penalty scores can either be equal to the highest or lowest score differential in the scoring record, determined by the Handicap Committee, and on a case-by-case basis.

(Rule 7.1b)
Listed here are things to consider before a Handicap Committee withdraws a Handicap Index.

(Rule 7.1c)
And, lastly, after a Handicap Index has been withdrawn, here are the guidelines for when to reinstate it.
Some things to consider when reinstating a Handicap Index are listed above.

(Rule 7.1d)

If you have any questions about the role and duties of the Handicap Committee, please contact Emily for more information.
**Competition Committee**

The Committee in charge of a competition may set a maximum limit for play within their Terms of the Competition.

For example:

- A maximum Handicap Index for entry.
- A maximum Handicap Index a player is permitted to use.
- A maximum Course Handicap.
- A maximum Playing Handicap.

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**PART 6: Competition Committee Responsibilities**

Next, we’ll outline the Competition Committee Responsibilities.

The Competition Committee determines who is eligible to compete as well as the Handicap a player may use for their event.

(Rule 7.2)
It’s important to remember the *difference* between the Course Handicap and the Playing Handicap in competition, as outlined in the example above.
This is an important point!! The Competition Committee can NOT adjust the Handicap Index, just the Playing Handicap. Only the Handicap Committee can adjust the Handicap Index.
For large competitions that require a few days of setup before the event starts... There are no specific rules for which revision date cutoff to use, other than it should be as close to the event as is reasonably possible, to allow for flighting and setup. The cutoff date should be made known ahead of time, and it’s recommended to use the same Handicap Index for each day of the competition.

However, scores from the event should still be posted daily.
Appendix C of the Rules of Handicapping book lists the recommended Handicap Allowances for different formats of play. They fall under Conditions of Competition and are determined by the committee in charge. These allowances have been reviewed by the World Handicap Research Team and are set to allow for a top ten finish – not to win the competition. The Appendix gives examples and more detail about how to apply the allowances.

NOTE: Handicap Allowances are no longer gender specific.

If you have any questions about the role and duties of the Competition Committee, please contact Emily for more information.
PART 7: Association Responsibilities

The Authorized Golf Association (AGA) for the region of Montana is the Montana State Golf Association (MSGA). We'll now review a few key roles the Association plays in the World Handicap System.

Role in Home Club Designation

The slide above outlines the importance of designating a Home Club for a player who is a member of multiple clubs or Associations. It must be clear which club is the Home Club, because that club’s Handicap Committee, and ultimately, that Association, is responsible for the player’s record review. (Rule 1.4b)

This is based on the following: Proximity to primary residence, frequency of play, and/or the club where they submit most of their scores. If the primary residence changes on a regular basis (seasonally), so that different clubs satisfy the criteria at different times of the year, the player should consider changing the home club accordingly.

IMPORTANT NOTE: Even though the Home Club is responsible for the review, ALL golf clubs that a player is a member of can request the Association to review and/or make an adjustment to a player’s Handicap Index.
Stroke Index Allocation Recommendations

The previous methods for Stroke Index Allocation were time consuming and not always accurate. The new method uses Course Rating data, which takes the subjectivity out of the process and is more consistent. Other recommendations are also made to balance out the strokes as much as possible.

This is a service provided to you by the MSGA at the time of your course rating. In most cases, a course will have one stroke allocation for each gender based on the tees played most often. It’s a 3-step process: (1) Raw Course Rating data is used to rank each hole, (2) The results are sorted so that odd strokes are on the front nine and even on the back, and (3) Additional adjustments are made based on World Handicap System recommendations (see Appendix E in the Rules of Handicapping book for more information). The Handicap Committee can ultimately decide whether to use the new recommendations or to make adjustments as needed.

NOTE: If your club would like help with Stroke Allocation before your next scheduled course rating, please contact Emily for more information.
Authority on Par

With the changes in World Handicap System, having the correct par is very important!! The Association now has the authority to determine par, with the guidance of the club and the course rating team.

The chart above shows the new recommendations for par. This chart can be found in Appendix F of the Rules of Handicapping book. Notice the overlapping of yardages between par levels. Where hole lengths fall on a breaking point, it may be appropriate to designate par relative to the way it was designed to be played. However, it’s also good to have par constant from tee to tee as much as possible on each hole.

Par is taking on a more significant role, so it’s important that we have it right, and that the players know the right numbers. The MSGA will periodically review the par for each course, and we will contact you if we recommend any changes. If a change is made, we know it will take time to correct scorecards and tee signs, but, in the meantime, please be sure to communicate the new par numbers to the players so that they are using the correct information for Net Double Bogey and Net Par.

NOTE: The Association will have the final say if there is a dispute.
Temporary Ratings for an Unrated Set of Tees

When a tee has not been rated, use the following guidelines:

• Locate the nearest set of rated tees for that gender.

• Determine the yardage difference between the set of tees being played and the rated set of tees.

• For differences under 100 yards, there is no adjustment necessary, and scores can be returned or posted as usual.

• For differences between 100 – 300 yards, a table value can be used to determine a temporary Course Rating and Slope Rating.

### Assistance with Temporary Ratings

If your club is in need of a temporary Course Rating for a competition, for course construction, as a result of course damage, etc., use the guidelines above to determine what rating your players should use. The table for temporary ratings can be found in Appendix G of the Rules of Handicapping book. Adjustments outside of 300 yards will result in an unacceptable score for handicap purposes. Anything beyond this limit would need to be discussed and approved by the Association.

NOTE: These guidelines are for TEMPORARY ratings only. If this is a new tee that your players will use regularly, please contact the MSGA so that we can issue a permanent rating and post it for use in the handicap software.
Addressing Permanent Changes to the Course

This applies for permanent (usually major) changes made to your course between scheduled ratings, so that your Course Rating will stay updated as much as possible. In many cases, a new rating is not needed, but it is good to check.

Courses are on a 10-year rating cycle, with new courses within 5.

Please contact Emily if you have any questions about your Course Rating.
Role of the USGA

The Authorized National Association in our region is the USGA. Starting in 2020, the USGA will be the entity that issues a Handicap Index, not the club, the Association, or the computation service. This will mean one consistent calculation and location for score records.
PART 8: Club Certification Quiz

You have now been educated about the World Handicap System, and have the knowledge you need to complete the USGA Club Certification Quiz. **This quiz is a requirement from the USGA** in order to keep your club status and issue Handicaps to your members. In order to be certified, you will need a score of 80% or better. If you do not pass the first time, you can re-take the quiz for as many times as needed. The quiz will be required periodically, and the MSGA will notify you when the USGA issues a new one to complete.

The quiz is **open book**, so you can use your notes, this packet, the Rules of Handicapping book, and so on. However, it’s preferred that you complete the quiz on your own, as it will better test your knowledge. The quiz is 20 questions, with some calculations included (with the help of a calculator!). There is no time limit.

The 2019/2020 quiz is completed **online**. A couple of things to note: For "Club ID", just put N/A. All the other fields are required, except you don’t need to put anything for the "Additional Club Affiliations" at the bottom. Then, when it tells you the result at the end, **be sure to click "SUBMIT"** so that your score is recorded.


If you prefer to take a written quiz, please contact Emily.
PART 9: Additional Educational Resources

Included in your WHS Workshop packet are these two reference guides. They will help you communicate to your members and staff about the major changes coming. The Top 5 changes printout is being converted to a USGA poster. The laminated sheet is intended to help you educate your Pro Shop staff, and would be a good thing to keep handy as a reference next season.
We will be sending a package to each club in late March 2020 that will include many of the things listed here. We are also breaking down the *Top 5 Things a Golfer Needs To Know* in the November 2019 through March 2020 issues of the MSGA Newsletter ([www.msgagolf.org/news](http://www.msgagolf.org/news)). More information about the World Handicap System can be found on our website at [www.msgagolf.org/whs](http://www.msgagolf.org/whs) and on the WHS website at [www.whs.com](http://www.whs.com).

We’ll be posting more WHS resources on the MSGA website in early 2020.

Together, we can help educate our golfers!!
Thank you for the time to complete this workshop!

If you need more explanation or help with any of the World Handicap System principles or formulas, please do not hesitate to contact Emily for assistance.

Emily Hulsey
Golf Handicap and Website Coordinator
Montana State Golf Association
1-800-628-3752, ext 1
emily@msgagolf.org
Answer Key for Practice Slides:

Page 19:
Problem 1: \[(4.1 \times 120/113) + (67.9 - 72) = 0\]  
\[(4.35) + (-4.1) = .25; \text{ round to 0}\]
Problem 2: \[(24.8 \times 118/113) + (69.1 - 71) = 24\]  
\[(25.89) + (-1.9) = 23.99; \text{ round to 24}\]

Page 27:
Problem 1: \[4 + 2 + 0 = 6\]  
[No strokes are allowed for this hole because he can only count the first 7 handicap holes, and this hole has a stroke index (hdcp) of 8.]
Problem 2: \[4 + 2 + 2 = 8\]  
[She gets 2 strokes for this hole. With a handicap of 21, she gets 1 stroke for the first 18 holes, then an additional stroke for stroke holes 1, 2, and 3 (21-18 = 3).]

Page 44:
\[(84 - 72.1 - 1) \times (113 / 114) = 10.8\]  
\[(10.9) \times (.99) = 10.79; \text{ round to 10.8. The PCC adjustment is +1, but when inserted into the formula, it is actually subtracted.}\]

Page 45:
\[11.8 + 12.7 + 11.8 + 12.7 + 10.1 + 13.6 + 10.8 + 13.5 = 97 / 8 = 12.125; \text{ round to 12.1.}\]
[To calculate a Handicap Index, you simply total the lowest 8 score differentials and divide by 8, rounding to the nearest tenth.]

Page 46:
\[43.4 - 2 = 41.4\]  
[Using the chart from page 50 of the Rules of Handicapping book, for just 3 Score Differentials, you take the lowest 1 and subtract 2.0.]

Page 49:
Use the steps on the slide and the illustration to the right as a guide.
Step 1: Handicap Index – Score Differential:
\[19.8 - 10.4 = 9.4\]  
[Using the chart from page 61 of the Rules of Handicapping book, this would be a -1 ESR adjustment in the end.]
Step 2: Average of lowest 8 Score Differentials:
\[10.4 + 21.5 + 19.1 + 21.5 + 16.2 + 18.0 + 19.8 + 19.8 = 146.30 / 8 = 18.28; \text{ round to 18.3 }\]  
[This is the Handicap Index before the ESR adjustment is applied.]
Step 3: Subtract the -1 ESR Adjustment:
\[18.3 - 1 = 17.3\]  
[The final Handicap Index after the -1 adjustment. This is the same result as adding the lowest 8 Differentials, along with their -1 adjustments, and dividing by 8.]
Page 54:
(24.7 - 19.2 - 3) ÷ 2 = 1.25.  
24.7 - 1.25 = 23.45; round to 23.5
23.5 - 19.2 = 4.3
The Soft Cap stands at 23.5.

Page 56:
(27.8 - 20.0 - 3) ÷ 2 = 2.4.  
27.8 - 2.4 = 25.4.
25.4 - 20.0 = 5.4. The result is 5 or more, so the Hard Cap kicks in.
The Hard Cap is simply the Low Handicap Index + 5 → 20.0 + 5 = 25.0
[This was a bit of a trick question, because you were told it was a Hard Cap. But, be sure you understand the difference between the Soft and Hard Cap calculations. In both cases, it is first put through the Soft Cap suppression.]