

# Top 5 Things a Golfer Needs to Know

The World Handicap System has introduced new Rules of Handicapping, starting January 1, 2020. Here is a breakdown of 5 key changes every golfer should be aware of.

## #1: Your Handicap Index Could Change

Each score you submit is converted into a Score Differential, based on the Course and Slope Ratings of the tees you played. Your lowest score may not always be the lowest differential, depending on how the tees are rated. In the past, the USGA Handicap System took an average of the lowest 10 out of 20 most recent score differentials, then multiplied it by a 96% “bonus for excellence”.

The World Handicap System will take an average of the lowest 8 out of 20 most recent score differentials, with no additional calculation. Moving to an 8 out of 20 system will allow for greater responsiveness to good scores, and eliminates the need for a “bonus for excellence”, which can be difficult to explain. If you have less than 20 scores,

Type	Date	Score	Rating	Used Diff.	Course Played
A	8/14/2019	86	68.7/126	15.5	Twin Pines Country Club
A	8/11/2019	86	70.5/127	13.8	The Crossings
H	8/8/2019	94	68.8/127	22.4	Warren Golf Course
H	8/2/2019	89	68.8/127	18	Warren Golf Course
A	8/5/2019	89	71.4/125	15.9	Red River Country Club
H	7/30/2019	84	68.8/127	15.5	Warren Golf Course
H	7/28/2019	86	68.8/127	15.3	Warren Golf Course
H	7/28/2019	89	68.8/127	18	Warren Golf Course
A	7/20/2019	90	72.4/138	14.4	Lost Valley Country Club
A	7/12/2019	88	68.0/124	19.8	Spooky Point Golf Course
A	7/7/2019	86	71.0/135	12.6	Peninsula Golf Club
A	7/6/2019	86	71.0/135	12.6	Peninsula Golf Club
A	7/4/2019	84	68.8/124	13.9	Twin Pines Country Club
A	6/20/2019	91	71.9/130	16.6	The National Club
A	5/20/2019	88	72.3/134	13.2	Red River Country Club
A	5/18/2019	88	72.3/134	14.3	Red River Country Club
A	5/15/2019	87	71.0/135	13.4	Peninsula Golf Club
H	5/1/2019	95	70.0/128	22.1	Warren Golf Course
H	4/10/2019	82	67.8/122	13.2	Warren Golf Course
H	4/2/2019	84	68.5/124	14.1	Warren Golf Course

USGA Handicap System: 12.9

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World Handicap System: 13.3

a table determines how many differentials are used, with an additional adjustment if there are only 3, 4, or 6 scores in your record. This compensates for a minimal scoring history, since the average player typically plays to their ability 1 out of every 5 rounds.

*What does this mean for you?* For most golfers, it will change less than one stroke. So, you may notice that your Handicap Index was different in January, despite not having played. Here is an example of a player’s score record on December 31st (left) with the current

calculation using 10 out of 20 differentials, and on January 1st (right) using the new WHS calculation of 8 out of 20 differentials. This golfer’s index increased .4 strokes. This won’t be the case for everyone. While the impact for most will be minimal, the amount of change will depend on the player’s handicap and score ranges.

## #2: Your Course Handicap Could Change

In the past, your Course Handicap was calculated using your Handicap Index and the Slope Rating of the tees you were playing. However, an additional adjustment was needed when competing against people playing from different tees, since you were competing from different benchmarks. With the new system, a Course Handicap will be the number of strokes needed to play to Par. The formula will now include Course Rating minus Par of the tees you are playing. You will also have a Playing Handicap, which is your Course Handicap adjusted for any Terms of the Competition, such as Handicap Allowances or a difference in Par.

This change accomplishes a few things: (1) It will be easier to set up multi-tee events, because the adjustment for Course Rating has already been done in the Course Handicap. The only additional adjustment needed would be for a difference in Par, but this is uncommon; (2) It will add simplicity. Your Target Score will be your Course Handicap + Par; and (3) Having a Course Handicap relative to Par will ensure the correct number of strokes are received and applied for Net Par and Net Double Bogey.

Handicap Index - 0.0

TEE	YARDS	RATING	SLOPE	PAR	CH
BLACK	7033	74.2	135	72	0
BLUE	6684	72.8	131	72	0
WHITE	6414	71.7	128	72	0
SILVER	6021	69.9	125	72	0
WHITE/SILVER/RED	5886	68.8	123	71	0
RED	5637	67.8	121	71	0
GREEN	5385	66.5	118	70	0
GOLD	4957	64.4	113	69	0

Handicap Index - 0.0

TEE	YARDS	RATING	SLOPE	PAR	CH
BLACK	7033	74.2	135	72	2
BLUE	6684	72.8	131	72	1
WHITE	6414	71.7	128	72	0
SILVER	6021	69.9	125	72	-2
WHITE/SILVER/RED	5886	68.8	123	71	-2
RED	5637	67.8	121	71	-3
GREEN	5385	66.5	118	70	-4
GOLD	4957	64.4	113	69	-5

*What does this mean for you?* In the past, your Course Handicap may have changed very little from tee to tee. With this change, your Course Handicap will vary more from tee to tee, especially the bigger the difference is between the Course Rating and Par of the tees. This may

seem confusing initially, but should make more sense as you start using your handicap and playing against others. As before, Course Handicap calculators will be available at the Course Kiosk, when logging in online, in the MSGA App, and reports will also be provided by your club, so it will be easy to find your new numbers, especially as you first start golfing for the season.

## #3: Net Double Bogey Will Replace ESC

Even the best golfers have bad holes, and this shouldn’t define a player’s ability. Setting a maximum hole score ensures that bad holes don’t impact a player’s handicap too severely. Previously, you would adjust your score using the Equitable Stroke Control system (ESC). Based on a table, and using your course handicap for the tees you played, you would be given a maximum score you could count for any given hole.

Net double bogey = Par + 2 +/- Handicap strokes received or given on a hole

A player with a course handicap of 11 receives 1 handicap stroke on first 11 allocated stroke holes. On a Par 4 hole with a stroke index of 6, Net Double Bogey is calculated as follows:

Par	+	Two Strokes (Double Bogey)	+	Stroke(s) Received	=	Max
4	+	2	+	1	=	7

adjustment is better reflective of your actual ability, instead of a set number for all holes with ESC. It also helps Pace of Play to know when to pick up your ball.

*What does this mean for you?* Your maximum hole score could change from hole to hole, and the key factors are Par and your Handicap Strokes. Finding Par is simple, since it is usually listed on the scorecard or tee marker. But, you also need to know how to determine your Handicap Strokes. It's as easy as knowing your course handicap

GOLF SCORECARD																							
HOLE	1	2	3	4	5	6	7	8	9	OUT	10	11	12	13	14	15	16	17	18	TOT	HCP	NET	
BLUE	73	137	356	527	194	379	427	373	615	436	204	3511	524	390	397	184	551	365	461	184	406	3461	6872
DARK GREY	71	119	332	518	163	344	405	357	548	402	174	3243	505	376	385	143	513	354	418	146	381	3222	6465
GREY	68	127	314	506	136	296	329	341	498	369	137	2816	435	342	337	128	458	337	343	119	366	2865	5791
HANDICAP	13	3	15	11	7	9	5	1	17				6	12	10	18	4	14	2	16	8		

Example: A player with a course handicap of 5 receives 1 stroke on the first 5 "handicap" holes (highlighted above).

get 1 stroke for the first 5 stroke holes. 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. For players with a Handicap Index over the maximum of 54.0, or have not established an index yet, the maximum hole score is Par + 5.

Remember to use your Course Handicap (not your Playing Handicap used in competition) to count stroke holes. And, if you post your score hole-by-hole, the system will adjust it for you.

#### #4: Your Handicap Index Will Be Revised Daily

Previously, official revisions of Handicap Indexes were scheduled twice a month, the 1st and 15th. Between revisions, you could check your Trend Handicap, which would change as you add scores. Now, your Handicap Index will be revised DAILY, provided that you posted a score the day before. If you didn't submit a score, there is no update. If you submitted more than one score, it does not update in real time, like the Trend Handicap did. Your Index will update just once, on the following day.

The reasons for this change are: (1) Handicap Indexes will be more responsive and up-to-date, with scores factored in right away, instead of waiting up to 2 weeks; (2) Establishing an Index will be quicker and easier, the day after submitting the 3rd acceptable 18-hole score (made up of any combination of 9-hole and 18-hole rounds); (3) Posting scores right after playing improves the accuracy and likelihood that they will be posted, and contributes to the fairness of the game; (4) Indexes used for setting up competitions will be more up-to-date; and (5) The new Playing Conditions Calculation (PCC) will be more accurate because it is based on the scores posted that day.



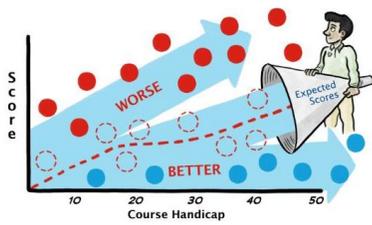
*What does this mean for you?* You will need to change your habits, if you weren't already posting your score the day you played! Why is this so important? Golf is largely based on the honor system. It teaches us to think of others, when we replace divots or rake the sand. Submitting to this new rule helps ensure that you aren't receiving an unfair advantage in comparison to others, which contributes to the integrity of the game.

Of course, this doesn't have to be a difficult thing! There are many tools available to make this easy! Most courses have a kiosk available in the pro shop or locker room. You can also download the MSGA Smartphone app (search for "Montana State Golf Association" in the app store), which gives you access right in your pocket. And, the online handicap system can be accessed from any computer at [www.msgagolf.org/login](http://www.msgagolf.org/login). If you don't know your MSGA login, or are having problems logging in, please email [support@msgagolf.org](mailto:support@msgagolf.org) for help.

If you are a club, and you post scores for your players, this applies to you too! They are relying on you to help keep their index up to date. Along with the other tools, clubs have access to Rapid Score Posting (by hand or by importing a spreadsheet) and Tournament Software. If you or your staff needs help, please contact the MSGA to walk you through the process. Together, we can make this streamlined for your players!

## #5: Safeguards Have Been Added To Protect Your Handicap

The World Handicap System adds 3 new safeguards to help maintain accuracy of your Handicap Index. They also promote fair play and fun for golfers of every ability.



1) **Playing Conditions Calculation (PCC):** Course and Slope Ratings measure the difficulty of a course under normal playing conditions. But, not every day is normal. Sometimes the weather is bad or the course is set up more challenging than usual. To adjust for this circumstance, the system will compare scores turned in that day with what is expected based on the Course Ratings and Handicaps of the players at that course. If scores are significantly higher or lower than expected, an automatic adjustment is made for anyone who played

that day. The adjustment is conservative, ranging from -1 to +3 (but usually 0), and will be shown in your score record next to that score.

*What does this mean for you?* Please remember to post your score the day you played!!! If you don't, your score is not included in the pool of scores that are compared. If very many people forget, it could skew the numbers for what actually happened. If you do happen to post your score later, make sure to date your score correctly so that, if there is a PCC adjustment, it is still applied to your score.



2) **Limit on Extreme Upward Movement:** Your Handicap Index represents your demonstrated ability. But, even the best players can occasionally have a bad score, and it shouldn't be reflective of their true ability. Because of this, the Soft Cap and Hard Cap have been introduced. After a player has 20 18-hole scores (or the equivalent of 9's) in the score record, a Low Handicap Index is established. This is the baseline, and looks back over a 12-month period. Your Handicap Index can extend up to 3 strokes over the Low Handicap Index without incident.

However, if your Handicap Index goes over this limit, a Soft Cap is applied, which suppresses the increase by 50%. The Hard Cap will not allow your Handicap Index to extend more than 5 strokes over your Low Handicap Index.

*What does this mean for you?* You can rest assured that, even if you have a few bad rounds, you shouldn't be afraid to post them to your record. The Soft and Hard Cap will act on your behalf to keep your Handicap Index more consistent.



3) **Exceptional Score Reduction (ESR):** A player might occasionally post an unusually low score that suggests he or she can play a little better than their Handicap Index. The ESR safeguard allows for this circumstance, making an adjustment if a score is posted that is at least 7 strokes lower than your Handicap Index. A -1 or -2 adjustment is applied to each of the most recent 20 score differentials in your scoring record. Future scores do not have the adjustment, so the reduction gradually goes away as new scores are posted. This replaces the tournament score adjustment so that all scores

are on an even playing ground.

*What does this mean for you?* The tournament score adjustment from the past could stay on your record up to a calendar year. The ESR is not so harsh. The more scores you post, the quicker the adjustment is eliminated. It is also a more fair assessment of your ability.

### Questions?

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